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**POVERTY, FEMALE-HEADED HOUSEHOLD AND
ENTREPRENEURSHIP DEVELOPMENT IN A WAR
TORN AREA**

-a case study within Trincomalee District

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INFORMATION RELATED TO THE GRANT

- i) Grant number : **RG/2003/SIDA/SS/04**
- ii) Title of the project: **“Poverty, female – headed household and entrepreneurship development in a war torn area”**
- a case study within Trincomalee District.
- iii) Area where the research was carried out: Trincomalee District (Muttur, Kinniya, Kantale, Thambalagamuwa & Town & Gravets Divisional Secretariat Divisions)
- iv) a) Principal Investigator: **Mr. M. Karunanithy, Senior Lecturer in Management, Trincomalee Campus, Eastern University Sri Lanka.**
b) Co – investigator: **Mrs. K. Karunanithy, Senior Lecturer in Economics, Trincomalee Campus, Eastern University Sri Lanka.**
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ABSTRACT.

Households are the basic units in Sri Lankan society, in which female - headed households are on the rise. Most female - heads choose micro enterprises, as a way for the betterment of their livelihood. However, whether employment generated by enterprises has enabled the 'poor' to move out of poverty is not clear. Therefore, the major objective of this study was to find out the interrelationship between enterprise development, female - headship and poverty. It also attempts to understand entrepreneurial cultures to assess the potential of the poor female - heads to overcome poverty and to recommend suitable entrepreneurial attitudes, by which the dependency on state welfare could be reduced.

Since the key research question was to understand how female headship and poverty affect sustainable entrepreneurial development, economic as well as non - economic variables are used to measure the depth and severity of poverty. With little published information available, primary data was gathered from interviews, which was coded later. As the data and information collected were in the form of opinions, interpretations and value judgments, a qualitative approach was preferred over quantitative methods. However, quantitative techniques were applied where appropriate.

In this study, the first part analyses the personal characteristics of the female head. When households were compared, multiple family households with a number of adults who are employed fared well. Whereas, single-family households with minor children found it difficult to avoid poverty. This fact also reflected through the fulfillment of basic needs by sharing the common properties. Since the total income of the household was aggregated due to multiple family households, alternative measures were used to measure the 'gendered nature' of poverty in female - headed households in part II of the study.

Alternative measures thus used revealed that food security was affected by unstable sources of food and the method of payment; emotional well – being of the female – heads was not satisfactory; hygienic behaviour and physical well – being were directly related to income level and the ‘level of commonness’ of the property; healthcare facilities were not adequate or neglected due to lack of awareness. Though emotionally handicapped female – heads reported of threatened personal security due to their vulnerability, social capital gave strength to face it; social rules, values and practices play a major role in determining the labour based entitlements; proper counseling is needed to develop attitudinal changes necessary for entrepreneurship development; neither capital based entitlements nor household based entitlements were enough to push their micro level enterprises to small or medium enterprises; engagement or action choices were limited due to lack of participation; war was sited as specific as well as a general cause for poverty; governance was dismissed as powerless to counteract the process of poverty. With these results, part III dealt with entrepreneurship.

Female – heads face many difficulties in developing their business due to lack of knowledge and skills, lack of financial assistance; labour; inappropriate work places and wrong perceptions about their businesses. These led to stagnant business and no business links.

CHAPTER I

INTRODUCTION

Since households are the basic units of the Sri Lankan society, they are considered crucial institutions for individuals. Female – headed households are such units in which women have to inevitably perform the function of decision – making. However, in a patriarchal society the challenges faced by the female head are a more than those of the male head, because the social, political economical and cultural factors limit the access to resources. Therefore, the depth and incidence of poverty tend to be high in female – headed households.

To make ends meet, female heads enter into small – scale businesses with a number of goals. Though the number of female heads as entrepreneurs is on the increase the sustainability of them is consistently questionable.

Female – headed households are said be around 8,000 in the North – East (*A Research Paper presented by K T K Thambiah at the Annual Research Session held at Eastern University, Sri Lanka*). Relatively, little is known about the profile and specific needs of this group. In the past decades, lack of basic health care, poor infrastructure and the economic embargo have further marginalized this group in this conflict area.

Since the peace process necessitates the issues related to gender and development, this research assesses the magnitude of poverty in the female – headed households and the

sustainability of their entrepreneurship. By exploring the incidence and the depth of poverty it is expected that the impediments for the successful entrepreneurs could be understood. So it would be much easier for formulating policies that could empower women, reduce poverty and accelerate human capital development.

Research Question:

- Do poverty and female – headship have adverse implications on sustainable entrepreneurship development?

Significance of the Research:

- Since the female – headed households are often missed out in the social / economic / political development, it is very essential to learn about them and identify their special needs.
- By identifying and understanding the inherent complexities of the conceptualization and the forms of measurement of poverty, evaluation of living standard would be much easier.
- Since the number of female – heads are increasing; they should be properly represented in the policy decisions.
- Since private sector growth is considered as ‘engine of growth’, entrepreneurship development programmes are supported by Donor agencies as well as NGO’s. This research would enhance the sustainability of them.

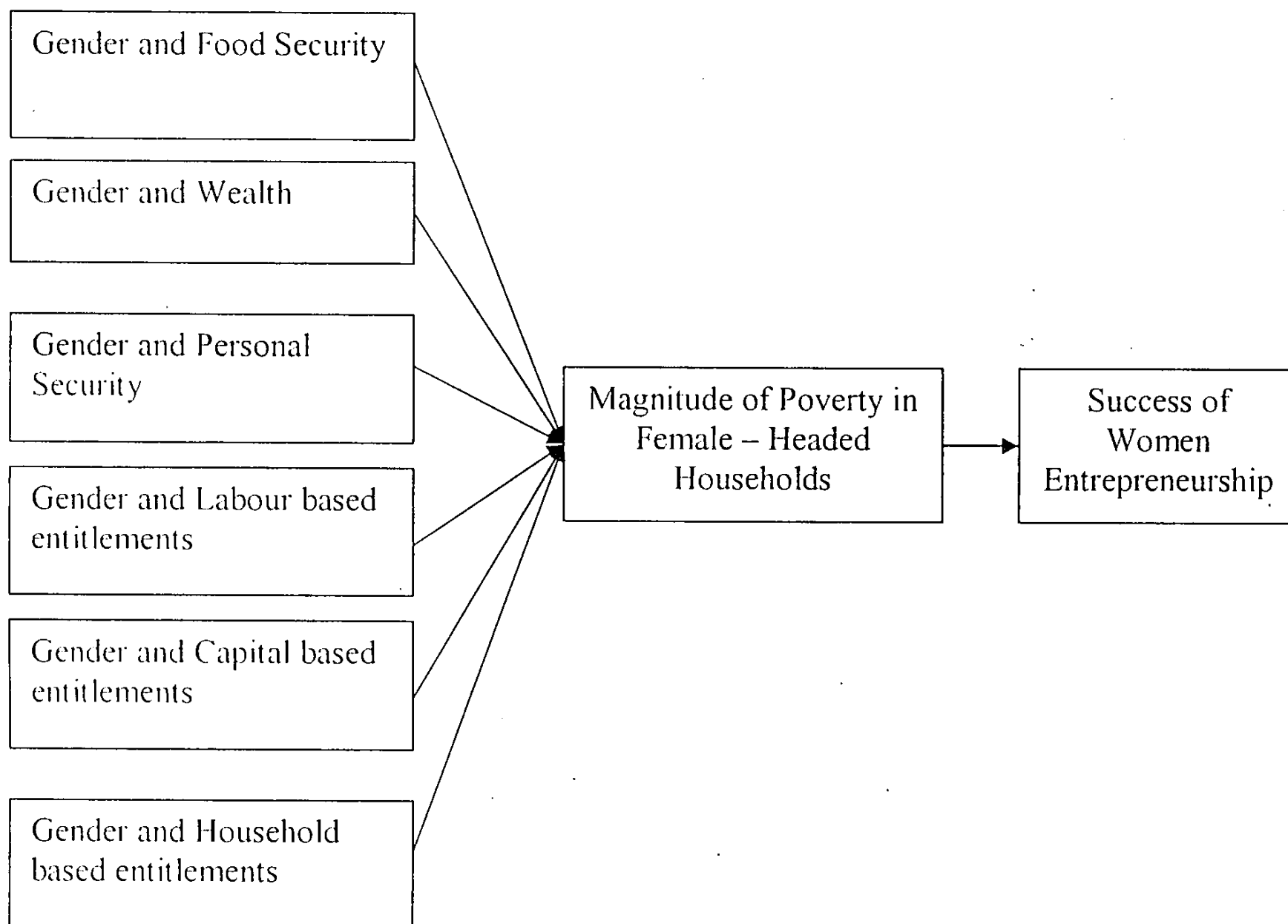
Research Objectives:

- To find out the interrelationship between enterprise development, female – headship and poverty.
- To understand entrepreneurial cultures, including networks and micro political dynamics to assess the potential of the poor female – headed households needed to overcome poverty.
- To recommend suitable entrepreneurial attitudes to the female – headed households so that dependency on state welfare programmes could be reduced.

Conceptualization Frame:

For this project the ‘Success of Women Entrepreneurship’ is taken as dependent variable where as food security, wealth, personal security, labour, capital and household based entitlements are considered with their relationship with gender as independent variables. In addition to these, the identified independent variables are the cause of poverty in female – headed households. Therefore, ‘Magnitude of poverty in female – headed households’ is considered as intervening variable.

The following diagram explains the above relationship clearly:



Operationalization:

The above conceptual frame variables can be operationalized as follows:

Concept	Indicators	Variables
Entrepreneurship	* Generated Income	* Income per month
	* Maintaining average standard of living	* Consumption pattern
	* Assets	* Total value of, - home - investments - other appliances
	* Period of doing business	* Number of years in the business
	* Varieties of business	* Number of businesses involved
	* Changes in behavioural patterns	* Changes in leadership style * Changes in management skills
	Poverty	* Food security
		* Quality of food
		* Nutritional requirement
		* Distribution of food

- * Health
 - * Source of income for food
 - * Kind of illness
 - * Frequency of illness
 - * Treatment for illness
 - * Child mortality
 - * Hygienic behaviour
 - * Facilities for health care

- * Personal Security
 - * Autonomy and self reliance
 - * Vulnerability

- * Labour based entitlements
 - * Ways of disposal of labour
 - * Returns for labour

- * Capital based entitlements
 - * Tangible assets
 - * Non – tangible assets
 - * Household possessions
 - * Kinship Inheritance

- * Household based
 - entitlements
 - * Asymmetrical access to resources

* Process of poverty

* Specific causes

* Generalized causes

* Coping strategies

Type of Study:

This study is basically a qualitative descriptive study, which relies on primary data collected from the five Divisional Secretariat Divisions in the Trincomalee district. This research is a combined survey a collective case study. Multiple (representative) cases are being described and compared to provide insight in an issue. In addition to the relevant secondary data available with the respective Divisional Secretariats, Department of Industries and Libraries are being used to enhance the validity of the study. Central tendency statistical measures are being used when analyzing the quantifiable data.

Data Collection Techniques:

Multiple forms of data are being gathered in order to have an in-depth portrait of a case: secondary data were collected from relevant reports, registers, surveys, etc available in the above-mentioned offices. In addition to these interviews and direct observations, participant's observation was also used. Selecting five out of eleven Divisional Secretariat Divisions from urban and sub-urban areas of the Trincomalee District which were deemed to

be the places for primary data collection, care was taken to give equal opportunities to each ethnic group, Tamils, Sinhalese and Muslims.

The following Divisional Secretary Divisions were considered for sampling:

- Trincomalee Town & Gravets
- Thambalagamam
- Kantale
- Mutur
- Kinniya

In Trincomalee all three ethnic groups densed almost equally and therefore, the researchers thought of selecting on an average 25 women entrepreneurs to be interviewed and observed in each ethnic group to the total of 75 respondents in the district as a whole. But due to some unavoidable circumstances the visit to the muslim area in the Mutur division was not possible and therefore, only 20 muslim female heads were interviewed. This made the total as 70 instead of 75 female heads as planned originally. The selection of respondents were done as follows:

Divisional Secretary Division	Tamil Entrepreneurs	Sinhalese Entrepreneurs	Muslim Entrepreneurs
Trincomalee Town & Gravets	12	07	10
Thambalagamam	08	---	---
Kantale	---	18	---
Kinniya	---	---	10
Mutur	05	---	---
TOTAL	25	25	20

While analyzing the issues within case and across case, thematic analysis would be done. Cases would be situated within their context and would be interpreted accordingly. Central tendency statistical measures will be used when analyzing the quantifiable data.

CHAPTER II

LITERATURE REVIEW

'Poverty' and 'Gender' are becoming established issues requiring special analysis and cutting across sectors. Poverty reduction is a central preoccupation and there are many attempts to refine the operationalization and measurement of poverty. On the other hand, entrepreneurship is seen as the answer to economic recession and rising unemployment ratio as well as a recipe for economic prosperity (Jack and Anderson, 1998). Therefore, there is an obvious need to increase the supply of entrepreneurial talent to create and grow new businesses that will generate employment for women and create wealth for the local economy. This section explores the definitions relating to poverty, female – headed households and entrepreneurship.

According to World Bank, poverty is “the inability to attain a minimal standard of living” (World Bank, 1990). A second definition of poverty is “a state of want and disadvantage, i.e. a state of deprivation, it is associated with lack of incomes and assets, physical weakness, isolation, vulnerability and powerlessness (Chambers, 1987). These indicate poverty is a relative concept.

Amartya Sen has argued that there is an absolute core of poverty. 'Poverty is an absolute notion in the space of capabilities, but very often it will take a relative form in the space of commodities or characteristics' (A Sen, 1984).

A number of innovations have recently changed conventional statistics, which conceal important differences in men and women's lives. Gender disaggregated data to 'support appeals to persuade public and private decision – makers to change policies that are unfair to women' were created by UNIFEM (1991). It proposed the following indicators:

- Indicators on families and households, female population and age groups
- Indicators on women in public life
- Indicators on education and training
- On health and child bearing
- On housing, human settlements and environment
- Indicators on time use
- On women's economic activity
- Indicators on the economy and women's work.

Focusing solely on household level poverty gives rise to poverty alleviation strategies, which target only heads of household. These strategies assume that the welfare of other members is assured. The separation of means and ends in conventional approaches tends to encourage strategies, which form mainly on efficient delivery mechanisms. They fail to consider that the terms on which resources are offered have profound implications for people's sense of dignity and control over their own lives (Naila Kabeer, 1993).

