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Heterogeneity and Female-Headed Households in Sri Lanka: Vulnerability and Resilience in a Transitional Development Society

A thesis
submitted in fulfilment
of the requirements for the degree
of
Doctor of Philosophy in Demography
at
The University of Waikato
by
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2014
ABSTRACT

Since the 1970s, female-headed households (FHHs) in developing countries have often been used in development literature as a proxy for poverty and vulnerability. In reality, the profile of women-headed households is diverse; they include, at the least, rich and poor women, aged widows as well as young single mothers and wives of migrant workers, educated professionals and semi-literate manual labourers. This diversity of characteristics, with its attendant diversity of experience and vulnerability unfolds a picture of heterogeneity, rather than homogeneity. Yet, despite ample evidence that FHHs are, in fact, heterogeneous and not homogeneous, contemporary research and practice remains caught dominantly within the ‘poverty-vulnerability’ nexus. The heterogeneity of female headship is undermined by conventional notions of homogeneity. It is this gap that the present research addresses. Drawing on interdisciplinary perspectives especially from demography, gender studies; particularly gender and development, risk and vulnerability studies, as well as scholarship on social capital, this thesis employs a ‘heterogeneity’ lens to specifically examine the complexities of household formation, economic conditions and social relations of FHHs in Sri Lanka, in an attempt to explore their vulnerabilities and resilience.

The choice of Sri Lanka as the context for this study is grounded in the demographic reality of a relatively high, and consistently increasing, proportion of households headed by women since the 1970s. By 2009/10, FHHs accounted for nearly one-quarter of all households, throughout the country. In order to capture the geographical and social diversity of FHHs, empirical research was conducted in three contrasting types of district in Sri Lanka, encompassing urban, rural, and estate sectors. Two main data collection strategies were employed in a mixed methods approach: a sample survey of a cross-section of 534 FHHs, and in-depth interviews with 32 female heads purposively selected from among the survey participants. The findings and discussions include quantitative statistical and qualitative thematic analyses based on primary data, combined with secondary data from censuses, national survey reports and micro-studies of FHHs in Sri Lanka.
The key findings show the diversity in profile of FHHs in the sample: they range from single person to large extended households. While some households consist of only the woman head and her young children, others comprise aged parents and a woman head. Households were also constituted of ‘working-age’ household members, including the female heads who were totally reliant on others for income and other resources. The study also revealed novel findings that challenge the emphasis of most conventional perceptions of poverty and female headship.

From an economic perspective, the results show women from rich households can be personally poor, lacking, among others, in skills to manage household economies, while women in low-income brackets may be resilient, enterprising and satisfied with their needs, despite their apparent poverty. Finally, the thesis highlights the significant role of social capital, a relatively under-researched area in relation to FHHs. The findings reveal that many female heads in Sri Lanka are rich in social capital, a resource in its own right for these women. However, social capital itself needs to be disaggregated into ‘support networks’ and ‘leverage networks’ to understand the role it plays in providing long-term security and resilience. The results show that the majority of FHHs in the sample had access to support networks that provide day-to-day subsistence, but which did not offer them prospects to leverage out of their current situation.
ACKNOWLEDGEMENTS

This has been a long journey, full of challenges, yet fulfilling. There are people without whom this particular task would not have been possible.

This thesis was written under the guidance of an excellent team. I had two co-chief supervisors, a blend that worked perfectly for me. My journey began with Dr. Rachel Simon-Kumar, who (despite my reservations) introduced me to a world of rich and diverse scholarship. This exposure, combined with your astute querying completely changed how I looked at and analysed this topic, and will certainly influence my future research. I greatly appreciate Rachel Simon-Kumar’s unwavering dedication and enthusiasm for my work, along a path that was not always smooth. Professor Natalie Jackson joined me a bit later. I thank Natalie Jackson profoundly for getting me started on writing, the most crucial juncture in the process of completing a PhD thesis. Your insights and well constructed discussions, especially of a demography without numbers, and the assurance of its importance has given me the confidence to find my niche in the world of social science research. Professor Richard Bedford, was my first contact at Waikato, and played a key role in the development stages of this research. I am also grateful for the prompt and thorough feedbacks (often via email) to my questions, bringing in the much valued ‘external opinion’ when decisions became daunting and the time dedicated to the final ‘polishing’ of this thesis.

Such a rich collection of data would not have been possible without the research team who worked with me as if this was their own work, and all the women heads who unreservedly told us their stories. My gratitude to Sepalika Angunawela, Kusum Gunasinghe, Pradeepa Kumari, Suwarshani Menike, Chathurika Rukmali, Nadeeka Senarathne, Hashitha Wijesinghe and Ayomi Wijesinghe and all the participants of this research.

My sincere thank you to the National Centre for Advanced Studies, Sri Lanka for funding my tuition, Prof. Richard Bedford for arranging a research grant to undertake fieldwork, the Vice Chancellor, University of Colombo for granting me
leave to undertake postgraduate work and my colleagues at the Department of
Demography in Colombo for their support throughout my academic career.

I thank everyone at the National Institute of Demographic and Economic Analysis
(NIDEA), University of Waikato for their friendship and cooperation, especially,
Professor Peggy Koopman-Boyden for the constant flow of academic and non-
academic advice; Margaret Amies for handling my ‘administrative complexities’
promptly; Sheena Moosa for the ‘discussions and sharing of thoughts’; Moana
Rarere and Kim Anh Duong, who were a great source of moral support
throughout this journey. Outside NIDEA, the Divisional Secretaries and Grama
Niladaris of my study areas went out of their way to facilitate fieldwork. Dr. Bill
Cochrane and Dr. Rohan Maheswaran, put in a lot of time to assist me in
exploring possible statistical analyses till I decided what exactly I wanted to do.
Chamara Anuranga created maps within a maximum of a day. Bev Campbell
attended to some of my administrative tasks graciously. Jillene Bydder with
Heather Morrell from the library did a tremendous job in formatting a thesis
which decided to go ‘crazy’ at the last minute. I definitely could not handle this
task alone. I appreciate all that you did.

Outside of the academic world, my gratitude goes to my mother and father,
mother-in-law, two sisters, Priyanka and Suranjika and their families, in-laws
Priyangani and Ajith and their families, Rani and Rajeswari for their love and
support in a range of tasks, without which this achievement would have not been a
reality. I regret that my-father-in law is not here to see this accomplishment. I also
thank my friends in Hamilton, Indi Akurugoda, Prasanthi Amarasinghe, Chandani
& Galinda Ambepitiya, Seetha Bandara, Chamari & Jayathu Fernando, Samanthi
& Upul Herath and Sujani & Vasana Themal for the good times we had and
especially for taking care of my children.

The past few years were not only spent reading, researching and writing about
female heads, but also experiencing (de facto) female headship. I conclude that
negative generalizations are not possible. To my husband Indrajith – the
unconditional support and the sacrifices made cannot be reciprocated.
To my daughter Chayanka and son Ramendra

for handling many changes and challenges with a maturity far beyond your tender ages.
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CHAPTER ONE

Overview and Background

1.1 Introduction

Female-headed households (FHHs)\(^1\) entered the discourse on gender, population and development in the 1970s, primarily as an indicator of poverty among women in developing countries. Research evidence through the decades pointed to women, generally, and FHHs, specifically, as vulnerable populations. The 4th United Nations Conference on Women at Beijing in 1995 declared that “More than 1 billion people in the world today, the great majority of whom are women, live in unacceptable conditions of poverty” (United Nations, 1996, p. 18). Based on the Beijing declaration that “Female-maintained households are very often among the poorest” (United Nations, 1996, p. 11), the United Nations further noted that “A rise in female-headed households is a stated concern of the Beijing Platform for Action owing to the association between female-maintained households and poverty” (United Nations, 2006, p. 12). The repeated fact, that one-third of the world’s households are headed by women (Moser, 1989; Tinker, 1975; United Nations, 1991; World Food Programme, n.d.-a) made the declaration more alarming. What is of concern, and particular relevance for this thesis, is that despite the magnitude of dedicated research and development intervention in this area, for many scholars and international agencies, FHHs continue to remain a symbol for the ‘poorest of the poor’ (Kumari, 1989; Miwa, 2005; Tinker, 1975; United Nations, 1995a; World Bank, 1989). Thus, more than four decades after FHHs entered the landscape of development theory and action, the Social Policy and Development Centre (2010) highlights that “Of the many perceptions related to the socio-economic characteristics of specific households based on headship, the most common one is that households headed by women are usually the ‘poorest of the poor’ ” (p. 10).

\(^1\) See Chapter 1: Section 1.2 and Chapter 2: Section 2.2 for definitions and categorization of FHHs.
The widely acknowledged link between poverty and FHHs forms the starting point of this thesis. Going by the popularized development truisms about FHHs, what stands out in the literature is the homogenization of their status and experiences; when heads of household are Third World women, a homogeneous imagery of poverty, and resulting from this, vulnerability, is evoked. These narratives of homogeneity, poverty and vulnerability are all problematic. They neglect to acknowledge that ‘women’ are a cross-cutting category, across age, race, education and class, amongst other characteristics, and that the experiences of being a head of household differs vastly based on these characteristics, as do their routes to formation. Similarly, the emphasis on poverty and its link to vulnerability, not only narrows down the socio-economic reality of FHHs to lack of income, but renders all of them to the position of deprived and victim.

A particular point of interest is the critical analysis of the rhetoric that surrounds, and indeed defines, FHHs. A body of literature contests the orthodoxies surrounding these households, by demonstrating that beneath female headship lies much heterogeneity, and, implicit in that, poverty is not a uniform feature of FHHs (Chant, 1997a, 2003a; Fuwa, 2000; Lewis, 1993; Quisumbing, Haddad, & Peña, 2001; Safa, 2002; Varley, 1996; Visaria, 1980a, 1980b, as cited in Youssef & Hetler, 1983). Research also suggests that, in certain contexts, women may be resilient enough to form independent households despite having low income (Chant, 1997a; see also Datta & McIlwaine, 2000; Folbre, 1991; González de la Rocha, 1994; Jackson, 1996; Lewis, 1993). Formation of FHHs (for example due to spousal migration and incoming remittances) is also seen as a move towards overcoming poverty and vulnerability (Horrell & Krishnan, 2007; Lewis, 1993). This evidence conjures contrasting portrayals regarding the link between female headship, poverty and vulnerability.

This thesis supports the scholarship which demonstrates that the reality of female headship is not simple, i.e. that they cannot be simply divided into two groups as ‘poor and vulnerable’ or ‘non-poor and resilient’. Simplification of a complex topic, either negatively or positively, inevitably results in simplistic responses. ‘Heterogeneity’ and ‘vulnerability’ are complex concepts, just as the realities of FHHs are complex. Yet, many primary level studies projecting heterogeneity of
FHHs are based on low-income settings (Chant, 1997a; González de la Rocha, 1994; Safa, 2002; Varley, 1996). In contrast, this thesis draws on a group of female heads across socio-economic class and residential settings seeking to explore the heterogeneity of FHHs, and how vulnerability manifests in different demographic and socio-economic contexts, together with the ways in which the two concepts interact, and thereby develop the understanding of the constructs of ‘difference’ within the literature on gender, population and development; and in so doing, theorise the phenomenon of FHHs in specific contemporary contexts. Taking Sri Lanka as an example – a country recording a rising proportion of FHHs that are not specific to any geographical location, situation, or group of women, this thesis seeks to answer the question: *In what ways does a lens of heterogeneity impact our understanding of FHHs, especially their vulnerability?*

### 1.2 Background to female headship: Identification and global trends

The term ‘female-headed households’ is new; the phenomenon is not. In fact, in early human societies organization actually revolved around matriliny rather than the patriline, because it was easier to trace biological relationships to a mother than to a father (Das, n.d.). Anthropological studies from different parts of the world have shown that household/family forms that gave prominence to females and/or those which lacked a male in the role of a husband and father, have existed throughout history, due to specific cultural reasons and kinship relations such as polygamy and matrilineal descent. Apart from customs or cultural practices, studies have also shown that female headship increased during certain periods, for example due to slavery, war, and long-term male migration for trade (Boyer, 1964; Folbre, 1991; Momsen, 2002; Ono-Osaki, 1991).

Two major factors have generated interest in FHHs as a contemporary issue. Firstly, it is their sheer numbers and ubiquitous rise, and the fact that they are no longer related to isolated circumstances or specific cultural contexts, but rather to the overall demographic and socio-economic changes that are taking place everywhere (Arias & Palloni, n.d.; Buvinic & Gupta, 1997; Chant, 1997a; Roosta, 2002; Varley, 1996). Bradshaw’s study (1995a) is a rural-urban comparison, but the sample is biased towards low-income settlements.
1993). Secondly, it is their unquestioned link to poverty (Kumari, 1989; Miwa, 2005; Habib, 2010).

Despite this interest, and the fact that FHHs have been referred to in both population and development literatures for decades, there is still no consensus about what exactly constitutes a FHH. The term carries with it considerable definitional ambiguity, not only between but also within single countries (Buvinic, Youssef, & Von Elm, 1978; Chant, 1997a; Illo, 1989; Kumari, 1989; Mookodi, 2000; Rosenhouse, 1989; Youssef & Hetler, 1983). At a very broad level, FHHs are identified as residential units where no peer adult male resides, or in the most extreme instances, where there are no adult males (United Nations, 1991, p. 17; see also Folbre 1991). Even at this initial level of identification, they are divided into two groups: those where the male is permanently absent (de jure); and those where the absence is temporary (de facto). The two situations cannot be considered similar. More importantly, the distinction signals that FHHs cannot be homogenized as a universal grouping.

This diversity in definitions hampers comparisons of FHHs and their prevalence through time and across space (Jackson, 1996; Youssef & Hetler, 1983). It also confounds analysis, especially when different results emerge for different definitions within the same research context (Ayad, Barrere, & Otto, 1997; Fuwa, 2000; Handa, 1996; Joshi, 2004; Kennedy & Haddad, 1994; Kennedy & Peters, 1992; Rogers, 1995; United Nations, 2000). Apart from definitional inconsistencies, many countries lack data on FHHs. For example, the United Nations (2006) notes that only 42 countries record information disaggregated by the sex of household head. Data on female headship is also influenced by calculation errors according to some authors (Marcoux, 1998; Moghadam, 2005; Momsen, 2002; Townsend & Momsen, 1987; Varley, 1996). Despite these limitations, there is a general consensus that the proportion of FHHs in all countries is growing (Buvinic & Gupta, 1997). The claim that one-third of the world’s households are female-headed, continues (somewhat uncritically) to be propagated (Momsen, 2002; Varley, 1996). Jackson (1996) has observed that

---

3 A detailed discussion of the concept of FHHs and definitions is provided in Chapter 2: Section 2.2 and therefore only a brief introduction is given here.
attention paid to gender is usually in terms of how it will facilitate other development objectives, including poverty, “rather than being an end in itself” (p. 490). This is one major reason why women (and FHHs) are most often treated as homogenous categories in the development literature, and their heterogeneity is thus neglected.