Overall, there has been very little research on female small business owners / entrepreneurs and relatively little is known about their behaviour. This results from the fact, in general they are treated as a homogeneous group and behaviour characteristics are extrapolated from those identified from the study of male entrepreneurs. According to Mattis (2000), *“the number of systematic, scholarly studies on female entrepreneur still is not large”*. Most of the literature that has looked at women as business owners and potential business owners has been generated.

It was not until the late 1980s that studies began to promote the ‘new or second – generation’ women as business owners. These argued that women who had corporate careers were leaving them to pursue business ownership based on the corporate knowledge they had accumulated, a time frame that has been referred to as the corporate incubator period (Moore & Buttner, 1997). More recently a greater emphasis has been placed upon the importance of women – owned businesses and the part they play in global village. In 1998, the Global Summit of Women stated, *“the growth of women’s economic activities can determine the success or failure of each country’s long – term “economic health”*. Women were hailed as the market of the future, *“a fact yet to be acknowledged by the business and political establishments around the world, and by women themselves”* (ISBA). Other researchers are in agreement that women – owned businesses are at the forefront of global economic growth in small businesses, as women entrepreneurs approaching the new millennium (Moore & Buttner, 1997). *“World – wide, women – owned firms comprise between one fourth and one third of all business”* (National Foundation for Business Owners, 1997).

One of the first studies to investigate women entrepreneurs was by Schwartz in 1976, which drew attention to the three main barriers faced by women business owners. The first was financial discrimination, lack of training and business knowledge, underestimating financial and emotional costs of sustaining a business.

One of the latest pieces of research is by Mattis (2000), which investigated the reasons for the dramatic rise in female entrepreneurs since the mid 1980s. The published evidence would suggest that a number of reasons existed for this rise. Firstly, women corporate workers have consistently encountered a glass ceiling that has resulted in a lack of mobility, poorer pay and less advancement. Secondly, women face vertical occupational segregation. They continue to be concentrated in the lower earning bands, with women's average weekly earnings being half of those earned by men (Fawcett Society, 1999). Thirdly, women experience horizontal occupational segregation, being predominant in the marketing and personal sectors. They account for approximately 35% of all female managers, yet they constitute less than 6% of managers in research and development, physical distribution, manufacturing and purchasing (Mattis, 2000).

CHAPTER III

METHODOLOGY

3.1 Introduction

The key research question was to understand how female headship and poverty affect sustainable entrepreneurial development. The researchers attempted to incorporate non-economic variable to measure the depth and severity of poverty. This kind of investigation was necessary in order to understand the potential of the female heads for the emergence and sustainability of gender emancipatory actions. Hence, in this section, the methods, and the rationale for the selection of area and sample, limitations encountered in the study are given.

3.2 Methods

Since the research was designed in a way to understand the effect of female headship and poverty on entrepreneurship development, it involves both qualitative and quantitative measures. It was found out that there were no central sources from which the required information could be collected. There was very little available documented material on female heads activities. National level statistics are not useful, since North - East has peculiar characteristics. Therefore, multi methods were needed to get a clear picture of the forms and intensity of poverty in female- headed households.

With little published information available, primary data was the main source. This first hand data was gathered, mainly from Structured interviews. Open - ended questions are administered to collect opinions, interpretations, value judgements etc. Thereafter, they are classified, grouped and coded accordingly. When it was necessary interviews were held in a formal manner and the discussion was recorded on cassettes, which were transcribed later.

Appropriate quantitative techniques, especially the central tendency measures were used where variables are quantifiable.

The Research Area

Trincomalee is one of the Districts, which were effected by war. This study is conducted in five Divisional Secretary (DS) Divisions of Trincomalee District. These five-DS divisions are namely Muthur, Kinniya, Thampalagamam, Kanthale and Town & Gravets. These were selected because of their geographical location and ethnic composition.

In the beginning it was planned to have atleast 50 respondents from each community. However it was limited to 25 from each community and five Divisions due to the many limitations encountered. Time constraint was the major factor, which influenced the selection. Accessibility is another factor, which limited the number of respondents and coverage of wider area.

The Sample

It was estimated that there were 4000 war widows in the Trincomalee District (Department of Planning, Kachcheri, Trincomalee). However, the sample was not limited to war widows. It included female heads who lost their husbands by natural causes or by war, wives who were divorcees or on separation, and women whose husbands disappeared.

Due to the equal ethnic composition of the Trincomalee district, it was decided to have equal number of respondents from each community. In the beginning it was planned to have atleast 50 respondents from each community. However, it was limited to 25 due to the limitation encountered. Accessibility became a problem with regard to Kinniya and Muthur.

A sample of 75 female-headed households was selected according to the following criteria:

1. Female head, who is an entrepreneur, should be below of age 55 years.
2. Total income of the households (inclusive of primary and secondary earners) should be below Rs. 5000/=.

The procedure did not follow the international poverty line 1\$ a day. Since non economic variables (see page 29) were used in this approach Rs. 5000/= per household was thought to be a suitable measure. Since all the female heads in the sample fall below 55 years, it was considered as the active age.

Limitations

Considering the cultural regional diversity of female-headed households, it is recognized that this research would not exhaust all possible social patterns related to the issue of poverty, female headship and entrepreneurship development. However, by adopting a partially qualitative and quantitative approach, an attempt was made to document some of the rich detail necessary to understand specific situations. These results could provide a beginning point for any future studies.

One of the main problems encountered in the research process was associated with the work pattern of the female heads. Most of them have had to work at home and be with their income generating activities. Therefore, they had very little time to spend on an in-depth interview. This made it difficult for the researchers to do all the interviews themselves. Therefore, a research assistant had been engaged to assist in interviews. She accompanied the researchers at the preliminary stage (pilot study) and wrote down the answers. When the actual interviews started, she was provided with the questionnaire with open-ended questions. She filled the questionnaire as well as recorded the interviews when necessary.

It was possible to follow up some of the specific issues that arose in these exchanges, and the respondent was again contacted when necessary.

The other difficulty was the reporting of the people who were with the female head. They were unable to understand the motive of this data collection and wanted to know whether any assistance (cash or in kind) could be provided. When the real objective was explained to them some got angry and were reluctant to cooperate. They quoted that many surveys were done earlier, but they all ended in vain. This revealed the fact that dependent mentality was created among the people who were economically deprived.

Another fact that is of importance was the inadequate number of Muslim women entrepreneurs. Though the males in Muslim community were well known entrepreneurs, their women were not in a position to take up the leadership role. Hence, the sample was limited to 20 only.

Above all, the time factor played a major role. It was planned to complete the fieldwork within three months. Due to the tensions in the Muslim areas it was extended by another one month.

CHAPTER IV

RESULTS AND DISCUSSION

4.1 Introduction

The mainstream development literature defines poverty in terms of income. National poverty lines are used to measure the purchasing power. This approach is practical in the sense of usability for actual assessment of living standards. However, there is some exclusion entailed in this conceptualization. Hence alternative measures are needed to capture the real effect of poverty. To fill that gap non-economic measures are also used in this study. The study is divided into three sections. The first is about personal information of the female head. The second is on alternative measures of poverty and the third is on the entrepreneurial abilities of the female heads.

4.2 Personal information

As far as Trincomalee District is concerned the ethnicity is equally densed with around 33% each (Sinhalese, Tamils & Muslims). For this study 25 respondents from each ethnic group are selected to get a total of 75. The sample is purposive with the following features:

- Households with a female head,
- Earns a monthly income of Rs.5000/=
- The age of the female head should be below 55 years.

On the above basis researchers found 25 households belonging to each ethnic community but due to the recent clashes among the Muslim & Tamil communities in the late 2003s, field workers were unable to proceed further in these affected areas (Kinniya & Muthur). Therefore they managed to collect data from only 20 households belonging to the Muslim community. Hence, responses of only 70 households were analyzed.

Table 4.1: Ethnicity

	Frequency	Percent	Valid Percent	Cumulative Percent
Sinhalese	25	35.7	35.7	35.7
Tamils	25	35.7	35.7	71.4
Muslims	20	28.6	28.6	100.0
Total	70	100.0	100.0	

As far as religion is concerned all the Sinhalese households belonging to Buddhism, all the Muslim households belonging to Islam and among the Tamils only four Christian households and some Hindus responded.

Jobwise 30% of the female heads are in the food processing and allied jobs, whereas 20% are having retailing as their venture. Another 15% do animal husbandry / livestock and the like. Further 13% do small-scale tailoring for their income generation. Another 8% do service oriented ventures like running nursery schools, battery charging centres etc. It is noteworthy that all these businesses have no large scale fixed capital.

Table 4.2: Job

	Frequency	Percent	Valid Percent	Cumulative Percent
Sewing (Tailors)	9	12.9	12.9	12.9
Livestock	11	15.7	15.7	28.6
Food Processing	22	31.4	31.4	60.0
Retail Shop	14	20.0	20.0	80.0
Home Gardening	4	5.7	5.7	85.7
Cottage Industry	2	2.9	2.9	88.6
Paddy Farming	3	4.3	4.3	92.9
Selling Service	5	7.1	7.1	100.0
Total	70	100.0	100.0	

Among the respondents 65% have single family households and the rest have joint family structures comprising blood relatives, close relatives etc. One of the reasons for this situation is war and because of war, people are displaced and scattered. Since they wanted to have social capital, living with relatives was unavoidable. The significance of this should be considered in policy formulation and implementation.

Table 4.3: Household Structure

	Frequency	Percent	Valid Percent	Cumulative Percent
Single Household	45	64.3	64.3	64.3
Multiple Household	25	35.7	35.7	100.0
Total	70	100.0	100.0	

The purposive sample of female – headed households was selected for the reason that the female headship falls in to different categories like widows, separation or divorced, missing partner, invalid partner and single woman (not married). Among the respondents of this research 55% were widows who lost their male partner because of war. Another 30% comes under separation / divorced category and the rest falls under missing partner category. This is also because of war.

Table 4.4: Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Widows	39	55.7	55.7	55.7
Separation / Divorced	18	25.7	25.7	81.4
Missing Partner	13	18.6	18.6	100.0
Total	70	100.0	100.0	

Since family size is also has an impact on poverty, statistics on dependents were also collected. Of these dependents those under 18 years of age were considered as children, and those above 18 years of age were considered as adults. Regarding children 30% of the families responded they do not have dependent children under 18 years. Another 30% mentioned they have only one child, another 20% mentioned they have two and another 12% said they have three. Around 4% mentioned they have four and five children each. When the number of children is more it implies the heads of the families should earn more to fulfill their essential needs like food, education etc.

Table 4.5: Number of Children (Less than 18 years)

	Frequency	Percent	Valid Percent	Cumulative Percent
No Children	21	30.0	30.0	30.0
One Child	19	27.1	27.1	57.1
Two Children	14	20.0	20.0	77.1
Three Children	9	12.9	12.9	90.0
More than three	7	10.0	10.0	100.0
Total	70	100.0	100.0	

Regarding the question of dependent adults (over 18 years) 20% responded they do not have anyone in this capacity, another 25% said three and the rest said they have four. Some households have their elderly parents or in-laws with them. Very few of them earn a little financial contribution to the family. When they have more and more adult

dependents, the chief of the household should earn more to look after their needs. Especially if they are elders, healthcare facilities should also be provided. However, female heads prefer to have their parents or in-laws with them in order to get moral as well as physical support.

Table 4.6: Number of Adult members (over 18 years)

	Frequency	Percent	Valid Percent	Cumulative Percent
No adults	14	20.0	20.0	20.0
One adult	13	18.6	18.6	38.6
Two adults	18	25.7	25.7	64.3
Three adults	22	31.4	31.4	95.7
More than three	03	4.3	4.3	100.0
Total	70	100.0	100.0	

When the question was asked regarding the condition and type of their houses, majority of them responded (52%) they have exclusive use of house, 20% said they have exclusive use of part of the house and another 20% mentioned they have difficulties like sharing the house with another family. Female heads of these families face more obligations like adjusting the needs of families with whom they share. Because of these obligations their income generating capacities or other skills are purposely reduced / demotivated.

Table 4.7: House Usage

	Frequency	Percent	Valid Percent	Cumulative Percent
Fully Exclusive usage	37	52.9	52.9	52.9
Partly Exclusive usage	15	21.4	21.4	74.3
Sharing	15	21.4	21.4	95.7
Other	3	4.3	4.3	100.0
Total	70	100.0	100.0	

As for the type of house 66% mentioned they have permanent houses with standard walls & roofing. Another 11% occupied impoverished houses. The rest have semi-permanent houses with clay walls and either polythene or cadjan roof. One third of the total respondents face a lot of consequences especially during rainy season as a result of their type of houses.

Table 4.8: Type of Housing Unit

	Frequency	Percent	Valid Percent	Cumulative Percent
Permanent	46	65.7	65.7	65.7
Semi Permanent	16	22.9	22.9	88.6
Improvised	8	11.4	11.4	100.0
Total	70	100.0	100.0	

In response to question on access to water – a basic need is considered as an important indicator to show the level of poverty, a fairly good number (25%) of people responded they get water either from river or ponds, where the hygienic condition is questionable. Another 10% mentioned they obtain water from common well where the hygienic condition better compared with water from river or pond. Around 27% responded they shared well with neighbours where the hygienic condition of water could be maintained at least occasionally. Around 21% mentioned they have access to common pipe along the roadsides, where comparatively the hygienic condition of the water is good because the responsibility of purification is with the National Water Supply and Drainage Board (NWS & DB). Another 9% said they have exclusive pipelines from the water supply & drainage board. Very few (8%) mentioned they have their own wells from which they obtain hygienic water.

Table 4.9: Sources of Water

	Frequency	Percent	Valid Percent	Cumulative Percent
Shared Well	19	27.1	27.1	27.1
Pond / River	17	24.2	24.2	51.3
Common Pipe	15	21.5	21.5	72.8
Common Well	7	10.0	10.0	82.8
Own Pipeline	6	8.6	8.6	91.4
Personal Well	6	8.6	8.6	100.0
Total	70	100.0	100.0	

Next, responding to questions on toilets, 25% said they have exclusive water seal toilets, which are highly preferred under hygienical, requirements. Another 20% mentioned that they have water seal type of toilets but they share them with others. This might be because they are used to live in multiple family set up. Compared with exclusive usage this would not fully fulfill the hygienical requirements. More than 12% mentioned that they have bucket type toilets, which lack hygienic conditions. They said they do not have enough money to construct acceptable (water seal) toilets and they added that lack of land is the problem to have good toilet facilities. Considerable number of female heads responded that they use seaside, forest / shrubs as their toilets, which are totally un-acceptable for hygienic reasons. Poverty compels them to use these places as toilets.