The ‘one-third figure’, has been used to attract attention to FHHs, and establish them as a numerically important category in development planning (Momsen, 2002; Varley, 1996; see also Jackson, 1996, p. 492). In demography, ‘difference’ or ‘deviance’ is held up against the national, or more common prevailing feature, and then used as a way of drawing attention towards divergent phenomena or groups (Adams & Kasakoff, 2004). Chant (2006a) notes this situation applies to female headship, by suggesting that the increase in FHHs (and especially their assumed poverty) “by design or default” also serves a “diverse range of political and policy agendas” (p. 6). This is a clear example why, despite the generalized fact that FHHs are supposed to be increasing, the global figure of one-third has not changed for nearly four decades (Varley, 1996; see also Table 1.2.1), and how, through continuous repetition, certain facts become embedded in development thought and discussion.

While there are acknowledged problems with general statistics about FHHs, United Nations figures are quoted here in order to provide a general picture of the prevalence of FHHs in different parts of the world. According to the United Nations (2000) FHHs in the world range from nine per cent in Southern Asia to 42 per cent in Southern Africa. However, wide variations can be observed between and within individual countries. Among the developing regions, the highest percentages of FHHs are observed in South Africa (42 per cent) and the Caribbean (36 per cent). Other studies also point to the high prevalence of FHHs in the Caribbean region (Marcoux, 1998; see also Bongaarts, 2001). Several reasons such as relatively late age at marriage for women, male migration, the prevalence of informal unions, polygyny, out-of-wedlock births and a traditional preference for matrilineal over conjugal ties, have been cited as causes for these high percentages (Ayad et al., 1997; Kishor & Neitzel, 1996; United Nations, 2000). Moreover, in countries of Southern Africa, where female headship is
traditional, women are more likely to be listed as household heads even when the household contains an adult male (United Nations, 2000).

Table 1.2.1: Selected quotes regarding the proportion of FHHs, 1970s to 2000s

<table>
<thead>
<tr>
<th>Author</th>
<th>Year</th>
<th>Quote</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tinker</td>
<td>1975</td>
<td>“Around the world today, one out of three households is headed, de facto, by a woman” (p. 31).</td>
</tr>
<tr>
<td>Chaney</td>
<td>1984</td>
<td>“United Nations figures estimate 30 percent of all households in developing countries are headed by women” (p. 101).</td>
</tr>
<tr>
<td>Moser</td>
<td>1989</td>
<td>“It is estimated that today one-third of the world’s households are headed by women” (p. 1802).</td>
</tr>
<tr>
<td>United Nations</td>
<td>1991</td>
<td>“It is estimated that one third of the World’s households are headed by women” (p. 40).</td>
</tr>
<tr>
<td>International year of the Family publicity on “The changing family structure”</td>
<td>1998</td>
<td>“…one of every three households in the world has a woman as its sole bread winner”</td>
</tr>
<tr>
<td>World Food Programme: Annual Report 2015</td>
<td>n.d.-a</td>
<td>“In one out of three, households around the world, women are the sole breadwinners” (p. 13).</td>
</tr>
</tbody>
</table>

Sources: Compiled from Varley, 1996, p. 506-507; World Food Programme, n.d.-a.

Asian households are generally less likely to have women as heads of household, compared to Africa and Latin America (Marcoux, 1998; United Nations, 2000; see also Buvinic & Gupta, 1997). Asia as a whole is identified as a region with relatively strong patriarchal extended families, a reason for the relatively low levels of FHHs (Ayad et al., 1997; Mencher, 1993). However, even within Asia, there are sub-regional variations with figures ranging from 24 per cent in Central Asia to nine per cent in Southern Asia. At the individual country level, high proportions are recorded for Vietnam (32 per cent) and Hong Kong (27 per cent) while the lowest proportions are observed in Kuwait and Iran (five and six per
cent respectively) (United Nations, 2000). In general, a lower incidence of female headship is found among the Asian Islamic countries\(^4\). Even within South Asia, identified as having the lowest proportion of FHHs in the world at sub-regional level (United Nations, 2000), the figures reported for individual countries show great diversity. Table 1.2.2 gives data for South Asia.

**Table 1.2.2: Percentage of FHHs in South Asia, 1990s to 2000s**

<table>
<thead>
<tr>
<th>Country</th>
<th>1990s</th>
<th>Early 2000s</th>
<th>Latest Census(^a)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Afghanistan</td>
<td>-</td>
<td>-</td>
<td>3.3(^b) (2007)</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>8.0</td>
<td>-</td>
<td>12.0 (2011)</td>
</tr>
<tr>
<td>Bhutan</td>
<td>-</td>
<td>-</td>
<td>28.2 (2005)</td>
</tr>
<tr>
<td>India</td>
<td>9.0</td>
<td>10.4</td>
<td>10.9 (2011)</td>
</tr>
<tr>
<td>Maldives</td>
<td>36.2</td>
<td>46.0</td>
<td>42.0 (2006)</td>
</tr>
<tr>
<td>Nepal</td>
<td>12.0</td>
<td>14.9</td>
<td>25.7 (2011)</td>
</tr>
<tr>
<td>Pakistan</td>
<td>7.0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>19.2</td>
<td>20.1</td>
<td>23.0 (2009/10)(^c)</td>
</tr>
</tbody>
</table>

Sources: Data for 1990s (except for Maldives) are from De Silva, 2003, p. 51/Table 9; Data for 2000 and above are from Central Bureau of Statistics Nepal, 2012; Chandramouli, 2011 (for India); Department of Census & Statistics Sri Lanka, 2001a, 2011a; Ministry of Planning Bangladesh 2012; Ministry of Planning and National Development Republic of Maldives, 2008; Officials, Department of National Planning Republic of Maldives, personal communication, April 15-16, 2013; World Food Programme, n.d.-b (for Afghanistan); Office of the Census Commissioner Bhutan, 2005.

Notes:

- a. Census year within parenthesis.
- c. Household Income and Expenditure Survey, 2009/10 data. Year 2012 Census data on the proportion of FHHs was not available at the time of submitting this thesis.

Table 1.2.2 indicates that the proportion of FHHs in several South Asian countries is relatively high according to their latest population censuses. Maldives records the highest proportion of FHHs (42 per cent in 2006), which is among the highest in the world (Asian Development Bank, 2007). Even in 1985, when the first modern census of Maldives was conducted, the proportion of FHHs was 39 per cent. This is followed by Bhutan (28 per cent in 2005) and Nepal (26 per cent in

\(^4\) The negative relationship between Islam and the prevalence of female headship is proven even in the African region where relatively high levels of FHHs are observed (Ono-Osaki, 1991).
Sri Lanka currently reports the 4th highest proportion of FHHs in South Asia. No comparison can be made for Bhutan as the first modern census of Bhutan was conducted only in 2005. However for Nepal, the proportion of FHHs shows a dramatic increase of 73 per cent, since the early 2000s (Table 1.2.2).

Both Maldives and Sri Lanka have reported more stable proportions of FHHs throughout the years, however Maldives report a slight decline between 2000 and 2006, whereas Sri Lanka shows an increase. Based on the last available data, the 2001 Census, the proportion of FHHs was 20 per cent. However, due to the civil disturbances that were prevailing in the country, neither the 2001 Census, not the Household Income and Expenditure Survey (from which data for 2009/10 are reported), covered the entire country (Northern and Eastern districts of the country were excluded), which could affect the 2000 and 2009/10 figures. The results for the latest census (2012) were not available at the time this thesis was submitted, which hampers reporting more recent data.

The situation in Maldives is unique as the country consists of a large number of small coral atolls with limited economic potential. Most men have to work outside of the atolls either in Male or on the resort islands, due to lack of employment opportunities on their home islands. Since the head of household should be present at the time of census enumeration, the Ministry of Planning and National Development Republic of Maldives (2008, p. 236) attribute the high proportion of FHHs to this de facto status. In contrast, although internal and international migration are significant in Sri Lanka, this is not strongly connected to geographically-driven economic reasons.

1.3 Female-headed households: The general perception

As suggested earlier, the homogenization of female headship begins with the identification that they all have a woman as the head of household. A female being a head of household is a demographically descriptive term that can be used

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Note that the enumeration stage of the Census of Population and Housing 2011 Sri Lanka was February to March, 2012. As such census data are given for year 2012. Therefore this thesis will refer to the latest census as ‘2012 Census’
to identify a particular type of household. However, with regard to FHHs, the problem is that their identification goes beyond that of a mere descriptor.

Despite numerous counter-arguments in the development literature, two notions regarding households hold strong: first is that households take a universal (nuclear) form, second, that women’s roles are confined to the reproductive (Moser, 1989, 1993). The result is a prevailing norm of the heterosexual nuclear family comprising a male head of household, wife and children (Aritomi & Jayakody, 2006; Ayad et al., 1997; Chant & McIlwaine, 2009; see also Burch & Matthews, 1987; Hernandez & Perez, 2009; Morada, Llaneta, Pangan, & Pomentil, 2001; Moser, 1989; 1993). The basis of this norm can be traced back to the origin of the concept of household headship, which lies in European family law that assigned the eldest male member considerable power over the other members of the household – a notion that was exported to developing countries with colonization (Folbre, 1991). This way of looking at the household was more or less cemented by neo-classical economic thoughts pioneered by Becker (Becker, 1981, as cited in Kabeer, 1994) which project an undifferentiated household with a ‘benevolent (male) household head’ and a ‘home maker wife’. This altruistic version of the household has become a prototype, and has “continued to exert a powerful influence on how households are thought about and data collected within the development field” (Kabeer, 1994, pp. 96 & 99; see also Chant, 1997a, p. 6).

FHHs in their contemporary forms enter into discussion in this idealized context, projecting, not “household heterogeneity” but a contrast to the prevailing universal notions of households and headship (Varley, 1996, p. 505). The problem with idealization is that any exception to the idealized is seen as deviant, incomplete, or, in a less severe sense, as an alternative (Chant, 2003a, p. 62). Complementing these notions, and more important to the idea projected in this thesis, is that any form of difference is perceived as problematic and disadvantageous without question (Adams & Kasakoff, 2004; Chant, 1997a; Varley, 1996). This deviant and problematic construction is also supported by the fact that, most frequently, FHHs arise in situations of distress, for example, death, divorce or separation (Chant, 2007), and the inability of extended families to
accommodate these women due to their own impoverishment (M. Perera, 1991; Youssef & Hetler, 1983). The attempt to establish FHHs as a deviant category highlights the fact that they all have a female in the role of household head – their common feature – and relegates their other characteristics to a secondary place.

The idealization of the heterosexual two parent family is based on the assumption that it provides the best security in terms of social, psychological as well as material, for its members (DePaulo & Morris, 2005). The idea neglects to see that households are sites where unequal power relations and resource distribution occurs and equal wellbeing is not necessarily guaranteed to all members (Agarwal, 1997; Folbre, 1991; Mayoux, 2005a; Moghadam, 2005; Rosenhouse, 1989). Empirical evidence from different contexts shows that there is less secondary poverty and more equality in the distribution of monetary resources when the household head is a woman, and especially that children in many FHHs tend to fare better than those in MHHs, with regard to education and nutrition (Bruce & Dwyer, 1988; Chant, 1985; Datta & McIlwaine, 2000; González de la Rocha, 1994; Handa, 1996; Kennedy & Peters, 1992; Kossoudji & Mueller, 1983). As Lewis (1993) states, lack of a male is not an indication of being vulnerable; for some women, leaving a MHH would actually result in an increase in their wellbeing, as they would not be compelled to hand over earnings to a male head who may utilize it for his personal use in smoking, drinking or having extra-marital affairs (Chant, 1997a; Folbre, 1991).

Complementing the view that FHHs are a deviant form of household is also the common assumption regarding the role of women. In any given society, being a male or a female brings with it sets of different gendered roles, rights, and statuses (Mason, 1995; Moser, 1993; Yadollahi, Paim, Othman, & Suandi, 2009). A society’s reproductive role is assigned to its women while men, in contrast, hold the productive role, and with it, household headship. The assumption that male headship is ‘natural’, also implies that the natural role of a woman is that of the mother and wife (Varley, 1996, p. 505). This gender role segregation has been prevalent in social science theorising throughout the 20th century, subscribed to by
prominent early theorists such as Talcott Parsons (Bulmberg, 1975)\(^6\), and has dominated conventional development policy. For example, in the 1960s and 1970s, when modernization was applied as a development framework, Third World men were seen as productive agents and household heads, while women entered development planning as passive beneficiaries (Kabeer, 1994, pp. 4-6; see also Bandarage, 1999; Moser, 1989). Although many scholars, beginning with Esther Boserup, have contested this role stereotyping, and demonstrated that women play a significant productive role (Blumberg, 1975; Folbre, 1991; Kabeer, 1994, Safa, 1986), the fact that women can assume a primary productive role and household headship is still not fully acknowledged in development thought, nor in society in general. According to Wickramasinghe (1993), the reason for the neglect of women’s productive role is connected to the fact that they produce for family consumption, and family consumption is taken as a part of the reproductive because women attend to both tasks simultaneously. However, there has been a visible change in gender roles, associated with a transformation which encompasses both reproductive and productive elements\(^7\). At the pinnacle of this role transformation is something observed in many parts of the world with, women assuming the roles of breadwinner and household headship (Seccombe, 1992). This observable shift has prompted Chant (2007) to move beyond ‘feminization of poverty’ and raise the issue of “feminization of responsibility and obligations” (pp. 333-337). Confronted with these evidences, the need to critically examine whether FHHs are actually deviant and disadvantaged is very clear.

1.3.1 Female headship: The neglected side

In the process of seeking to show that FHHs are not a deviant category, and that women have long taken part in productive activities, there is a tendency to overlook certain limitations in the identification of female headship. Critical here is that all women who are identified as heads of household may actually not

\(^6\) According to Parsons (1955, as cited in Blumberg, 1975, p. 12) the husband is the main provider while the wife is the giver of love.

\(^7\) Moser (1989) identifies that women engage in triple roles: productive, reproductive and community. When discussing women’s social networks in Chapter 8 attention is paid to their interactions with the community (see also Chapter 6).
conform to the role. In contemporary censuses and surveys, which are usually the primary source of information on household headship, the ‘head of household’ is self-identified by respondents, and is called the self-reported method (see also Chapter 2: Section 2.2 and Chapter 6). There is an argument against this identification procedure in the sense that males are usually assigned the role, irrespective of whether they take up the responsibilities expected of a ‘head’. The critique is that, due to this male bias, women who actually are the main economic providers are not given due recognition (Bruce & Dwyer, 1988; Folbre, 1991; Moser, 1993; Rosenhouse, 1989; Quisumbing et al., 2001). Researchers who acknowledge this limitation have adopted alternative definitions, for example identifying the main economic provider of the household, in order to overcome the under-enumeration of women who should be heads of households (Fuwa, 2000; Handa, 1994; Rogers, 1995; Rosenhouse, 1989; Varley, 1996; Youssef & Hetler, 1983).8

However, the same studies also show that self-reporting sometimes results in over-estimates of female headship, an issue seldom highlighted in development literature. Analyzing households based on the ‘working head’9 definition in Peru, Rosenhouse (1989) shows that the proportion of FHHs increases to 29 per cent when the ‘working head’ definition is used, whereas it is 17 per cent when employing the self-reported method. In contrast, Rogers (1995) shows that, when adopting economic definitions, the proportion of FHHs declines. This clearly indicates that heterogeneity in FHHs should be addressed from different perspectives, not merely contesting whether they are deviant or not, or for that matter, poor or not. This is especially important since an assumption underlying the discourses about the feminization of poverty is that the woman head of household carries the main economic responsibility of the household (see also Chapter 6).