Table 4.10: Availability & Usage of Toilets

	Frequency	Percent	Valid Percent	Cumulative Percent
Exclusive Water Seal	18	25.7	25.7	25.7
Shared Water Seal	14	20.0	20.0	45.7
Seaside	9	13.0	13.0	58.7
Exclusive Bucket Type	8	11.3	11.3	70.0
Common waste land	7	10.0	10.0	80.0
Exclusive waste land	6	8.5	8.5	88.5
Pit	6	8.5	8.5	97.0
Shared Bucket Type	2	3.0	3.0	100.0
Total	70	100.0	100.0	

In response to questions on kitchen facilities, around 40% said they have exclusive room to use as kitchen and others said they are supposed to share their kitchen with other families because they live in multiple family set up. Another 15% responded that they do not have a separate room to be used as kitchen. Therefore they share a portion of either their bedroom or sitting room as kitchen where the hygienic requirements are deplorable. The main reason for their not having a separate room as kitchen is that they live in small houses or huts where the facilities are very poor.

Table 4.11: Usage of Kitchen

	Frequency	Percent	Valid Percent	Cumulative Percent
Exclusive	29	41.4	41.4	41.4
Shared	29	41.4	41.4	82.8
No separate Space	10	14.3	14.3	97.1
Others	2	2.9	2.9	100.0
Total	70	100.0	100.0	

Since it is a purposive sample where respondents were selected within the age groups of 55 years or less the age distribution is as follows, a considerable number of respondents fall (around 10%) within the under 30 group which is the younger generation. Another 25% fall within the age group of 31 – 40 years, which too includes the younger generation where the earning capabilities should be high but due to poverty they face a lot of difficulties to earn more. Majority (55%) falls within the age group of 41 – 50 years, which could be considered as middle age, where the possibility of earning more is average because of their age. Another 10% falls under 51 – 60 years group, which is a fairly elderly group. It reveals that because of the long-standing ethnic crises a

considerable number of younger female heads are in existence. This is because their life partners are either lost or disabled by war directly or indirectly.

Table 4.12: Age of Household Heads

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 30 yrs.	7	10.0	10.0	10.0
31 – 40 yrs.	18	25.7	25.7	35.7
41 – 50 yrs.	38	54.3	54.3	90.0
Over 50 yrs.	7	10.0	10.0	100.0
Total	70	100.0	100.0	

Next, the education level of the respondents is average. Around 50% of the respondents have their education up to grade five and G.C.E. (O/L) and the rest of the respondents have their education up to grade five. Most of the Muslim respondents fall under the second category because of their cultural tradition. They do not prefer to send their female children for schooling after their age attainment. But nowadays, there is a change in this tradition, which is an improvement in general. As far as Tamils are concerned because of war and disturbances people were compelled to flee, leaving their own places, which resulted in discontinuation of studies especially among female children, which was not prioritized during the disturbances.

Table 4.13: Education Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than Grade 5	36	51.4	51.4	51.4
Grade 5 to G.C.E. (O/L)	34	48.6	48.6	100.0
Total	70	100.0	100.0	

Responding to questions posed on the job and the primary income, little more than 65% of the respondents said their earning is less than Rs.1,000/= per month which is not enough to satisfy the minimum basic needs of an individual for a month amidst the rapid increase in the cost of living. Another 30% mentioned they earn in between Rs.1,000 - Rs.2,000/= per month which is also not enough to run a family. Other 5% said they earn more than Rs.2,000/= which is also not quiet enough but comparatively better. Therefore, it is obvious that all of our respondents fall under poverty line / poverty group.

Regarding the income generating capacity of the other members of the family which is termed as secondary income, nearly half of the respondents mentioned there is zero income - no one else earn any income. Another 25% said less than Rs.1,000/= per month, 10% said their family members earn in between Rs.1,000 - Rs.2,000/= and Rs.2,000 - Rs.3,000/=. This secondary income includes Government subsidy called 'Samurdhi' also. Only 35% of the respondents receive this benefit.

As regards the total income of the family is concerned around 45% falls within the range of Rs.1,000 - Rs.2,000/=:, another 20% falls within Rs.2,000 - Rs.3,000/=:, and 10% falls within Rs.3,000 - Rs.4,000/=: and more than Rs.4,000/=: . Another 15% receives still less than Rs.1,000/=: and these families are in a critical stage. These families face a lot of consequences due to absolute poverty, which will be analyzed further under Section II of the questionnaire.

Table 4.14: Total Income of the Household

	Frequency	Percent	Valid Percent	Cumulative Percent
> Rs.1,000	11	15.7	15.7	15.7
Rs.1,000 – 2,000	31	44.3	44.3	60.0
Rs.2,000 – 3,000	14	20.0	20.0	80.0
Rs.3,000 – 4,000	7	10.0	10.0	90.0
Rs.4,000 – 5,000	7	10.0	10.0	100.0
Total	70	100.0	100.0	

$\bar{x} = \text{Rs. } 2,120/=$

4.3 Alternative Measures of Poverty

4.3.1 Food Security

Under this section an attempt was made to understand the household poverty by finding answers to the following:

Sources of food, frequency of food, quality of food, distribution of food, inadequacy and intervals in income.

- **Sources of food:**

Where a household relies on stable and well-established bundle of entitlements the acquisition of food is unlikely to require a great deal of management. A different picture prevails among those whose access to food is insecure and who do not know where their next meal is coming from. In this category 37.1% rely on Samurdhi dry rations. However this is not sufficient either in quantity or quality - they merely keep the household 'fed'

The second highest percentage relies on their own production or earnings. Though this category can be considered as 'independents' their consumption level is affected by their level of production / income. As they are engaged in small-scale industries (or other ventures) they are unable to obtain economies of scale, which reflect in major net income. It is important to note that a very small portion of the sample relies on NGOs assistance. Only two of the international NGOs are mentioned in the study. Though many NGOs are engaged in gender and development projects, this phenomenon was seen. Hence income-generating projects should be improved by putting poor women at the center.

Therefore, it can be concluded that the Govt. assistance is contributing to a considerable amount.

- **Frequency of food:**

Food is security and status. How many times a day a person eats may differ from urban to rural. In rural areas, two times a day is a common practice. One meal at 10 o'clock and the other in the evening. However, due to the colonial influence it changed to three times a day. Therefore, the frequency of the food in takes of children, adults and female head was included as one of the indicators of poverty.

Table 4.15: Frequency of Food (in Percentage)

Frequency of Food	One Time	Two Times	Three Times
Children	---	11.4	65.7
Adults	---	28.6	55.7
Female heads	2.9	61.4	35.7

Source: From the Survey.

It is interesting to note, that the female head is one who eats fewer meals in a day, which mean she sacrifices in order to provide more meals to the family members.

- **Quality of food:**

Diversity of food also enters into social definitions of well-being. Food occupies an important role in the social life of rural communities and there is a distinct hierarchy of preference for different kinds of food. Rice is the staple item in the daily diet. Most other items can be placed on scale 'luxury' or 'status' foods to 'famine' or 'poverty' foods. The affluent people can afford meat and certain larger varieties of fish. Similarly tea or coffee with sugar and milk is also less common in poor families. Frequently, poverty diets include rice with one variety of fish or a vegetable. In some cases rice was substituted by bread.

Table 4.16: Quality of Food

	Satisfied	Merely Satisfied	Not Satisfied
Children	21.4	38.6	18.5
Adults	21.4	44.3	17.3
Female head	12.9	24.2	62.9

(22.9% of the families don't have children & 15.7% don't have adults beside female head)
Source: From the survey.

The respondents were requested to write down their average dietary intake for a day. When a meal is consisted of all the necessities (carbohydrate, lipid, protein, vitamins & minerals) it was considered as a balanced / satisfactory food. If balanced food is consumed al least two times a day quality of food is considered satisfactory. According to the data, children and adults are treated equally and provided with balanced diet.

However, more than 50% of children and adults get poor quality food. The items consumed included manioca and sambol or bread and plain tea or bread and sambol or rice and sambol. Children were fed with plain buns. Consumption of milk was rare, unless the household engaged in animal husbandry. In those households also priority was given to sale and if there is excess milk only it is consumed. More than one vegetable is cooked in the households where home gardening was the income generating activity. Likewise more fish is consumed when a member of the household is engaged in fishing. Situation is worse in and around town. One of the Tamil respondents living in the refugee camp, Alles Garden said, "Before I was displaced, I was at Pankulam (Morawewa). There we had fertile fields and cattle. In our house we had all the leafy trees. We need not go to market to buy vegetables, so I was able to cook rice with three vegetables. Sometimes we exchanged our goods". All are lost and we are beggars now. Even a curry leaf bunch has to be bought. I know our quality of food is low, but it is unavoidable because we want to live."

The above narration clearly explains one cause for poverty. Displacement, abandonment of earlier lifestyle, inability to cope with the day-to-day requirements, demolition of barter. All these have brought adverse effects on the poor. In the rural area the people are still in their own houses facing a slightly eased situation. When they are living in a surrounding amidst kiths and kins they do transactions; especially, where tree crops are available, it is again obvious that, the female head is given the least importance regarding the quality of food. It should be recalled that frequency of food is also negatively affecting the female head. In the sample, 61% of the female heads eat twice a

day only. Another 2.9% eat only once a day. Usually they forgo their morning meal. Plain tea or betel leaves are their energy boosters.

A Muslim woman, who is a vegetable vender told "I have to leave the house at 5.30 a.m. to collect my vegetables and go to the market. I have two children both are studying. They will buy half pound of bread in the morning if there is money. Otherwise they also go empty stomach. After school they would go to my brothers house and eat there. I cook during the night only." When asked about her midday meal "..... Plain tea is enough for me - three plain teas from morning till evening and to satisfy the hunger betel is chewed". (Pasi vandhal vettilai thinnuven).

- **Special Care**

Women are considered as the caregivers. They are expected to maintain the family welfare. In some literature ignorance is sited as the cause for malnutrition. However, in our study it was not so. Though they have some blind faith, their traditional knowledge is adorable in some cases. For instance, the rural people know the importance of gingelly oil, urad dhal, eggs, which are given to an adolescent girl. Though they cannot explain scientifically, they know there is a relationship between these. However, due to their inability to purchase / limited purchasing power, they do not care about the special requirement (52.9%) of a girl child. Care for the elders is at the worst. In addition to the female head, they are also expected to sacrifice. In the words of a Tamil elderly person "Padda Kaddai" which means they are dried up and do not bloom again - no need for nutritious food.

Though some people know the importance of taking milk, meat, fish they cannot afford it ("rather than buying these items we can buy some thing cheaper to satisfy the hunger") whereas some women said they did not have time to spend on the collection, preparation of nutritious food. They had to spend their time in income generating activities, household chores etc. One old lady recalled that when she was young things like leaf, yams, mushrooms were freely available - they were non-marketable goods. In addition to that they were paid in kind. Hence, care for the family members was not a problem. Now we are paid in cash but that money is worthless - not enough to buy the necessities.

- **Priority**

In patriarchal societies usually the male member gets priority. When food is distributed the same norm was followed. However in our study 51.4% said they give priority to children. They argued that school going children are fed first since they think they are their assets. They told us "we are not only feeding - actually we are investing in them. They are the ones who would look after us in our old age." This was true where the families' do not have adult male members. One woman said, "son is working as a labourer - so he can eat at the work place." Another woman said "I used to send my daughter without morning meal earlier. She fainted at the school. One teacher gave a letter to me and insisted that if they do not eat they will not study. So, now I provide whatever I can get hold of".

However, the dietary need of female head is neglected here also. In our study 18.6% of the female heads forego their meals if there is not enough food for the family members. That means though she is involved in income generating activities, the earned income is not distributed evenly among members. (They are concerned more about the future, rather than the present - precautionary motive).

- **Fulfilling requirements**

When asked about how they fulfil the dietary requirements if there is inadequacy, 67.1% said they borrow goods from relatives / neighbours or near by shop. Whereas 25% borrow money from relatives / neighbours. Therefore, it can be understood that poor people prefer commodities rather than money. They say "people are reluctant to part with money, but they give us rice, dhal or cooked food often and we also prefer that - what is money for" However, 7% of the sample households said, that they had to starve if there is inadequate food.

- **Interval of income and consumption**

According to consumption theories, consumption has a direct relationship with income. When income level rises consumption also rises. However, interval in income may have a different effect on consumption. Since savings are very low or nil in households, when income is interrupted, consumption comes to a standstill. In their words "we want to have income daily - not monthly. Because it is very difficult to distribute the income throughout the month. When income is earned once a month, it should be bulky; otherwise it will be very difficult. Because we do not save."

4.3.2 Health and Sanitation

Under this section we tried to find out the kinds of illnesses, frequency of illness, treatment for illness, loss of infant, health condition and earnings, hygienic behaviour, available healthcare facilities. Since poor households are deprived of these services, it we tried to measure the real situation.

- **Illnesses**

Major illnesses that affect the woman head are respiratory tract diseases. This group of diseases affected 47.1% of the respondents. The other major categories of diseases are stress related diseases like asthma, chest pain, blood pressure and ulcer, which accounted for 26.8%. 18.3% of this category are affected by asthma alone.

- **Frequency of illness**

(Female head & family members)

When asked about the frequency of illness, 21.4% of the female heads reported that they always suffering from diabetic and blood pressure. Whereas 24% said asthma, chest pain, and ulcer often affect them. Only 11.4% of the respondents said frequency of illness is very low. 73% of children are affected once a month or so. However, from observation it was evident that the children were malnourished and prone to ailments. It is also important that, some kind of ailment was not counted as illnesses. For instance, common cold was a common disease among the children. Children with running nose

reported they do not have any ailments. This reveals the fact that they are not aware of illnesses and their symptoms.

- **Treatment for illnesses**

When the respondents were asked about their treatment for illness 55.7% said that they go to Government hospitals for treatment. Another 24.3% stated they opt for near by state dispensary. However 8.6% said they rely only on home made preparations. It was noted that they go to hospital when the disease became unbearable. One Tamil woman with heart disease who lives in Thampalagamuwa said, "I had this pain for more than six months. But I did not have time to go to hospital. If I go to hospital they will ask me to stay there for medical tests. Who will look after my hens, and the cow? So I delayed. One day the pain was so severe then only I went to general hospital". While she was at home she prepared some homemade remedies to ease the pain. Carelessness is not the cause, but negligence makes things worse.