It is also important to mention here that although female heads are considered to be more egalitarian in resource allocation and distribution of household tasks, it is

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8 See Fuwa (2000); Handa (1994); Rogers (1995); Rosenhouse (1989) for a detailed description of alternative definitions for identifying head of household.
9 Defined as the household member who contributes more than 50 per cent of the total work hours in a household, including both paid and unpaid labour (Rosenhouse, 1989).
not always the case. Discussing the leadership role taken by female heads in Botswana, Datta and McIlwaine (2000) note that a significant proportion of female heads “emulated ‘male’ modes of leadership when they headed households” and tended to exploit household members, especially younger female relatives (p. 44).

1.4 Feminization of poverty

The problem for third world women, as Wood (2001) notes, is not only that they are homogenized, but also “how they are homogenised” (p. 430). This brings the discussion to the next generalization with regard to FHHs, the construction of these households as poor and vulnerable. The concept ‘feminization of poverty’ was first used by Diana Pearce in 1978, actually in reference to FHHs, where higher poverty levels among women compared to men in the United States of America were linked to the rise of FHHs (Chant, 2007, p. 103; Moghadam, 2005, p. 6). The term has evolved to include a number of different meanings, but the three most often stated are: a) that women are disproportionately represented among the poor; b) this trend is deepening; and c) women’s increasing poverty can be linked to the increase in FHHs (Chant, 2006b, p. 202).

As already noted, FHHs initially entered the development discourse as an indicator of household poverty (United Nations, 1995a). In common with the oft-repeated declaration that one-third of the world’s households are female-headed, this link between FHHs and poverty has been cemented through continuous repetition (Table 1.4.1). FHHs are often used as a proxy, not only for women’s poverty, but also for poverty in general (Jackson, 1996; Kabeer, 2003).

It cannot be denied that poverty is a feature of many FHHs. For example, an often referred to study undertaken by Buvinic and Gupta (1997), covering 61 micro-level studies across Africa, Asia and Latin America, shows that in two thirds of the selected countries, FHHs were poorer than MHHs. This has encouraged the authors to argue that gender of the head of household is an important criterion when identifying the poor. Similar findings are reported in country-specific
studies (i.e. Bibars, 2001 for Egypt; Barros, Fox, & Mendonca, 1997 for Brazil; Kumari, 1989 for India; Lewis, 1993 for Bangladesh).

Table 1.4.1: Selected quotes from the 1970s to 2000s confirming the link between FHHs and poverty

<table>
<thead>
<tr>
<th>Author</th>
<th>Year</th>
<th>Quote</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tinker</td>
<td>1975</td>
<td>“Women-headed households generally are relatively poorer” (p. 32).</td>
</tr>
<tr>
<td>Kumari</td>
<td>1989</td>
<td>FHHs “forms the last of the chains in the process of the feminization of poverty” (p. 3).</td>
</tr>
<tr>
<td>World Bank</td>
<td>1989</td>
<td>“The poorer the family, the more likely it is to be headed by a woman” (p.vi).</td>
</tr>
<tr>
<td>Tinker</td>
<td>1990</td>
<td>“....the global economic down turn has pressed most heavily on women-headed households, which are everywhere in the world, the poorest of the poor” (p. 5).</td>
</tr>
<tr>
<td>Bullock</td>
<td>1994</td>
<td>“Women headed households are over-represented among the poor in rural and urban, developing and industrial societies” (pp. 17-18).</td>
</tr>
<tr>
<td>United Nations</td>
<td>1995a</td>
<td>“The strongest link between gender and poverty is found in female-headed households” (p. 32).</td>
</tr>
<tr>
<td>Miwa</td>
<td>2005</td>
<td>“The ‘feminization of poverty’ is apparent in regard to female headed households” (p. 442).</td>
</tr>
<tr>
<td>United Nations</td>
<td>2006</td>
<td>“A rise in female-headed households is a stated concern of the Beijing Platform for Action owing to the association between female-maintained households and poverty” (p. 12).</td>
</tr>
<tr>
<td>Bibars</td>
<td>2001</td>
<td>“FHHs… whether heterogeneous or not – are more vulnerable and face more discrimination because they are poor …” (p.67).</td>
</tr>
<tr>
<td>Social Policy and Development Centre</td>
<td>2010</td>
<td>“Of the many perceptions related to the socio-economic characteristics of specific households based on headship, the most common one is that households headed by women are usually the ‘poorest of the poor” (p. 10).</td>
</tr>
</tbody>
</table>

Idea for the table is based on Chant (2007, p. 2).
Although the link between poverty and female headship is sometimes assumed, in some contexts, it is empirically proven, and as Chant (2003a) argues, it needs to be taken into account. The construction of FHHs as a poverty group can be discussed with reference to two approaches: the disadvantages of women in comparison to men (or the differences between men and women as categories); and the differences between FHHs and MHHs (Buvinic & Gupta, 1997; Kabeer, 1994; Klasen, Lechtenfeld, & Povel, 2011). These two approaches will be discussed respectively.

The question as to why women are disadvantaged more than men has been approached in several different ways. Moghadam (2005) identifies three key contexts in this regard: a) women’s disadvantage with respect to poverty-inducing entitlements and capabilities; b) the heavier work burdens and lower earnings of women; and c) constraints on the socio-economic mobility of women due to cultural, legal and labour market barriers.

Apart from the above-cited generalized disadvantages relating to women in comparison to men, Buvinic & Gupta (1997) suggest that “there is an independent effect of female headship on household economic vulnerability that cannot be reduced to the characteristics of women or the households” (p. 264). They point out that this effect operates through three different mechanisms (also identified by other studies): a) the necessity for female heads who do not have other adult support to fulfil both productive and reproductive roles; b) the discriminations encountered by women heads, beyond that of gender, in terms of access to resources; and c) the fact that they possess disadvantages such as early parenthood and family instability, which can transmit poverty to the next generations (Buvinic & Gupta, 1997, pp. 264-265).

In addition there are certain demographic characteristics of FHHs that are often connected with poverty through a chain of assumptions. At the aggregate level, FHHs are identified as being smaller in average size than MHHs (Bongaarts, 2001; De Silva, 2003; Rogers, 1995; Quisumbing et al., 2001). This is said to be the result of FHHs lacking any adults other than the woman head. Consequently, it is believed that FHHs have fewer income earners and/or that these households have
lost a major source of income especially because of the absence of male peers (Bongaarts, 2001; Chant, 2007; Datta & McIlwaine, 2000; Horrell & Krishnan, 2007; Momsen, 1991; Rogers, 1995). Since the situation of female headship assumes the ‘woman head’ to be the main earner, a connection is built with the labour market disadvantage of women, especially their low wages (Barros et al., 1997; Buvinic & Gupta, 1997; Morada et al., 2001). For example, Barros et al. (1997) suggest that poverty in FHHs is not exactly due to the lower number of wage earners, but their lower earning capacity.