- **Loss of an Infant / Child**

Of the households, 42 had not experienced a death of an infant / child. Of the remaining 28 households, 16 households lost their offspring at birth or as an infant. When asked for the cause of death, they sited congenital reasons as the major cause and also war. When further inquired it was found that the losses had occurred between 1987 - 88 and 1990 - 92. They were not able to tell the exact meaning of 'congenital', few explained it as low birth weight, premature babies' etc. War was sited as a cause since they were affected during that time. One Tamil woman quoted that she was running from her

village when it was invaded by the troops. She was carrying the baby and the essential things for her and the child. She fell down and the baby's head hit a stone. The baby died a few days later. Another Sinhala woman quoted, her husband was captured by the LTTE when he was at the field. When she heard the news that he was killed, she attempted suicide, by jumping into the well carrying her baby with her. Her neighbours rescued her but not the baby.

- **Health Condition and Earnings**

The family head was inquired whether her health condition affects her earnings / income generating activities. Of the respondents 48.6% said 'no' and 51.4% said 'yes'. However, when crosschecked with the kind of illnesses that affect the female head, it was seen that a few women who reported chest pain indicate that their ailment does not interrupt their work. Female heads who were suffering from 'slow killers' (diabetic and blood pressure) reported that their disease is not bothering them, but the symptoms (Giddiness) often made them take rest from time to time. One Muslim woman who sells groundnuts & grams said, "I can take rest when I am suffering from asthma. Then who is going to give us the day's meal? If I do not go I have to beg." A sense of sacrifice and a strong will to support the family play a dominant role here.

- **Hygienic Behaviour**

To assess the hygienic behaviour of the households they were questioned about the use of toilets, access to safe drinking water, and cleanliness. Regarding the use of

toilets respondents were asked about the availability of water, use of soap in cleaning their hands and the cleanliness of the toilets.

It was seen; those who had their own toilets and wells were able to maintain their toilets satisfactorily. Those who were sharing toilets and depending on shared well or tap water were using the toilets at a sub optimal level. Since access to water is rather limited adults used the toilet only for feasts and used the backyard for urinating. Children were allowed to do both at the nearby land / barren land. However, 35.7% of the households didn't have toilets. They were used to go to the seaside or the nearby bare-land for their needs. The children used the same land as the playground. This condition leads to worm infestation and due to that fact children were anemic. Cattle also helped to spread the infestation further.

Safe drinking water means access to a closed or protected well or private pipe born water. In the sample, 84.3% of the households did not have access to safe drinking water: most of them have shared unprotected well or private unprotected well. The second largest group depended on public pipe born water distributed by Water Board. The supply is not continuous throughout the day. Hence the people collected and saved the water in pots and open tanks. Some of the tanks were not properly cleaned and maintained. Therefore, fallen leaves and dust contaminated the water. When asked about boiled drinking water, nobody drinks boiled water except 15.7% of the sample.

Next item was about personal hygiene and environmental hygiene. People were questioned how they managed to maintain their personal hygiene (washing, bathing, cleaning, etc.) people said that they were able to bathe at least once a day and wash clothes with soap and water. Regarding environmental cleanliness people were asked about their house and surroundings. Houses were swept daily and once a month mopped up. However, according to the type of house the level of cleanliness varies. When there are permanent houses with brick / cement walls and tiles / asbestos-roofing people often cleaned them satisfactorily. When the dwelling is of semi permanent type, people find it difficult to clean it (because of the difficulties embodied). However, it is difficult to find the time between household chores, income-generating activities. Since the household chores are considered as the responsibility of women, when she fails to fulfill the work due to her income generating activities, the other female member is expected to fulfill the duties. Garbage dumping is a serious problem in the urban suburbs of Trincomalee town. Since Trincomalee town is not a planned city, sewage canals were not properly planned and blockages are common especially, in places where the urban poor are living. They are marginalised and congested and their dwellings are in the low lands. Therefore, the surroundings are unbearably stinky and are breeding grounds for mosquitoes. When compared with the urban poor, the rural poor were in a different situation. Of the respondent only 05% responded that they are residing in somebody else's land. The land space in rural villages is quite large to move around. However, rural female head depends on cattle, poultry etc. for her livelihood. Therefore, contamination is beyond control.

- **Health Care Facilities**

Sri Lanka is known for her free medication and health care facilities. It was targeted for the poor. In the study it was evident, that the female heads and their families did not gain much from the above said facilities. Moreover, they were not aware of the existing available facilities.

Respondents were questioned about the awareness of healthcare programme. Of them, 61.4% said that they are not aware of any healthcare programme in their vicinity. When questioned whether a health officer has visited their place, only 30% said 'yes'. Visit of health official was more frequent at the refugee camps since the administration was keen on it. Visit of a midwife is seen in few families when a child was born, but even this does not happen in border villages. On the other hand, those who said that they were aware of health programme (38.6%) participated in ICRC / SLRC programmes. Urban female heads were aware of 'Dengue eradication programme' and adolescent daughters of some households (numbered 14) benefited from 'Anti German measles injection'.

However, most of the respondents expressed the view that the health officials were not properly monitored when they serve in remote rural areas. They complained that absentee rate was high among the health officials in case of an urgent need. One female head complained: "I went to a Public Health Inspector (PHI) to complain about the neighbours garbage disposal. They throw all their junks in front of our gate. But the PHI treated me badly, since I am a poor woman, I couldn't bear his filthy words and came back. We are trying to live with the bad smell."

When questioned about the assistance from Government or any other institution to promote health care, 61.4% said they got assistance. Surprisingly the answer was a 'no' in the beginning. When they were reminded about the free medication (Facilities provided as outpatients and inpatients at the government hospitals) the respondents accepted that the Government assisted them. Interestingly, 8% out of the 61.4% readily accepted that the NGOs provided prompt assistance. Among the NGOs "Save the Children Fund (SCF)" was mentioned as number one since it provided milk powder for the undernourished children. This result indicates that the majority of the people take the government assistance as granted.

To ensure the accessibility to medical care provided by the government hospitals, the respondents were questioned about the distance to the nearest hospital. Most of the respondents were living within five kilometers radius of a government hospital. Though this indicator seems like a positive one, the comments of the respondents regarding the service provided were not satisfactory. They complained of lack of punctuality, discipline, responsibility in the rural hospitals / dispensaries. Only a few doctors were praised for their dedicated services on rare occasions. One Muslim woman from Kinniya said "Once a Tamil doctor was here. He was like a God. He saved my son's life. We were able to get his help even at night. Our diseases would vanish if we talk with him for awhile".

4.3.3 Personal Security

Vulnerability, along with deprivation, is endemic to poverty. It may take many different forms but is often associated with the trade of the poor people who are often forced to do in order to survive. Frequently, the struggle for survival and security can only be assured at the expense of autonomy and self-reliance; for example, many poor households became clients of powerful, rich relatives by offering loyalty and unpaid labour in return for protection and assistance in times of crisis. Hence, the evaluation of the gender-based forms of vulnerability that affect female heads.

- **Autonomy and Self-reliance**

Female heads were questioned about their control over decision-making. Of the 70 female heads 54 reported they take their own decisions regarding expenditure, savings, purchasing on a day-to-day basis. However they also said when an important decision had to be taken they consult the relatives - mostly her brothers / parents. The rest of the women (16) said their adult son or her father or male relative takes decisions on behalf of them. Those who depend on others were mostly Muslim women. It was also interesting to note that the women whose work was outside the house (farming, retail shops etc.) had greater autonomy. Whereas the others who work within the home surrounding (sewing, handicrafts etc.) had lesser bargaining power and their control over decision-making was limited.

However, the next question revealed another dimension of the vulnerability. Female heads were questioned about the bondage between them and their relatives. In case of a favour done, how was it repaid? For this question majority said (58.6%) they fulfill that by unpaid labour whereas 28.6% said by showing loyalty. The rest said that by assuring them the children would pay the debt once they grow up.

One female head said, that her brother was helping her in many ways. Therefore she was planning to give her son in marriage to the daughter of that brother without demanding any dowry.

- **Vulnerability**

Under this sensitive concept, an attempt was made to get the information, which is usually neglected. The ability to manipulate, as well as violate, community norms and customs, which adds to, the control exercised by the powerful section of the community. It manifested through harassments, feuds, cheating, eviction, assault or attempted murder against women and reinforces the dependency.

Vulnerability to sexual harassment and domestic violence is an aspect of the gendered nature of poverty because poor women, particularly female heads, are most exposed to the risk of harassment. However, the incidence of sexual harassment and domestic violence was extremely a sensitive issue and it has difficult to collect information. Anyhow, female heads' personal insecurity needs to be given specific

recognition in the documentation of poverty. Therefore, questions related to the above were presented before the respondents.

(a) Harassment

Respondents were requested to identify the type of harassment they underwent and who was responsible for that. Most of the women (65.7%) readily denied that they were harassed. Hence, the form of the question could not be a fixed one. It had to be changed from respondent to respondent according to the place, family members and the maturity of the respondent. Often the respondents wanted to know what harassment really meant. Moreover in a society where family honour is linked to the virtue of its female members, they hesitated to reveal the truth. However one Tamil woman stated as follows: "When my husband disappeared during the 1990 ethnic violence. I went to Kacheri to ask for compensation. They asked for death certificate. For disappearance how can I get a death certificate? I went to the man in my village who is known for his helping mind. He promised to help me and wrote a letter to the officials, but it was returned asking for the certification of the death. I had to go again and again to that man. One day when there was nobody at my home, he came and tried to molest me"

In another case, a Tamil woman, who was living near a police post, reported of harassment by them when passing through the checkpoint. She sighed with relief "Thank God, now, we do not have checking after the MOU".

In general most of the female heads stated that the government officials harassed them when they approach them for assistance. They reported of verbal abuse. When the responses were disaggregated into ethnicity, Tamil women reported harassment from security personnel, whereas Sinhala women reported harassment from terrorists. Whereas Muslim women reported both. Apart from that, harassment due to financial facilities was another major reason. These women go for debts and when resettlement was delayed, they get into trouble.

In the sample, 10% of the women stated their neighbors and relatives harassed them. Much harassment began from disputes over assets. However, the harassments were of verbal form only. On the other hand, border village Sinhala women quoted (7.1%) terrorists harassed them and stated the harassment as 'disturbance to normal life'.

When questioned about the occurrence of feuds, the female heads insisted they prefer a peaceful life. They try to avoid feud at their level best. However, 30% reported of feuds. Most of the feuds (18.6%) were due to assets specially landholdings.

(b) Cheating

Women as a group are considered vulnerable. Female heads as a sub group were more vulnerable. The following questions revealed this fact. Of the sample 30% of the women reported they were cheated. Reasons for that vary from very simple ones to serious crimes. 8.6% were by the relatives over their land. Another 10% complained that the wholesale vendors always cheated them. Female heads who engaged themselves in

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Abstract of Project Report: Households are the basic units in Sri Lankan society, in which female-headed households are on the rise. Most female- choose micro enterprises, as a way for the betterment of their livelihood. However, whether employment generated by enterprises has enabled the 'poor' to move out of poverty is not clear. Therefore the major objective of this study was to find out the interrelationship between enterprise development, female- headship and poverty. It also attempts to understand entrepreneurial cultures to assess the potential of the poor female-heads to overcome poverty and to recommend suitable entrepreneurial attitudes, by which the dependency on state welfare could be reduced.

Since the key research question was to understand how female headship and poverty affect sustainable entrepreneurial development, economic as well as non economic variables are used to measure the depth and severity of poverty. With little published information available, primary data was gathered from interviews, which was coded later. As the data and information collected were in the form of opinions, interpretations and value judgments, a qualitative approach was preferred over quantitative methods. However, quantitative techniques were applied where appropriate.

In this study the first part analyses the personal characteristics of the female

head. When households were compared, multiple family households with a number of adults who are employed fared well. Whereas, single family households with minor children find it difficult to avoid poverty. This fact also reflected through the fulfillment of basic needs by spreading the common properties. Since the total income of the household was aggregated due to multiple family households, alternative measures were used to measure the 'gendered nature of poverty in female- headed household in part 11 of the study.

Alternative measures thus used revealed that food security was affected by unstable sources of food and the method of payment; emotional well-being of the female head was not satisfactory; hygienic behavior and physical well- being were directly related to income level and the 'level of commonness' of the property; healthcare facilities were not adequate or neglected due to lack of awareness. Though emotionally handicapped female-heads reported of threatened personal security due to their vulnerability, social capital gave strength to face it; social rules, values and practices play a major role in determining the labour based entitlements ; proper counseling is needed to develop attitudinal changes necessary for entrepreneurship development; neither capital based entitlements nor household based entitlements were enough to push their micro level enterprises to small or medium enterprises; engagement or action choices were limited due to lack of participation; war was cited as specific as well as a general cause for poverty; governance was dismissed as powerless to counteract the process of poverty. With these results, part 111 dealt with entrepreneurship.

Female-heads face many difficulties in developing their business due to lack of knowledge and skills, lack of financial assistance; labour; inappropriate work places and wrong perceptions about their businesses. These led to stagnant business and no business links.

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farming, home gardening, cottage industries were unable to sell their produce at a market price. This fact was more evident in 'uncleared areas.' For example in Muthur DS division women complain that Muslim vendors controlled the market. They behave like cartels. Therefore, the benefits of open market were not for women.

In another case, a female head complained of cheating by her own son. She said, "I toil at the home garden all day long. Income from this land was my only earning. My elder son wanted to go abroad. He pestered me to mortgage the land or sell the land to get some money to go abroad. He promised to look after the family once he goes abroad. I sold part of the land, which was given to me as a dowry. Now he is abroad and married without my knowledge and consent. He has forgotten all about us. He sent a small amount only once a cheater".

One woman whose husband was shot dead complained the Government cheated her. Another woman who is separated from her husband complained her husband cheated her.

On the other hand, 70% said they were never cheated. They dismissed the simple offences like cheating by the customers (waiving the due prices). They insisted all these were normal in life. One woman told like this: "Why do people cheat us? We are unaware of many things. For example, when I insisted that I should be included in the Samurdhi Beneficiaries list, my Grama Niladhari tried to avoid it. Since I was aware of all the requirements related to that, I was able to convince him at last".

Another woman quoted:

"We have to talk with others. At least to our well-wishers. Proper guidance will avoid cheating".

(c) Eviction

To this question, majority of the (87%) female heads replied negatively. They were living in their house and land. However, 13% replied that they were forcibly evicted from their house / land. Main cause was the ethnic crisis. Here an interesting fact was revealed. Sinhala female heads who were displaced quoted they were evicted by the LTTE. Whereas the Tamil female heads quoted Armed forces or the Government or the political leader (President) at that time of crisis was responsible for the displacement - not the race. On the other hand, no Muslim woman in the sample was displaced.

(d) Assault or Attempted Murder

Female heads who move into the 'public space' are most exposed to risk of harassment. Domestic violence is common where there is poverty, since conflicts over resource distribution often sparked - off these incidents. Hence this question was raised with the view to get an idea of the link between poverty and the gender specific forms of violence.

Our respondents replied negatively to this question (85%) by saying that they were never assaulted. However, the remaining 15% of female heads revealed the violence and ill treatment. However, this question was considered sensitive, since the widows did not want say something ill in respect of their demised husbands. Rather

reluctantly one widow said: "I mustn't tell you this, since he is no more. He was an alcoholic and used to drink 'Kassipu'. He died of a decayed liver. When he was drunk to his nose, he used to hit my children and me; scold me for not having delicious food. Once he pushed me hard and my head was broken, I have had to be at the hospital for one week. I must not say this I felt relieved when he died".

Hence, the information provided by the female heads (who said negatively to this question) may need further clarification. There were indications that those women were trying to hide the true picture of their dead husbands. Another micro level study is needed to assess the domestic violence more clearly. A comparison at two points of time period - before and after the death of husbands - may be appropriate.

(e) Suicide

When violence, ill treatment and the absence of coping strategies are persistent features of a woman's life, suicide represents final escape. Despite the difficulties they have undergone as a single parent, 75% of the female heads never thought of a suicide. This optimism among the respondents was due to their children and their kiths and kins. It was noteworthy to see the role played by the social capital. The traumatic experiences of the loss of life partner were overcome by the support of the social capital.

However, it was noteworthy that 25% reported of having thought of suicide, majority of them are Tamil women. High human cost of the war resulted in displacement, loss of homes, breaking up of families, which affected the Tamil female

heads mentally and physically. Depletion and degradation of social capital amplified the grievances of these women. One Tamil woman quoted, "Due to the war I lost my husband; my daughter joined LTTE and died; my cattle was stolen during the displacement. I thought of finishing my life but I have children; have to look after them".

However, only one woman whose life partner left her to marry another reported. Whereas the others who thought of suicide, gave up the idea because of the children. All the female heads unanimously said that bringing up their children was their prime objective and they did not want to make the children orphans; and so they suffer all hardships with fortitude.

4.3.4 Labour based Entitlements

Apart from the 'needs' aspects of poverty, a focus on entitlement attempts to understand the causes of poverty. In particular, it helps to explain gender differences in the regimes of risk and vulnerability that were touched upon in the preceding sections.

It was noted in the study that the primary cause of poverty was the absence or the poor control over social product, other than what can be acquired through the use of unskilled labour power. Gender is relevant here because the conditions under which men and women can dispose of their labour differ. Women's ability to dispose of their labour power is constrained by their domestic obligations. Usually it is not sold at the market

and if so receives lower returns. In case of female heads, they came in to forefront because of the circumstance, which pushed and pulled them to bear the burden. Hence, they were not in a position to bargain when their labour based entitlements were not tradable. To have a clear picture of the transformation of labour power into productive assets by female heads, this section focused on the following issues: ways of disposal of labour, remuneration, domestic obligations and labour, war and the employment opportunities, war and the attitude of female heads, preference for work.

a) Ways of disposal of Labour

Nearly 77% of the female heads indicated that their labour is mostly for income generating activities. The second most important way of disposal of labour was (7.1%) for household chores and looking after the children. However, 11.5% of the women said they have to combine income-generating activities with household chores and other domestic obligations. Another 5% said that (in addition to income generation) they have to allocate time to help her kiths and kins, since their obligation necessitated mutual help. This was inevitable and an accepted form of disposal of labour. Female heads said that they have to balance between income generating and domestic obligations in order to maintain an adequate livelihood. One Muslim woman said, "I have to go to the market with my vegetables early in the morning. Before that I had to cook for my children and do the other household chores also. If I go late somebody else will take my place at the market. But now my daughter is at home so she cooks and does the work".

Another Sinhala female head quoted, "I have had to work in the vegetable garden during the daytime with my brothers. In the evening I help the tailor next door in dressmaking by which I can earn something and learn how to sew..... One job will not give you enough money..... I help my brother whenever possible in manual work in the field, because he is the one who helps me in my need".

These statements showed the fact that female heads prefer to allocate more of their time on income generating activities without violating the domestic obligations. Mean while, they were trying to maintain their social bondage by performing unpaid labour to whom they are affiliated with.

- **Remuneration**

The increasing presence of female heads in the areas of work outside their homestead is expected to have implications of their well-being. To have a positive impact, remuneration should be adequate enough. When questioned about remuneration 58.6% of the women said they were not satisfied; Further 40% said satisfied; only one woman said she is satisfied. Those who were not satisfied quoted that they were not able to make ends meet and because of the help from the relatives they are surviving. They quoted that the escalating prices are making the standard of living worse. Transportation cost expenditure for educating a child, were quoted on the expenditure side, shocks and stress were sited on the income side. For example, a Tamil woman quoted LTTE taxes in controlled areas. Income of this group of women

ranged from Rs.500/= to Rs.3000/= a month which is in par with the international poverty line.

- **Domestic obligations and marketability of labour.**

The social change that occurred after the demise of a life partner pushed the female heads in the labour market to sell their labour visibly. Under disposal of labour it was seen that majority (77%) of the female heads gave priority to income generating activities. When questioned whether domestic obligations affect the labour disposal of female heads, 48.6% said they were not affected by the household chores; while 32.8% said they partially narrow down the disposal of labour. Only 18.5% confirmed that the domestic obligations hinder their marketability of labour.

This revealed the fact those social rules; norms, values and practices were playing a critical role in concealing the reality. Most of the women preferred not to accept the reality that household chores and income generating activities are in conflict with each other. It was seen that the prosperity of the household was given priority and the women were ready to avoid the conflict by coming to a compromise. It was interesting to note that the female heads who confirmed that they were affected by the 'double burden' were involved in 'visible work'.

It was evident women participating in outside work such as farming, vegetable / fish vendor at the market complained that they find it difficult to cope with both. Whereas those who were working within the homestead reported they can manage both

responsibilities, since they have flexible work pattern. For instance a Sinhala female head who sells dried fish at home said, "When I am at home I can do both works..... I can look after the household chores and my business. If I go out, I have to make a trade - off" The same opinion was expressed by majority of the women, voluntarily accepting the fact that they have to perform both 'conjugal' roles - breadwinner and a house- wife.

- **War and Employment opportunities.**

It was already seen that these female heads were brought in to the labour market with only one goal - income generation for survival. This intention guided them to enter into limited unskilled / semiskilled employment opportunities. Hence, their ability to compete with the other market participants was limited.

When questioned about the impact of war, 68.5% said they were severely affected, 21.5% said they were affected to a certain extent, only 10% said they were not affected by the war.

Female heads who were engaged in farming: Animal husbandry, poultry, complained they lost their assets during displacement; those who engaged themselves in retail business complained they found it difficult to get the necessary inputs and also expansion was not possible due to uncertainty. Ultimately, displacement, loss of property, injury and death, break up of communities had a devastating effect on most female heads. Those who said they were not affected were intact in their homesteads.

However, they also underestimated the indirect psychosocial effects of war, which were invisible.

- **Attitudinal changes of female headship & war**

When family - one of the primary bases of social organization disintegrates due to the war, female heads encountered several forms of vulnerabilities. To adapt or to cope with these vulnerabilities female heads have had to undergo many attitudinal changes. When questioned regarding the war and its effects on their attitudes they cited negative as well as positive changes. Majority of the female heads (51.5%) accepted that the war has created a marked difference in their lives; another 38.5% said among those who supported negative changes (46% in the total) quoted that due to the various forms of vulnerability they have become less confident and highly frustrated; became introverts and unable to lead a successful life. Heavy reliance on assistance from donor agencies and relatives created dependency. They complained war has degraded them mentally, socially and economically by putting them in a downward spiral through depletion of household assets.

On the other hand, female heads who suggested positive change (5.5%) indicated that, though they also faced the same adverse situations, they dealt with them with the help of their children and relatives. It was not a surprise that all those women were living in extended households with multiple income earners. This has given them a comparative advantage regarding social capital, human capital in some cases financial capital.

Thereby, those female heads were able to engage themselves in alternative livelihood activities, which helped them morally and economically.

One Sinhala woman quoted "I was so heartbroken after the disappearance of my husband got caught by LTTE. However, my brother who went to the Middle East sent some money to open up a small boutique and my parents gave me the land. Now my father is working with me at the shop. My son will complete his O/L this year and will look after the shop. Due to the war I opened up this business, now I know how and where to buy the groceries how to deal with the customers. I have also begun a 'seetu'".

However, it should be noted positive response comes from only a few women (mostly Sinhala women) with relaxed cultural barriers and high level social mobility.

- **Preference of work**

It was seen that the female heads who have had to take on the responsibility as an income generator as well as the caregiver were doubly burdened. Very often, they found it difficult to have real control over their work. Hence they select work in which they are competent to have a control.

In the study 51.6% of the female heads preferred to have manual, hired status work. This was not a surprise since most of them were engaged in semi skilled work, which require none other than manual labour. On the other hand, lack of financial capital

compels them to work for the others where risks are minimised. One Tamil woman at Muthur division told: "At present I am engaged in poultry only. Earlier I had cattle also. Due to the conflicts between the Muslims and the Tamils, we are always under tension. This year we have had to move thrice. Thieves stole my poultry Therefore I'm thinking of quitting this place and going to the Middle East as a housemaid".

Another 38.6% said they prefer self-employment. It was convenient for them since they have manpower from their extended families inherited land / acquired land, and the necessary skills to pursue a productive employment. Another reason cited for the option of self-employment was the possibility of linking the time and energy for family and the work. However, it should be noted here that their concentration was in the lowest remunerated categories of self -employment.

On the other hand, 6% of the female heads opted to do outdoor, casual work. These female heads fall in the age range of 50 years and above. All of them have adult sons who are earning or a male / female member as a secondary income earner who is extending support to improve the family welfare. It was noteworthy even the women who have completed the O/L did not opt to do which color jobs secure a well-disciplined job. Meanwhile 4% of the women, all Muslims, preferred indoor employment because of their compatibility with prudery norms.

4.3.5 Capital based Entitlements

Capital is used here in the broad sense to encompass tangible and intangible assets, which embody claims on future consumption. Land remains the most important tangible asset in agrarian economy. Land ownership enhances the household productive base. Household possessions - productive assets as well as consumer items - can also serve in times of crisis to secure basic needs. Access to credit, which offer capacity to meet investment as well as consumption demands. Apart from these, inheritance is another way to have access over tangible property. Therefore, respondents were inquired about their tangible, intangible assets, access to credit, household possession and inheritance.

- **Tangible assets**

Of the respondents 19% said they didn't have any. The majority (31%) said they own a piece of land and a house; another 15% said they were in possession of some jewelry. 10% of the female heads said, in addition to land and house, they have their livestock. Of the rest of the respondents (25%), some women (14.3%) possess single assets only - land or house or livestock whereas only 5% said they have all the above-mentioned assets. It should be noted that only the physical assets are taken into consideration. Further, getting information regarding assets and income was a difficult task, since people tend to hide the actual worth due to various reasons.

- **Intangible assets**

People have access to intangible assets in addition to tangibles. By combining the resources people expect certain outcomes. These intangibles always help to survive in a vulnerability context.

When questioned regarding the possession of intangible assets, 24% of the respondents replied that they don't have any form of intangibles, whereas 30% said their skills as their only one intangible. Further 24% quoted their education and skills as their intangibles. Another 13% declared as their only intangible asset their education.

However, it was very pathetic that their level of education was below ordinary level. Of all the respondents only 21% got through the O/L. Meanwhile 42% of the women studied up to 8th grade only. That will not be an obstacle when their skills were up to competitive level. That was also minimised by the gender roles played by them.

- **Household possession**

In addition to the above-mentioned assets, household items also help the poor to sustain / smooth their consumption level by selling or pawning these assets. However, accumulations of these types of resources were limited due to low income and the high marginal propensity to consume. The study revealed the fact that female heads were deprived of household items due to escalating cost of living and low yield of work. Of the respondents 23% stated stone grinder, mortar & pestle and cooking utensil were their major household possessions; another 29% stated stone grinder, mortar & pestle only. For

13% of the female heads cooking utensils were the only possessions. Only 10% of the women were having kitchen utensils, cookware, furniture and radios. On the other hand 9% of the respondents reported they did not have any while the remaining said they have at least one of the above.

When questioned about this situation they expressed their suspicion over the on going peace negotiations. Since many of the female heads were either direct or indirect victims of war, they lost faith in accumulation of wealth. Those who were displaced showed reluctance to invest in those items if their income permits.

- **Access to Credit**

Female heads face stiffer obstacles in gaining access to credit and other inputs. In spite of the crucial importance of women's work for the daily subsistence of the households the opportunities are much lesser compared to men. Their limited access to better employment, skill and training contribute to this deprivation. Their engagement in non-commercial subsistence work with irregular income is often neglected in policies. Because of this fact development programs do not to recognize women participation, which reflected in access to credit.

In the study, respondents were questioned about the access to credit, tools, know how and inputs 57.1% said they were not able to get any. On the other hand, 14.3% got assistance from NGOs and 11.4% got help from relatives, friends or neighbours. Women societies and government organizations assisted another 17% of the female heads equally.

The above pattern of credit disbursement reveals the fact that when compared with government assistance NGOs contribute more. That assistance was in the form of cash and kind. Female heads were assisted in building a house / toilet, provided money to buy poultry / cattle, provided with a sewing machine for income generation. Tamil women were benefited through rehabilitation assistance.

As far as the Government is concerned it provided financial facilities to build houses / renovate houses / acquire land through NHDA. However, the women who had access to this loan had a member in her extended family who gave guarantee to the loan. Another noticeable feature in the study was all the beneficiaries of NHDA loan were Sinhala female heads who were intact in their homestead. Further most of them were members of a rural society, which provided small-scale loans.