The assumption that FHHs lack adults has also been connected to higher dependency ratios. Lack of other adults also means that the female head has to balance the dual roles of production and reproduction, which can have an impact on their economic efficiency (Fuwa, 2000; Klasen et al., 2011). Due to their double burden, women may lack time to engage in a full-time occupation thus, making it necessary to engage in informal sector employment, or to compromise over choice of jobs with higher wages because of child care responsibilities (Bradshaw, Castellino, & Diop, 2013; Buvinic & Gupta, 1997; Cagatay, 1998; González de la Rocha, 1994; Kabeer, 2003; Morada et al., 2001; Moser, 1989; Rogers, 1995). This situation could also result in female household heads lacking time and energy to perform certain income conservation methods adopted by the poor, such as growing their own vegetables or shopping around for cheaper food, instead of purchasing goods at prevailing market prices (Chant, 2003a).

These findings are complemented by studies highlighting an absence or weakness of support mechanisms for female heads, especially those provided by the State. In many developing countries, State support systems do not compensate for the loss of a male partner (Bibars, 2001), consequently producing an added household economic burden for the woman head of household. Further, female heads become neglected where conventional approaches to wellbeing interventions consider males to be heads of households. Three particular examples are housing and/or land distribution, agricultural extension services and collateral requirements when women need to get loans (Buvinic & Gupta, 1997; Centre on Housing Rights and Evictions, 2011; Klasen et. al., 2011; Mayoux, 2005b; Quisumbing, 1994).
1.4.1 Limitations of the concept ‘feminization of poverty’

The term ‘feminization of poverty’ has been criticized both from an empirical point of view as well as with reference to its application. While some studies have proven a link between poverty and FHHs, others have shown this is not the case. Three issues are highlighted in the literature that dispels the ‘female headship-poverty’ link. Firstly, in certain contexts there is either no difference in the poverty levels of female and male-headed households or FHHs are shown to be better-off than MHHs (Chant, 2003a, 2003b; Fukuda-Parr, 1999; see also Appleton, 1996 for Uganda; Fuwa, 2000 for Panama; Kennedy & Peters, 1992 for Malawi; Miwa, 2005 for Cambodia). Secondly, even when poverty can be observed among FHHs, it is not uniform across all types of FHHs (Ayad et al. 1997; Barros et al., 1997; Dreze & Srinivasan, 1997; Gangopadhyay & Wadhwa, 2004; Joshi, 2004; Morada et al., 2001; Varley, 1996). De facto FHHs with a migrant male spouse are identified as being comparatively better off than the de jure FHHs in several countries because of remittance receipts (Gangopadhyay & Wadhwa, 2004 for India; Kennedy & Peters, 1992 for Malawi). Thirdly, similar conclusions about poverty and FHHs cannot be drawn between sub-categories of FHHs when analysed in different contexts (Handa, 1994; Rosenhouse, 1989). Rosenhouse’s study (1989) in Panama concludes that ‘working female heads’\textsuperscript{11} are more prone to poverty, whereas Handa (1994) reports otherwise in the context of Jamaica applying the same definition.

Apart from the fact that ‘feminization of poverty’ cannot be generalized given the empirical evidence from a range of contexts, scholars are also critical of the way the notion is constructed, mainly with reference to aggregate incomes and the focus only on monetary issues (Chant, 2006b; Fukuda-Parr, 1999; Razavi, 1999). Some researchers suggest that the lower average total income of FHHs could be a reflection of their smaller size by comparison with MHHs, and not necessarily an indicator of income disadvantage. Instead they propose that, per capita income would be a more useful indicator of comparative poverty between male and female-headed households (Johnsson-Latham, 2004b, as cited in Chant, 2007, p.

\textsuperscript{11} Working head in this study refers to those who worked the most number of hours of market work, including goods produced at home but excluding housework (Rosenhouse, 1989, p. 25).
Another strong argument raised against aggregate household income is that it does not reflect who earns the income, and in what proportions. Many Third World women, even though they are major contributors to household production, do not earn wages (Dixon-Mueller, 1991; Waring, 1989), and, therefore, are income poor. Consequently, research suggests that individual income poverty, especially for women, can exist irrespective of the household income level (Bradshaw et al., 2013; Bruce & Dwyer, 1988; Cagatay, 1998; Razavi, 1997; Waring, 1989; see also Chapter 7).

The ‘feminization of poverty’ thesis emphasizes that income and the economic dimension of households are central to poverty discussions (Hagenaars & de Vos, 1988; United Nations, 2010; see also Makoka & Kaplan, 2005). However, poverty is a multi-dimensional concept and does not mean only a lack in income (Alwang, Siegel, & Jorgensen, 2001; Coudouel, Hentschel, & Wodon, 2002; Fukuda-Parr, 1999; Kabeer, 1994; Makoka & Kaplan, 2005; Razavi, 1999; Thorbecke, 2005). It spans many deprivations such as low education and health, fear, powerlessness and voicelessness together with income and consumption (World Bank, 2001a). This broader definition of poverty is especially important for women because, just as the category ‘women’ cannot be generalized neither can their problems (Lugones & Spelman, 1983; see also U. Narayan, 1998).

Highlighting another side of the argument, some scholars (Appleton, 1996; Chant, 1997a, 2006a, 2006b; Varley, 1996; Lara, 2005 among others) have also suggested that FHHs do not always conform to the stereotype of being victims and vulnerable. Reduction in income does not always translate into FHHs that are deprived (Chant, 2006a; Lara, 2005). Women in their own right do mobilize strengths that enable them to cope with deprivations. Scholars who take a more nuanced approach to FHHs and vulnerability state that survival capacity and ‘fall-back’ positions of female heads can greatly differ in different social, cultural, demographic and economic contexts (Chant, 2003a, p. 18; see also Sen, 1990). This is a reality that is rarely given prominence. Homogenizing FHHs neglects all these complexities, and promotes the notion that “universal principles of gender and development can be applied uncritically across region, culture, class and
ethnicity” (Wood, 2001, p. 430). These complexities provide the background for the research topic chosen for this thesis. Scholarly views and empirical findings with regard to FHHs in Sri Lanka depict many differences and contrasts (see Section 1.5 and Chapter 3). As such the country provides a perfect setting to critique the narratives that surrounds female headship by adapting heterogeneity as a framework.

1.5 The rationale for the present study and specific research questions

In 1975, around the period when FHHs in the developing countries gained the attention of scholars and policy makers, the proportion FHHs in Sri Lanka was 16 per cent (Bruce, Lloyd, & Leonard, 1995, as cited in Buvinic & Gupta, 1997, p. 262). By 2009/10, when the present study was undertaken, nearly one quarter (23 per cent) of all households in the country was female-headed, a 44 per cent increase since 197512 (Department of Census & Statistics, 2011a)13.

From the outset FHHs have been viewed as anomalies in comparison to ‘normal’ male-headed households (MHHs) (Weerasinghe, 1987)14. At the national level, and much later in research on female headship, this notion of ‘abnormality’ persists – FHHs are primarily identified as a vulnerable family category. The exploration into what constitutes the vulnerability of female headship starts thereafter (National Institute of Social Development, 2009; see also Ministry of Social Services, 2013a)15.

Certain studies also tend to homogenize FHHs in location and context, linking civil conflicts and natural disasters to the increase of FHHs in the country (De Silva, 2003; Kottegoda, 1996; Shockman, n.d.; Thiruchandran, 1999; Tudawe, 2001). As a result, the focus of many micro studies are on FHHs in the conflict areas in the North/East or the post-terror South (Kottegoda, 1996; S. Perera, 1999; Ruwanpura, 2003; Ruwanpura & Humphries, 2004; Samuel, 1994; Thiruchandran,

12 See also Appendix A.1.
13 In this thesis the reference is to Department of Census and Statistics Sri Lanka.
14 Weerasinghe’s study (1987) is the first on FHHs in Sri Lanka known to me.
15 In this thesis the reference is to Ministry of Social Services Sri Lanka.
Even the President’s Manifesto in 2010, implies that FHHs are mainly the result of specific adverse situations, by stating that the responsibility of the government is to “ensure the economic development and security of all women-headed households arising due to the conflict in the North and the East, the violence from 1987-89, or any natural disasters” (Mahinda Chinthana: Vision for the Future, 2010, as cited in Centre on Housing Rights and Evictions, 2011, p. 6). Census records however clearly indicate that FHHs are not limited to any particular area in the country (Department of Census & Statistics, 2001a, 2011b); more importantly, that they were quite prevalent (even in the conflict ridden areas) long before the conflict actually began (see Bruce et al., 1995, as cited in Buvinic & Gupta, 1997; Rasanayagam, 1993).

Supporting the dominant link drawn between poverty and FHHs, the focus of many micro studies on FHHs is usually on poverty, or if not, socio-economic concerns of FHHs from poor settings, and some of these identify FHHs as the poorest of the poor (Gunatilleke, 1990, as cited in M. Perera, 1991; Jayathilaka, 2007; Kottegoda, 1996; M. Perera, 1991; Weerasinghe, 1987). Yet national level income data reveal that poverty among FHHs is no different to that of MHHs (Department of Census & Statistics, 2009a, 2011a).

These contrasts unfolds in a country context where the United Nations Gender-related Development Index (GDI) holds the highest rank among South Asian countries (Asian Development Bank, 2007), and due to the absence of discriminations specific to gender such as ‘Sati’ (“Sati (widow burning)”, n.d.) or purdha/seclusion at any time in history, women are considered to hold a privileged position (Abeyasekera & Amarasuriya, 2010; Jayaweera, 2010; Metthananda, 1990). Studies however note that certain discriminations against

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16 Ruwanpura (2003) and Ruwanpura and Humphries (2004) however clearly states that female headship in Sri Lanka is not only the result of war, but is due to the overall socio-economic changes.
17 The proportion of FHHs in Jaffna district situated in the North of Sri Lanka was 20 per cent in 1981 (before the conflict began), and recorded the third highest proportion in the country according to district distribution (Rasanayagam, 1993, p. 150). However, conflicts (both in the North and East and also the South) have had a significant impact on the formation of FHHs. For example Wanasundera (2006, p. 2) notes that in the year 2000 the number of FHHs in five out of the eight districts in the North and East was 19,787, and suggests that if the other three districts were included the figure would be higher.
18 Sati is a practice which was observed in India. Although it is perceived and interpreted in different senses, the act involves a widow burning herself in the funeral pyre of the spouse.
women (i.e. violence, application of customary law, wage disparities etc.) are prevalent, but are masked by the overall positive picture (Centre for Women’s Research, 2001; Bourke-Martignoni, 2002).

This is not to say that Sri Lankan studies of FHHs do not demonstrate the different characteristics of female heads and the diversity in their households – but that, they most often remain as descriptors rather than a basis for a critical examination of female headship. This thesis aims to demystify some of the conventional wisdom about FHHs in Sri Lanka. Using a ‘heterogeneity lens’ and drawing on diverse theoretical discourses, as well as objective and the subjective views with regard to female headship, the research examines the following specific questions:

- What are the diverse reasons and pathways to becoming female heads of households in Sri Lanka, and what are the characteristics of these households and the women who are heading them?
- What is the complex nature of poverty and economic vulnerability in these households? and
- What varied types of social capital are available to FHHs, and what are their implications for reducing vulnerability?

To answer these questions, the study employs a mixed methods approach to collect and analyze quantitative and qualitative data. It is based mainly on primary data collected through a survey of 534 FHHs and 32 in-depth interviews with female heads of households conducted in three districts of Sri Lanka, deliberately chosen for their high levels of FHHs, by a research team of nine people (including the researcher), during the period, January to June 2010 (see Chapter 4 for details).

1.6 Thesis outline

The present chapter has introduced the research problem, its global and regional context and the rationale for the research. Special attention has been given to literature that homogenizes FHHs, especially the concept ‘feminization of poverty’ and those that contest the notion. Chapter 2 contains an overview of the three
main concepts explored in this thesis: ‘households’, ‘heterogeneity’ and ‘vulnerability’. It provides the evidence from the literature that justifies challenging the assumption of homogeneity of FHHs and their vulnerabilities. Chapter 3 introduces Sri Lanka’s demographic and socio-economic changes which have influenced the formation of FHHs, and concludes with an overview of FHHs in the country, based on both macro and micro-level studies. The methodological and analytical framework is discussed in Chapter 4. The chapter commences with the need for and justification of a mixed methods approach to exploring issues related to women in the field of population, gender and development. This is followed by a description of sample selection, data collection methods and analysis. Chapters 5-8 comprise the research findings. The analysis commences in Chapter 5, with a profile of the FHHs in the sample, largely based on quantitative analysis of the data collected in the household survey. The reasons for emergence of FHHs, and the characteristics of the women heads and their households, are examined to provide the base on which to build the heterogeneity argument. Chapter 6 further profiles characteristics and experiences of female heads drawing on the subjective accounts of the women themselves. The two chapters in combination illustrate that characteristics of female heads and question whether conventional identifications of female headship are useful in the Sri Lankan context. Chapter 7 focuses on the economic conditions of FHHs. It thereby moves from the study of individual characteristics of the women and the household to an analysis of the FHHs as a unit, based on their economic relationships. The chapter first examines the income profile of FHHs in aggregate, per capita and individual level, in order to verify the ‘female headship-poverty’ link. The chapter then expands the concept of poverty to that of economic vulnerability, through both objective and subjective accounts of female heads, to see if income poverty captures the overall economic experiences of FHHs. Chapter 8, steps beyond the household to the social context where FHHs are situated through an analysis of social capital and their resources. It shows the importance of possessing diverse resources as one type of resource cannot compensate for another to overcome vulnerability. The thesis is drawn to a conclusion in Chapter 9 by summarising main findings and concluding that neither social categories nor issues related to these categories should be constructed or analysed simplistically.
CHAPTER TWO

Households, Heterogeneity and Vulnerability: Overview of Key Concepts

2.1 Introduction

The fundamental unit of inquiry in the research presented in this thesis is ‘female-headed households’ (FHHs), and a central concept is the ‘household’. Categories such as ‘households’ are important descriptors of social organization and therefore are given “precise, official technical definitions” (Szreter, Sholkamy, & Dharmalingam, 2004a, p. 9), based on commonly identified similarities, indicating that they can be applied as a category of analysis irrespective of context (ibid.) – FHHs are a clear example. Yet, analytical concepts bear different meanings and can be contested (Molyneux, 2002, p. 169). Different disciplinary perspectives as well as empirical findings demonstrate that (female-headed) households and their socio-economic relationships cannot be universalised and treated as homogeneous.