Regarding Muslim women, they rely on their social network most of the time. In addition to that their religious organizations provide assistance mostly in the form of goods or services.

Apart from these formal loans, informal credit transactions were commonly practiced among rural female heads.

- **Inheritance / Dowry**

In Asian countries one-way of asset transaction to daughters was inheritance / dowry. Among Tamils and Muslims this was the tradition; Sinhalese also present assets

but not land or a house like the other ethnic groups. As a precondition to the marriage, movables and immovable assets are demanded. However, in poor households where parents are deprived of asset accumulation, a meager amount is available for handing over to daughters.

When questioned regarding this 59% said they were not given anything; while 24% said they got land; another 6% got houses. On the other hand 9% got land and jewelry; the rest 2% reported either cash or paddy field.

But due to the declining income earning opportunities and the risk of investment female heads gradually depleted many of the above after political crisis. According to a Tamil woman at the refugee camp, Alles garden (who is having a small boutique there): "My parents gave me land, house, paddy fields and jewelry. I was the only female child to them. Due to the war my husband and son were shot dead. We were compelled to leave the place leaving my house, land and all. My children and I came to this camp. After the MOU people are going back but I will not go I do not trust the peace (MOU). Though basic facilities are lacking here, my life is safe. I have sold all my jewelry given to me, I will sell the land if someone buys it".

4.3.6 Household Based Entitlements

Generally, the ideologies, norms and practices embodied in the implicit contracts of household and kinship relations' interlock. These produce a situation where women's

control over material assets and labour power, including their own, and their ability to mobilise resources outside the household are severely curtailed. Women's experience of poverty is differentiated from that of men as a result of this asymmetry. Therefore the female heads were questioned regarding ownership of household-based resources, allocation of time, controlling agent and available care giving resources.

- **Ownership of household based resources.**

There was an inequality in the distribution of resources. Inequalities in the distribution of material entitlements consequently lead to inequalities in the satisfaction of basic needs. The gender dimension of poverty processes stems from women's limited access to material entitlements.

When questioned, 40% of the female heads said, that water supply, sewage and sanitation, fuel and fodder were under their control. However, this estimate should be taken as an over estimate for crosschecks revealed it was not so. Specially the rural women folk thought access to an unprotected, common well is more than enough for getting safe water; getting 'tapped electricity' is enough for lighting. Another 17% said they have control over water supply, fuel, food and electricity. These households had their own well; few houses got the electricity properly. However, these households were affected by food insecurity. Only 15.7% accepted that they did not have any control over the above since they were in a dependent position.

- **Allocation of time**

When questioned whether the female head had complete control over the allocation of her time 93% of the women said, they were bound by their duties and responsibilities at home and their work; no relief. They complained that they have to work in spite of their inconvenience, because they have to fulfill at least their basic needs. This fact is noteworthy since it reveals the complexities faced by a female head. Circumstances beyond her control deprive her own time. No time for self-development. Remaining 7% women fell into elderly group, who have male / female members who were earning, hence they can have a relaxed work schedule.

- **Controlling agent / Decision maker**

Female head was unable to manage her own time. Regarding important decisions like marriage to a child, selling / buying commodities, savings / dissaving were consulted with a male member usually blood relations. Female head did other day-to-day or simple decision-making.

In the study, 43% of the female heads confirmed their control over decisions made while 37% relied on their children and parents. On the other hand, 16% depend on other relatives, while 4% had the support of their friends, neighbours in making a decision.

Those who have confirmed their sole responsibility were careful not to violate the norms and values. One female head said, "when I take an important decision, I have to consult with my brothers' family, since he is the one who helps us in need. If I do

something independently without informing my brother he will be angry". This explains the social network. Hence, it was not a surprise 57% have had to get others help to make a decision.

- **Care giving Resources**

In addition to physical, financial assets social capital is given more importance now a days. Therefore it is essential to look into the availability of social capital, which include the following: "the institutions, relationships and norms that shape the quality and quantity of a society's social interactions". Increasing evidence shows that social cohesion is critical for societies to prosper economically and for sustained development. Hence, the respondents were requested to indicate the available care giving resources in their grievances. Of the respondents 14% said they were devoid of any care giving resources, whereas 46% quoted their children as their care giving resources. The bondage between the children and the female head was already mentioned in previous circumstances also. Another 15% quoted relatives, 10% quoted neighbours and only 7% quoted their own skills / effort as the care giving resources.

It is worth noting that the figure given as zero resources means the absence of social capital or it can be an indicator for desperation. It should be handled with care and caution.

- **Role in community**

Importance of incorporating the community, the social relationships and environment in which the population in poverty is given priority in recent times. Popular participation, community participation, participation for development was recognized as essential parts of discussion with regard to poverty alleviation; empowerment through participation became the key concept in the methodologies in the recent past. Therefore, the respondents were questioned regarding membership in an organization / society, their participation and leadership abilities.

Membership

The focus on the community carries the value as a tool for delivery of welfare services and operationalised through the formation of programmes / projects. To benefit from these concepts like group activities and involvement were given priority. When questioned regarding the membership, 56% of the respondents said they were not members of any society / organization. Some quoted there was no society in their village, while others said they did not have much time for these activities. On the other hand, 44% of the respondents said they were members of a society / organization. Some of the women who were Sinhalese living at Kantale reported they were members of a women society, while some of the Sinhala female heads who live at Trinco town and gravets stated that they were members of Sinhala development society with ethnic identity.

Participation

Though female heads can be members of a society where membership is open, their participation may differ, according to their self-identification and daily activities. Collective activities through these societies may be considered as a key strategy to contest structural discrimination against women. However, women's experience in all its complexity shapes or limits the nature of their engagements and action choices.

When questioned regarding their participation in their societies / organizations, of the 32 female heads, only seven were members of executive committee. Among them only three were actively engaged in-group activities. The rest twenty-five female heads were normal members. Many of them reported that they were not active participants. Women's subordination within rural social relations, their position within the household prevented the growth of collective forms of consciousness and actions.

Leadership abilities and achievements

Women collective strength is seen as the most important transformatory resource at their disposal. The organizational ability of poorer women is seen as a vital instrument for articulating their interest within the development process. Therefore, the female heads were questioned regarding their leadership abilities and achievements, which were necessary prerequisite for a successful entrepreneur.

For this question 66% expressed the view that they lack the necessary leadership skills to achieve the expected goals whereas 34% of the female heads stated that they

have adequate leadership skills and by which they achieved their goals. However, when the goals were reviewed female heads had very little involvement in setting these goals - they were sub optimal.

- **Process of Poverty**

The above sections gave the static notion of poverty. However, poverty is also a dynamic phenomenon. Some of them may be in sudden shocks; others may occur gradually. Some are specific to households while others are general. However, in the present context of peace process, there are chances of changing the severity and depth of poverty. Hence, female heads were questioned regarding specific causes, general causes, coping strategies and the governance.

Specific Causes

Specific causes were more related to a household: deaths, divorce, business failures, and illness to a breadwinner. Whatever the cause, the results will be deterioration in standard of living. Female heads were requested to identify the most pressing event, which sparked off the process of poverty. Loss of a life partner was on top of the list. Second rank was given to the loss of an adult son. The above were quoted by 72% of the female heads. On the other hand, the rest of the women quoted disability of an earning member, illness, cheating.

General Causes

Under this category more generalized set of events can be included: floods, drought, price hikes in essential goods etc. In North – East, war was the major event, which made the female heads to slide into greater poverty. The events sited as specific also had links with the general cause. When both joined together, family's savings / assets are wiped out and the productive base disintegrates slowly.

Regarding the general causes, respondents indicated war as the root cause and related all other consequences connected with it. A price hike in basic supplies was quoted as the prime cost of war. Secondly, death or injury of an earning member and the lost opportunities for economic development were quoted. Fear, insecurity and the widespread violence and terror were quoted thirdly. Female heads quoted the above as 'break down of moral economy', which put them further into social exclusion and harassment. Fourthly, restricted mobility was quoted as a generalized event, which was attributed to limited access to inputs and narrowed down marketing opportunities.

- **Coping Strategies**

The human costs and the subsequent economic costs had a heavy impact on female heads who were a vulnerable group by gender. However, this should be met by a series of adjustments in the sphere of needs and entitlements, which either help the households to return to its former state or push it further down in poverty.

When the respondents were questioned about their available coping strategies, 58% reported austerity in consumption: reducing the amount of food and number of meals consumed daily, letting illnesses go untreated, and postponing the repairs to home. This was the short-term response to the crises by most of the women interviewed. The remaining 42% female heads reported other strategies: intensifying income earning efforts, going into debt, or turning to social or neighbourhood networks. In a persisting crises created by war, a gradual disinvestments of assets takes place for household survival.

- **Governance**

Female heads reported grievance on all sides; lack of basic needs, malnutrition, lack of economic opportunities, increased insecurity due to limited resources, etc. The female heads were questioned whether they had faith in the governance.

Interestingly 82% of female heads quoted they did not believe the government would address their problems. The war widows urgently needed public recognition and official acknowledgement of their sufferings. Female heads quoted the processes of reconstruction and rehabilitation had not reached them. They emphasized that their different needs should be addressed properly. Support and safety measures taken by the government were not satisfactory when compared that with the assistance provided by the NGOs. They quoted though the optimism increases towards peace, they were not actively involved due to the absence of an open and accountable government, which provide democratic potential structures and processes. However, it should be mentioned here that

most of the female heads who were living in 'uncleared' areas expressed they were totally neglected by both parties, namely the Government and the LTTE.

The remaining 18% said they believe the government was providing assistance. The war widows who obtained compensation for the death of her soldier husband, or whose family members are employed as home guards, expressed this optimistic view. However, economic cost and other enveloping effects were common to all. Hence, these female heads were not able to evaluate the effects clearly. They could have made such statements due to under estimation.

4.4 Entrepreneurship

Analyzing the entrepreneurship section of the questionnaire, we asked why they want to start a business. In reply to this question equal number of people said that they were forced to start a business to get out of poverty and to increase their standard of living. Another 10% mentioned that they don't have any other alternative way for income and so they started business. Another (around 5%) equal number of respondents said that they do business because of flexibility and non – interference by others.

In summary its possible to interpret that because of poverty and low standard of living they are compelled to start businesses and none of them were born entrepreneurs.

If we look into their experience – how long they are in business – it seems that more than 98% of the respondents have 3 years and above in business. Among these 90% around 20% say they have more than 10 years experience. Less than 3% of the respondents have less than three years experience only.

The following table gives the summary at a glance.

Table 4.17: Years of Experience

Years	Frequency	Percentage
>3	2	2.9
3>6	25	35.7
6>9	29	41.4
<10	14	20.0
Total	70	100.0

According to the above table it's possible to say that most of them are in business for a considerable period of time. Therefore, it is expected they all should have good experiences, skills, etc. in running a business.

However, if we look into the monthly earnings from business, most of them (more than 50%) say they earn around Rs.1000/= or less because their business is on a very small scale. Another 30% said they earn in between Rs.1000/= to Rs. 2000/= and another 13% said they earn in between Rs. 2000/= and Rs. 3000/=. The rest said they earn more than 2000/=. Apart from their 'samurdhi' benefits, some female heads get small earnings from their small-scale businesses.

Responding to the question what help they have had in setting up their business more than 60% responded that it was because of their own effort they are in business.

Another 15% said they got some help from their relatives. Only 7% said they tried to convince their bank and got small amount of loans. Therefore, it's possible to say that majority of our respondents make their own effort in alleviating of poverty or increasing the standard of living. From this situation we find that if banks or other financial institutions try to promote those making their own efforts, these entrepreneurs may get more income and this will provide an opportunity for them to overcome their family constraints.

When the question regarding their problems in starting a business was asked 40% said they experienced financial difficulties, another 25% said they never had any difficulties. Another 9% said they had a problem of finding suitable place to start their entity because of limited space and difficulty in finding room for expansion. Most of them have their businesses in their own houses where they face congestion. Another 9% said they had difficulties of finding suitable labour force to assist in their business.

In answer to the question why people were not willing to help them to entrepreneurs said their business was on a very small scale because they could not find funds for expansion and therefore, they face a lot of difficulties like paying reasonable wages to assistants if they work for them. Hence people are not willing to assist them.

As mentioned earlier around 15% of the respondents agreed that service providers like banks provided some assistance. Others mentioned that banks were very reluctant to listen to them or evaluate their written requests. To convince a bank or any other financial

institution its a must to produce a proposal and these poor people were unable to prepare it attractively either on their own or on payment (a lump sum) to specialists to convince their bank.

When the question regarding their business links was asked only 13% of the respondents agreed that they maintain business links with suppliers, competitors, some NGOs like ZOA, Care International etc. Majority (87%) said they do not maintain links because they are unaware of the benefits they can gain by maintaining business links. Further, they mentioned since their venture is very small in size it's not a must to have links. This could be a reason for their adverse situation.

When the question on shared experiences was asked, around 28% mentioned hard work is very essential, another 13% said confidence is a must, and another 10% said prior training is needed. This clearly gives an idea that to start a small venture, hard work, confidence, prior training or a mixture of these are essential ingredients. Apart from this another 25% said there are not ready to share anything with others. This reveals that they want to maintain every thing confidentially. Further, they may be scared of competition.

To know their positive attitudes towards their business, they were asked about their future plans regarding business. Little more than 20% said they want to increase quantity, another 20% said they prefer to increase quality and to introduce new products (expand the product line) and another 10% preferred to be independent, i.e. they do not like to rely on others for their business. Further, another 20% said they are satisfied with

their existing business and do not have any different future plans. They preferred to run the venture, as it is through out their lifetime. This is because of their fear in getting additional capital, if they want to divert their business by initiating excellent future plans.

The last question asked was whether they would like to share with us anything, which was not looked into. In reply to this question, 55% mentioned nothing. Around 10% mentioned that market demand should be either stable or in a good position (increasing trend). Another 10% mentioned that other allied service providers like transportation, banking services; electricity, water, etc. should be either of assistance to them or in favour of their effort to be good entrepreneurs. The rest 25% mentioned a mix of the following as a response to this question: they are in need of relevant training, competitors should be diverted to other sectors and political stability of the country is very much essential for the survival and even to safe guard their investment.

The above sections dealt with results and discussions of the findings from the survey and the next chapter will deal with conclusions and relevant recommendations.

CHAPTER V

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusions

Section I: Personal Characteristics

Family households headed by women vary widely in their composition, most notably on account of education, employment and dependents. Although a majority of female heads of households had their own minor children (below 18 years of age) living with them and they were the only adults in the household, 40 per cent of female heads had quite difficult household composition. For these women, adult children, minor children of other relatives, parents and other relatives made their household a family household. Having additional adult relatives to contribute to the household income was a strong positive factor in avoiding hardships. Whereas, each additional minor child reduced the households' odds of avoiding poverty.

When housing, water and sanitation were taken, they indicate the then impoverishment of the female heads. Though 46 per cent of them said they were living in permanent houses, 38 per cent of them were actually sharing it with other households. Like wise water is also accessible from shared well, common well or common pipe. In the case of toilets and kitchen facilities, again "commonness" is observable. This

important aspect of 'sharing' should be taken into consideration by the policymakers, while formulating policies for the improvement of female-headed households.

When the age of female head is considered 35 per cent fall below 40 years while the others are above that. This also has to be approached with caution since contributing adult members can be considered as their social capital. Therefore, income-generating projects should focus on the total availability of social capital rather than the capacity of the female head alone.

Another aspect, which should be handled with caution, is the income per household. Though there is room for doubt over the actual income, it was obvious that the female head alone does not earn much and this income was fluctuating. Apart from earned income, 'Samurdhi' payments also contribute. Further, in-depth studies are needed to analyze the permanent / temporary income and the effect on consumption levels. This would be useful since female-headed households are proving to shocks, which fact was supported by the alternative measures of poverty.

Section II: Alternative measures of Poverty

Since the traditional poverty alleviation measures are not adequate to capture the impact thoroughly, alternative measures are used in addition. This was done since poverty in female-headed households emerged as a complex, multidimensional problem. Since the war caused migration, death and loss of property, the consequent changes in

family structures have placed additional burdens on women especially those who provide for several dependants. Hence the following measures are employed to highlight the various manifestations of poverty.

- Food security

When food security was taken, the female heads relied on not so well established entitlements for their acquisition of food. Except government assistance in the form of Samurdhi, their sources of food are always insecure. It is also noticeable frequency of food intake and quality of food is registering the low status and well being of women in poverty. Displacement demolished the barter system, which helped to maintain a comparatively healthy diet among the poor. Moving towards suburbs in order to have a more secure environment further changed the life style of those displaced. Therefore, while making policies like 'food for work' it is worthy to see if the participant is living in an area where leaves or vegetables are available cheaply because this would help them to prepare more nutritious food without much ado. This fact was further supported by what the female heads said under 'special care' that they have knowledge of a balanced diet – only problem is the accessibility of food and the means to fulfill their needs.

Regarding food security another significant aspect is the means of payment. Money seems to be worthless to ensure the uninterrupted supply of food. Hence income-generating activities cannot assure the balanced food intake. Some mechanism should be

found out where women can barter their produce or get payment in the form of goods and services.

- Health and Sanitation

Since poor households are usually deprived of facilities for health care and sanitation, this was taken as a measure to find out the severity of poverty in female-headed households. It was noted that most of the female heads are affected by respiratory tract diseases or stress related diseases. Both can be negative indicators of emotional well-being. Loss of their husbands was not forgotten if it was a tragic and untimely death. When the role of family head was taken involuntarily without any choice, they are not prepared mentally to face all the challenges of entrepreneurship. Lacking the ability to take risk had its toll upon these women resulting in these types of chronic diseases. Of the study population one fifth of the female heads have reported that they were always suffering from diseases though they do not consider that as an impediment to work. This negligence of their health is clearly seen in their treatment of illnesses. The distance to hospital makes them postpone their visits to hospital. Hence, policies to promote women health care should focus on mobile services with flexible working hours, since the female heads were very reluctant to part with their day's income in order to get medication.

When questions were asked about hygienic behaviour, common use of toilets created problems on the one hand and lack of knowledge on the other hand. Nearly one third of the study population did not have the accessibility to toilet. They take it as

granted to use beaches or bare lands / shrubs as a place to fulfill the need. Using this unsecured area itself create some security threats to lonely women who use the land / beach during early morning hours.

Apart from this, environmental hygiene is another one, which is beyond the control of the female heads. Residents in urban suburbs face congestion and other related problems due to marginalization and deprivation of basic needs. Hence, hygienic behaviour partly depends on individuals and partly on the society. Therefore, the next section looks into available health care facilities.

Though Sri Lanka is considered as a country, which registered a positive social development, the study population negates such statement. From the study, it is registered that the female head did not gain much from the free healthcare facilities due to their lack of awareness.

Especially in the rural villages absenteeism of the health worker coupled with negligence of the poor lead to low standard health care facilities. Though the government provided healthcare facilities to the rural and urban alike, lack of a sense of punctuality, discipline and responsibility in remote villages hampers the services.

- Personal security

In addition to the above indicators, vulnerability – especially the gender based forms of vulnerability that affect women, were included in this study to capture the depth and severity of poverty in female-headed households.

In the study population, it was evident that women who work outside their houses have some degree of autonomy, which was acquired by them / forced on them. Among them Sinhala women have more freedom to take their own decisions. This point should be noted more carefully in order to assess the leadership characteristics necessary for entrepreneurs. On the other hand, few women who depend on their relatives thrived from their support. Therefore, autonomy and self-reliance should be taken up cautiously.

Regarding vulnerability, harassment by government officials, security forces and neighbours was reported commonly. It was mostly of verbal form and well tolerated by women and few reported that was inevitable, which shows the fact that these women were not aware of their fundamental rights. For example, being cheated is considered as weakness of women not of cheaters. Therefore, educating women about their rights and powers is very important before launching programmes for income generation.

Though female heads, who moved into the public space unwillingly are more prone to harassment. Since the widows wanted to create a holistic picture of their deceased husbands, they were reluctant to reveal the ill treatment they received. On the

other hand, they wanted to maintain that they have a character without a flaw. Hence, the area coming under harassment and its gendered nature, its impact on poverty should be analyzed further by using micro level studies.

When violence, ill treatment and the absence of coping strategies are persistent features in a woman's life, she goes for suicide as the final escape. However, due to the major role played by the social capital, female heads experienced positive thoughts. On the other hand, high human cost of war affected female heads mentally and physically because of the depletion of social capital. These women expressed that they thought of suicide but not attempted. Here again the power of social capital is realized.

- Labour based entitlements

Women's ability to dispose of their labour power is constrained by their domestic obligations. Though three-quarter of the study population said that they allocate most of their time for income generating activities. However, they also stressed that their domestic obligations are also important. Since social capital plays a major role in the lives of female heads, here again they try to show their gratitude by performing unpaid tasks to their kiths and kins whom they depend on or are affiliated with. This kind of allocation create double burden on women and also affect remuneration. Due to their pattern of allocation of labour they were unable to counteract shocks and stress to their incomes. Since social rules, values and practices were playing a major role, female heads were unable to separate visible work from invisible work.

Most of the female heads were brought into the labour market with limited skills. War has narrowed down their opportunities for expansion through the costs to assets and human life. In addition, they were forced to face several forms of vulnerabilities due to disintegration of family, which resulted in negative attitudinal changes. Those who had the opportunity to get help from their kiths and kins – social capital – were able to get over and develop positive attitudes. Therefore, introducing or introduction of income-generating activities to female heads should go hand in hand with counseling programmes. Those who prefer self-employment should develop their leadership skills.

- Capital based entitlements

Tangible as well as intangible assets enhance the household productive base and help to maintain consumption without any interruption. In our study population nearly one-third of the female heads sited land as their tangible assets and their skills as their intangible assets. However, the size and the quality of land, and the possession of limited / semi skills are not helping female heads much. Since these assets do not help to raise their income level or standard of living, accumulation of household possession is also blocked.

In addition to the above items, credit can also help to raise capital base. However, women face many obstacles to access credit. Collaterals are needed to get institutional loans especially from formal institutions.

When compared with formal institutions, informal institutions are more accessible to women. Membership in a society / organization helps to get credit easily. A noticeable feature was the ethnicity – sinhala female heads were able to get institutional credits due to their social participation.

On the other hand, inheritance also helped those who were fortunate enough to get them. However, among poor households accumulation of wealth was a rare phenomenon but this type of capital helped a few female heads.

- Household based entitlements

Questions pertaining to household based resources, allocation of time, controlling agent, and available care giving resources revealed that there was inequality in the distribution of resources. Lack of awareness, negligence and also the norms and practices embodied in the implicit contracts of households lead to inequalities in the satisfaction of basic needs. However, the question on care giving resources indicates the social cohesion, which is critical for societies for a sustainable development. The role played by the social capital is again affirmed and at the same time, calls for action on those who lack or are devoid of social capital since it can lead to depression.

- Role in community

Question on participation, and empowerment through participation revealed, only two fifth of the women got membership, and of them very few were active participants who had leadership skills. Since this study is on entrepreneurship of female heads, participation has become a key concept. Therefore, methodologies on poverty alleviation should focus attention on this aspect, since this can shape or limit the nature of their engagements and action choices.

- Process of poverty

Questions on shocks, specific causes and general causes and the role of government revealed the fact that war was the major event, which sparked off the process of poverty. Not only the money economy, the breakdown of moral economy also put the female heads and their children further into social exclusion and harassment. Therefore, strategies on poverty alleviation should aim at specific as well as general causes.

Interference by government organizations or non-government organizations is essential where coping strategies are lacking. This could be of short-term assistance to ease the severity temporarily or long-term strategies to prevent the families in debt trap. Since female heads stated austerity as their major strategy, it leads to poor standard of living and health. Though it is considered as a short-term strategy, it is of a long-term nature. In a persisting crisis, disinvestment of resources is the strategy for survival.

Hence, programmes targeting female heads should look into the types of coping strategies, since the assistance given in cash or kind is mostly converted into consumption.

It seems that female heads are not having enough faith in governance, though they expect assistance from them. Red-tapism may be one of the causes.

Section III: Entrepreneurship

In this section we tried to find out linkages between poverty and entrepreneurship among female-headed households. Many reasons which worked against the women as entrepreneurs were discovered. Since female heads were brought into the public space without proper knowledge and skills, they face many difficulties in developing their business. In the initial stages getting adequate assistance, especially finance, labour force and the place to start the business were the obstacles. Due to this, most of them were reluctant to expand their business and did not have business links. It was worth noting, the female heads expressed that doing business needs manly behavior. Therefore, their perceptions about their work and the reality are of conflicting nature and reflect gender stereotyping of occupations as in many other parts of the world.

In Sri Lanka as a whole, one can note that dimensions of well being (education, life expectancy, etc.) are comparable with other countries. However, in our study

population, other non-economic parameters keep female heads' well being at a low level. Low earned income may be one of the factors that inhibit their advancement.

Though female heads have chosen, micro enterprises as their income generating opportunities, they find it more congenial environment than small – medium enterprise sector. It was evident from their answers, that due to economic constraints and cultural factors, they prefer not to expand further their businesses from micro level. Anyhow, female heads benefit from their micro businesses as entrepreneurs since it helps to alleviate disguised unemployment among women. If the profitability of these enterprises can be improved, other members of the household can also be employed as paid workers especially the less educated.

5.2 Recommendations

Since poverty is a complex, multidimensional problem, with origins in both the national and international domains, it has various manifestations. It is characterized by the lack of income and productive resources sufficient to ensure a sustainable livelihood; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increasing morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments; and social discrimination and exclusion. It has also manifested into lack of participation in decision-making in civil, social and cultural lives.

On the other hand, women contribute to the economy and to combating poverty through both remunerated and unremunerated work at home, in the community and in the workplace. The empowerment of women is a critical factor in the eradication of poverty. Since our research question attempts to find out whether poverty and female headship have adverse implications on entrepreneurship development, the following recommendations were made taking the above in mind.

- ***Actions to be taken by the Government:***

- a) Review and modify macroeconomic and social policies, with the full and equal participation of women;
- b) Analyze, from a gender perspective, policies and programmes – including those related to macroeconomic stability, structural adjustment, external debt problems, taxation, investments, employment markets and all relevant sectors of the economy – with respect to their impact on poverty, on inequality and particularly on women; assess their impact on family well – being and conditions and adjust them, as appropriate, to promote more equitable distribution of productive assets, wealth, opportunities, income and services;
- c) Pursue and implement sound and stable macroeconomic and sectoral policies that are designed and monitored with the full and equal participation of women, encourage broad – based sustained economic growth, address the structural causes of poverty that are geared towards eradicating poverty and reducing gender – based inequality within the overall framework of achieving people – centred sustainable development;

- d) Restructure and target the allocation of public expenditures to promote women's economic opportunities and equal access to productive resources and to address the basic social, educational and health needs of women, particularly female heads.**
- e) Develop agricultural and fishing sectors, where and as necessary, in order to ensure, as appropriate, household and national food security and food self – sufficiency, by allocating the necessary financial, technical and human resources;**
- f) Develop policies and programmes to promote equitable distribution of food within the household;**
- g) Provide adequate safety nets and strengthen State – based and Community – based support systems, as an integral part of social policy, in order to enable women living in poverty (especially female heads) to withstand adverse economic environments and preserve their livelihood, assets and revenues in times of crises;**
- h) Generate economic policies that have a positive impact on the employment and income of women workers in both the formal and informal sectors and adopt specific measures to address women's unemployment, in particular their long – term unemployment;**
- i) Formulate and implement, when necessary, specific economic, social, agricultural and related policies in support of female – headed households;**
- j) In addition to the existing programmes develop and implement anti – poverty programmes, specially designed for female heads that improve access to food for women living in poverty. Concern should be taken for the pricing and distribution mechanisms.**

- k) Introduce measures to integrate or reintegrate female – heads living in poverty and socially marginalized female – heads into productive employment and economic mainstream; ensure that internally displaced female – heads have full access to economic opportunities and that the qualifications and skills of them are recognized;
- l) Enable women to obtain affordable housing and access to land by, among other things, removing all obstacles to access, with special emphasis on meeting the needs of women, especially those living in poverty and female – heads of households;
- m) Formulate and implement policies and programmes that enhance the access of women agricultural and fisheries producers (including subsistence farmers and producers, especially in rural areas) to financial, technical, extension of marketing services; provide access to and control of land, appropriate infrastructure and technology in order to increase women's incomes and promote household food security, especially in rural areas and, where appropriate, encourage the development of producer – owned, market – based cooperatives;
- n) Create social security systems wherever they do not exist, or review them with a view to placing individual women and men on an equal footing, at every stage of their lives;
- o) Ensure access to free or low – cost legal services, including legal literacy, especially designed to reach women living in poverty particularly female heads;
- p) Take particular measures to promote and strengthen policies and programmes for women with their full participation and respect for their cultural diversity, so that

they have opportunities and the possibility of choice in the development process in order to eradicate poverty that affects them;

- q) Enhance the access of disadvantaged women, including women entrepreneurs, in rural, remote and urban areas to financial services through strengthening links between the formal banks and intermediary lending organizations, including legislative support, training for women and institutional strengthening for intermediary institutions with a view to mobilizing the availability of credit;
- r) Encourage links between financial institutions and non – governmental organizations and support innovative lending practices, including those that integrate credit with women’s services and training and provide credit facilities to rural women.

- ***By international and national non – governmental organizations and women’s groups:***

- a) Mobilize all parties involved in the development process, including academic institutions, non – governmental organizations and grass – roots and women’s groups, to improve the effectiveness of anti – poverty programmes directed towards the poorest and most disadvantaged groups of women including rural and urban suburb women, female heads of household, young women and older women, refugees and displaced women and women with disabilities, recognizing that social development is primarily the responsibility of Government;
- b) Engage in lobbying and establish monitoring mechanisms, as appropriate, and other relevant activities to ensure implementation of the recommendations on

poverty eradication aimed at ensuring accountability and transparency from the State and private sectors;

- c) Include in their activities women with diverse needs and recognize that youth organizations are increasingly becoming effective partners in development programmes;
- d) In cooperation with the government and private sectors, participate in the development of a comprehensive national strategy for improving health, education and social services so that girls and women of all ages living in poverty have full access to such services; seek funding to secure access to services with a gender perspective and to extend those services in order to reach the rural and remote areas that are not covered by government institutions;
- e) In cooperation with Governments, employers, other social partners and relevant parties, contribute to the development of education and training and retraining policies to ensure that women can acquire a wide range of skills to meet new demands;
- f) Mobilize to protect women's right to full and equal access to economic resources, including the right to inheritance and to ownership of land and other property, credit, natural resources and appropriate technologies.

- *By commercial banks, specialized financial institutions and the private sector in examining their policies:*

- a) Use credit and savings methodologies that are effective in reaching women in poverty, particularly female heads, and innovative in reducing transaction costs and redefining risk;
 - b) Open special windows for lending to women, including young women, who lack access to traditional sources of collateral;
 - c) Simplify banking practices, for example by reducing the minimum deposit and other requirements for opening bank accounts;
 - d) Ensure the participation and joint ownership, where possible, of women clients in the decision – making of institutions providing credit and financial services.
- ***By multilateral and bilateral development cooperation organizations:***

Support, through the provision of capital and / or resources, financial institutions that serve low – income, small – scale and micro – scale women entrepreneurs and producers, in both the formal and informal sectors.
 - ***By Governments and multilateral financial institutions, as appropriate:***
 - a) Support institutions that meet performance standards in reaching large number of low – income women and men through capitalization, refunding and institutional development support in forms that foster self – sufficiency.
 - b) Increase funding for programmes and projects designed to promote sustainable and productive entrepreneurial activities for income – generation among disadvantaged women like female heads and women living in poverty.

- *By Governments, intergovernmental organizations, academic and research institutions and the private sector:*
 - a) Develop conceptual and practical methodologies for incorporating gender perspectives into all aspects of economic policy – making, including structural adjustment planning and programmes;
 - b) Apply these methodologies in conducting gender – impact analyses of all policies and programmes, including structural adjustment programmes, and disseminate the research findings.

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QUESTIONNAIRE.

Section I

Serial No:

Personal Information:

1. Name (optional):

2. Address:

3. Age:

4. Education:

5. Ethnicity: Sinhalese 1

Tamil 2

Muslim 3

Other 4

- Specify:

6. Religion: Buddhist 1

Hindu 2

R. C. 3

Non R. C. 4

Islam 5

7. Marital Status: Married: Widowed 1

Separation / Divorced 2

Missing Partner 3

Invalid Partner 4

Not Married Single Woman 5

8. Employment:
- Sewing 1
 - Livestock 2
 - Food Processing / Lunch Packets 3
 - Retailer 4
 - Home Gardening 5
 - Cottage Industry 6
 - Paddy Farming 7
 - Selling Services 8

9. Household Structure:
- Single Family Household 1
 - Multiple family Households 2

10. Family Structure:

No. of Family Members	Single Family	Multiple Family
Below 18 yrs. of Age		
Over 18 yrs. of Age		

11. Characteristics of Children: (< 18)

Children	Age	Education Level	Child Marriage	Child Labour

12. Characteristics of Adults: (≥ 18)

Adults	Age	Education Level	Marital Status	Employment	Income

13. Housing Condition:

- Exclusive use of House: 1
- Exclusive use of part of the House 2
- Sharing with another Household 3
- Other 4

Specify:

14. Type of Housing Unit:

- Permanent with roofing and walls (e.g. Tiles / Cement) 1
- Semi Permanent with roofing and walls (e.g. Cadjan / mud) 2
- Impoverished 3

15. Water Supply: Personal well

Shared well: Neighbours	<input type="text" value="1"/>	Common well	<input type="text" value="5"/>
Pipe born water: Exclusive line	<input type="text" value="2"/>	Common pipe	<input type="text" value="6"/>
Pond / River	<input type="text" value="3"/>		

16. Availability and usage of Toilets:

Type	Exclusive (a)	Shared (b)
Water Seal		
Bucket Type		
Pit		
Sea side		
Forest / Shrubs		

17. Availability of Kitchen / Cooking Space & Usage:

Exclusive	<input type="text" value="1"/>
Shared	<input type="text" value="2"/>
No separate Space	<input type="text" value="3"/>
Other: (Specify)	<input type="text" value="4"/>

18. Income:

Rs.

Primary income of the family head
Secondary income of the family head
Income of the other members
Total income of the household

Section II
I Food Security

Poverty

1. Source of Food
- (1) Own production
 - (2) Government subsidies - Samurdhi
 - (3) NGO's assistance
 - (4) Relative's assistance
 - (5) Borrowing from others
 - (6) From religious organizations
 - (7) Own earnings

For the following two questions use the scale:

- 1 – Satisfied
- 2 – Moderate
- 3 – Poor
- 4 - Nil

2. a) Frequency of Food

- Children ()
- Adult ()
- Woman Head ()

Note: If food intake 3 times satisfied, 2 times moderate and 1 time poor.

b) Quality of Food – What kind of Food do you consume?

- Children ()
- Adult ()
- Woman Head ()

3. Special care

- Infants ()
- Girls ()
- Elders ()

4. Prioritizing of food among the members

- (1) Adult males get larger portion
- (2) Children get larger portion
- (3) Female head forgo her share
- (4) Others (specify)

5. Fulfilling family's food requirements

- (1) Borrowing money
- (2) Borrowing goods either from relatives / neighbours
- (3) Borrowing goods from shop
- (4) Starving
- (5) Others (specify)

6. Intervals in money income and consumption pattern?

- (1) Interval does not affect
- (2) Interval sometimes affect
- (3) Interval often affect
- (4) Interval always affect

II Health, Hygiene and facilities:

1. Illnesses that affect family members

- (1) Common cold, cough, fever etc.
- (2) Viral infection
- (3) Diabetics
- (4) Blood Pressure
- (5) Heart ailments
- (6) Asthma
- (7) Disability
- (8) Gastric Alger
- (9) Skin Diseases
- (10) Chest Pain

2. Frequency of illness

- (a) Head of the family
 - (1) Sometimes
 - (2) Once a month
 - (3) Often
 - (4) Always
- (b) Members of the family
 - (1) Sometimes
 - (2) Once a month
 - (3) Often
 - (4) Always

3. Treatment for illness

- (1) Homemade preparations
- (2) Near by Doctor either from Homeopathy or from Allopathy
- (3) Near by state Dispensary
- (4) General Hospital
- (5) Private Hospital
- (6) Others (specify)
- (7) No where.

4. Lose of an infant / child ()

If No (0)

If Yes (1)

Age	(1)	At birth	Cause	(1)	Congenital disease
	(2)	As an infant		(2)	Infection
	(3)	Child		(3)	Accident
	(4)	Adolescent		(4)	War
	(5)	Adult		(5)	Others (specify)

5. Health condition and earnings

If No (0) If Yes (1)

(1) It affects the work ()

(2) It does not affect the work ()

6. Hygienic behavior: Are you satisfied with the following?

If No (0) If Yes (1)

(1) Proper usage of toilets ()

(2) Safe drinking water – boiled water ()

(3) Cleanliness – personal, environment ()

7. Facilities for healthcare:

If No (0) If Yes (1)

(1) Awareness of healthcare programme ()

(2) Visit of a health officer ()

(3) Assistance from government organizations / non-government organizations
e.g.: free medication (tablets, injections, etc.) ()

(4) Distance to nearest hospital

III Personal Security:

A. Autonomy and self reliance:

(a) Decisions taken regarding expenditure, savings and others

(1) Female head

(2) Adult son

(3) Male relative

(4) Others (specify)

(b) Relatives and the bondage

- (1) Unpaid labour
- (2) Loyalty
- (3) Others (specify)

B. Vulnerability:

(a) Harassment

Those involved in harassment

- (1) Neighbour
- (2) Relatives
- (3) Govt. Officials
- (4) Security Personnel
- (5) Terrorists

Types of harassment

- (1) Verbal
- (2) Sexual
- (3) Molester
- (4) Disturbance to public life
- (5) Financially

(b) Feuds

- (1) Over Land
- (2) Over other properties – cattle, household items, etc.
- (3) Other (specify)

(c) Cheating ()

If No (0) If Yes (1)

(d) Eviction ()

If No (0) If Yes (1)

(e) Assault / attempted to murder ()

If No (0) If Yes (1)

(f) Do you ever thought of or attempted suicide? ()

If No (0) If Yes (1)

IV Labour based entitlements:

(a) Disposal of labour

Ways of disposal:

- (1) Doing the household work only**
- (2) Looking after the children only**
- (3) Income generating activities – self**
- (4) Assisting another family member in hi / her income earning activities**
- (5) Other ways (specify).**

(b) Remuneration

- (1) Satisfied**
- (3) Merely satisfied**
- (3) Not satisfied**

(c) Domestic obligations and marketing of labour

- (1) They fully narrow down the disposal**
- (2) They partially narrow down the disposal**
- (3) Disagreeing**

(d) War and employment opportunities

- (1) Completely affected**
- (2) Affected to a certain extent**
- (3) Not affected**

(e) Female headship and war

- (1) Dramatic changes took place**
- (2) Changes occurred slightly**
- (3) No changes at all.**

(c) Preference of work

- (1) Out door**
- (2) Manual**
- (3) Hired status**
- (4) Casual**
- (5) Indoor**
- (6) Desk jobs**
- (7) Self employment**
- (8) Secure and well disciplined work**

V Capital based entitlements:

(a) Tangible Assets

- (1) Land
- (2) Houses
- (3) Vehicle
- (4) Cattle
- (5) Fowl
- (6) Jewellery
- (7) Other (Specify)

(b) Intangible Assets

- (1) Education
- (2) Training
- (3) Skills
- (4) Others (Specify)

(c) Household possession

Productive Assets

- (1) Mortar & Thistle
- (2) Handloom
- (3) Matt weaving
- (4) Sewing Machine
- (5) Water Pump
- (6) Cooking utensils
- (7) Furniture
- (8) TV, Radio
- (9) Other (Specify)

(d) Access to credit, tools, know how and inputs

- (1) Govt. Organization
- (2) NGO
- (3) Co-op
- (4) Relatives, Friends, neighbours, etc.
- (5) Women Society
- (6) Self Effort

(e) Inheritance / Dowry

- (1) Land
- (2) House
- (3) Paddy field
- (4) Jewellery
- (5) Cash
- (6) Furniture, Utensils, etc.

VI Household based entitlements:

If Yes (1,2,3) If No (0)

(a) Ownership of household based resources

- (1) water supply ()
- (2) sewage and sanitation ()
- (3) fuel and fodder ()

If No (0) If Yes (1)

(b) Control over the allocation of time ()

(c) Controlling agent / decision – maker (formally & informally)

- (1) Family Head
- (2) Children
- (3) Parents
- (4) Sister / Brother
- (5) Other Relatives

(d) Care giving resources

- (1) My skill / effort
- (2) My Children
- (3) My Relatives
- (4) Neighbours
- (5) Religious Organizations
- (6) Others (Specify)

VII Role in community:

If Yes (1) If No (0)

- (1) Membership in societies / Organizations ()
- (2) Participation ()
- (3) Leadership abilities and achievements ()

VIII Process of poverty

(a) Specific causes - personal characteristics

- (1) Responsible for the process of poverty**
- (0) Not responsible for the process of poverty**

(b) Generalized causes – environment (war) has an impact on

- (1) Transportation**
- (2) Price hike**
- (3) Insecure feeling**
- (4) Marketing**
- (5) Displacement**
- (6) Loss of member**
- (7) Restricted work**

(c) Coping strategies

- (1) Enterprise**
- (2) Confidence and hard work**
- (3) Relatives help**
- (4) Children**
- (5) Others (Specify)**

If Yes (1) If No (0)

(d) Satisfaction with the Governance ()

Section III

Entrepreneurship

1. Why did you want to start a business?

- (1) Due to poverty
- (2) Increase the standard of living
- (3) No other job
- (4) No interference
- (5) Flexibility
- (6) Known work

2. How long have you been in the business?

.....

3. How much in the monthly value of production?

.....

4. What help have you had in setting up your business?

- (1) Own effort
- (2) Own capital
- (3) Bank loan
- (4) Relatives help
- (5) NGO's help
- (6) Govt. Organization's help

5. Have you encountered any problems in starting up your business?

- (1) Financial difficulties
- (2) Location
- (3) Raw materials
- (4) Lack of training
- (5) Lack of manpower

6. Have the service providers *i.e.* the banks been of assistance?

()

If Yes (1) If No (0)

7. Do you still maintain Business Links for assistance? ()

If Yes (1) If No (0)

8. What have you learned from your experiences that you feel may help others who are interested in setting up their own business?

- (1) Hard work
- (2) Confidence
- (3) Good rapport
- (4) Will power
- (5) Prior training
- (6) Experience
- (7) Forethought
- (8) Others (Specify)

9. How would you like your business to progress in the future?

- (1) Increase in quality
- (2) Introduce new products
- (3) Increase the quantity
- (4) Independence
- (5) More profit
- (6) Others (Specify)

10. What have we not covered which you feel is particularly relevant in setting up a business?

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