This chapter also reviews two other key concepts that underpin the analysis: ‘heterogeneity’ and ‘vulnerability’. Both of these concepts are frequently encountered in the literature on FHHs, as has been shown in Chapter 1. Vulnerability is used mainly to describe the poverty conditions of FHHs, while heterogeneity, based on the diverse demographic and socio-economic characteristics of female heads and their households, is employed to contest the notion of homogeneous universal categories. Drawing on the vulnerability literature, and feminist theorization of ‘difference among women’, this chapter and the thesis aims to demonstrate that vulnerability is much more heterogeneous than simply being poor or rich, while women’s heterogeneity is not only established by simple differentiation on the basis of their characteristics. The chapter proposes that these concepts should be used in a more nuanced sense than most often applied in the studies of FHHs to obtain a fuller understanding of this particular form of household.
The three concepts of households, heterogeneity and vulnerability are used to demonstrate that pre-designed categories neglect the complexities lying beneath social groupings and can simplify or sometimes completely misrepresent women’s experiences in general, and those of FHHs in particular. They are also used to demonstrate that there is no single way that a socially constructed category or concept can be approached or analysed. This makes the task of analysing FHHs more complex, but results in a more comprehensive understanding of their characteristics, roles and relationships.

The chapter begins with an inquiry into the definitions of ‘household’, ‘headship’ and ‘female-headed households’ (Section 2.2). The subsequent two sections deal with ‘heterogeneity’ (Section 2.3) and ‘vulnerability’ (Section 2.4) to provide the foundation for the analyses and discussions in Chapters 5-8. From a theoretical point of view there is considerable divergence in the way that these concepts have been approached. Neither this chapter nor the thesis as a whole advocates a particular theoretical or conceptual framework. Rather the approach to theory is eclectic in the sense that inspiration and insight come from theoretical perspectives drawn from a variety of disciplines.

2.2 ‘Households’ and ‘Head of household’

A ‘household’ is usually defined as a place of common residence for people who regularly share consumption of food. Although often used interchangeably with ‘family’, the two concepts do not have the same meaning, because families are defined by kinship and not by residence (Bender, 1967; Bongaarts, 2001; Burch, 1979; Burch & Matthews, 1987; Rowland & Gatward, 2003; United Nations, 2000; Willekens, 2009; Yanagisako, 1979). A household could comprise of a single person, or could be a group including relatives, non-relatives or a combination of both residing within a single unit (United Nations, 2000). A family, in contrast, comprises of at least two members related either through blood, marriage or adoption and can extend beyond the physical boundaries of a household. Families, thus broadly defined, can be large in numbers, and dispersed across space because they extend beyond the mother, father and children unit.
Further, due to many demographic, socio-economic and political reasons, even the members of this basic family unit may not live together.

In some instances the two concepts have been combined with reference being made to ‘residential families’ or ‘family households’ defined as “members of a household who are related through blood, marriage or adoption” (United Nations, 1980, as cited in Bongaarts, 2001, p. 264; also see Bender, 1967; Burch, 1979; Yanagisako, 1979). The concept of ‘residential family’ is important in the study of FHHs as it is the residential unit and/or residential family that is the focus of attention when identifying and defining FHHs. For example, households where the husband is a migrant are considered FHHs in official definitions as the spouse is absent from the residential unit, even though he is ‘present’ as an absentee member of the family.

Since a large majority of the households throughout the world are actually family households, using the two concepts ‘family’ and ‘household’ as proxies for each other is not illogical (Abeykoon & Elwalagedara, 2008; Brydon & Chant, 1989; Castillo, 1979, as cited in Morada et al., 2001; Chant & McIlwaine, 2009; United States Bureau of the Census, 1977, as cited in De Silva, 2003). For example, Abeykoon & Elwalagedara (2008, p. 5) report that 97 per cent of the households in Sri Lanka comprised of families, either nuclear or extended, although they did not specify a date or period for this estimate. Unless otherwise noted, the two concepts ‘family’ and ‘household’ are used interchangeably in this thesis.

Although households and families can be defined broadly as above, anthropological studies as well as empirical data from censuses and surveys show that there are numerous forms of households, extending from very simple forms consisting of one person or one /both parents and children to very complex family forms comprising of extended family members and non-relatives (Bender, 1967; Bongaarts, 2001; Brydon & Chant, 1989; Burch & Matthews, 1987; Chaney,

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19 In all the censuses of Sri Lanka except 1963 and 1971, the focus has been the household and not the family. In 1963 and 1971, the census questionnaire included a question on the number of families occupying a housing unit. For this purpose a family was defined as “a married couple or parent living with his/her/their unmarried children” (L. N. Perera, 1976, p. 284).
In addition to this diversity in household composition at a particular time, membership is dynamic over time as children are born and later move out, members die and others migrate (Chant, 1997a). In some households all these changes may occur within a one single year (Fonseca, 1991, as cited in Chant, 1997a, p. 5).

It is worth noting that shared consumption, which is a defining feature of households, can extend beyond the residential domain of a household on a regular basis (Burch, 1979; Kemper, 1977, as cited in Brydon & Chant, 1989, p. 10). This relationship is important when focusing on FHHs because they are identified as the ‘residential family’, ignoring that households are permeable units where the wellbeing of members can be dependent on outside sources (i.e. non-residential kin). Consequently, although household structures may change, for example through migration of a spouse or children, kin ties most often remain strong (Chaney, 1984; Horrell & Krishnan, 2007; Lewis, 1993).

Although common consumption is frequently a part of the definition of households, in low-income settings, households may consist of two or more families having independent cooking or financial pooling. This plurality in household and family forms makes it difficult to ascribe a universally applicable meaning or definition to the household (Bender, 1967; Burch & Matthews, 1987; Chant, 1997a, 2007; Guyer & Peters, 1987). This has prompted Hernandez and Perez (2009, p. 332) to conclude that “there has never been, and might never be, a universal and unique form of family organization”.

The extent of variations does not suggest that the household should be discarded as a unit of analysis, because it provides an important socio-economic grouping on which to base research. More importantly, however defined, households also provide the social context for much of women’s lives (Harris, 1981, as cited in Brydon & Chant, 1989; see also Bibars, 2001). Therefore, literature which highlights diversity in households proposes that the concept ‘household’ needs to be defined in a way that is relevant to the subject matter discussed, incorporating the applicable socio-economic and cultural context as well as time (Chant, 1997a; Rosenhouse, 1989; Townsend, 1997, as cited in Mookodi, 2000; Varley, 1996).
In household-based research, an important concept is the ‘head of household’. In censuses and surveys, the term was originally employed as a reference person to identify the relationship among members of the household in order to prevent duplication when taking census counts. The common way to identify the head of household is by requesting the first respondent (or other household members) to identify the head of household. This identification method, which involves a process of self-reporting, is the most common demographic definition of the household head. Over time headship has become associated with primary responsibility for economic maintenance of the household, and with authority and power in decision making (Aritomi & Jayakody, 2006; Barros et al., 1997; Buvinic & Gupta, 1997; Rosenhouse, 1989; Roosta, 1993; Social Policy & Development Centre, 2010; Youssef & Hetler, 1983; United Nations, 1980, as cited in Bongaarts, 2001; Varley 1996). In fact, the United Nations (1980, p. 70 as cited in Bongaarts, 2001, p. 265) suggest that it is logical to define the head of household as “the person who bears the chief responsibility for the economic maintenance of the household”, but does not recommend this approach due to the difficulty of collecting accurate information quickly, to determine economic responsibility (see also United Nations, 1969). Scholars have pointed out that, in most instances, perceptions of primary economic responsibility and decision making match the ‘self reported head’, but it is not always the case because, for example, headship may be vested on someone for cultural reasons (Hossain & Huda, 1995; Rosenhouse, 1989). From a cultural perspective, the head of household is usually defined with reference to specific characteristics or requirements such as sex, age and marital status, regardless of economic contribution or decision-making authority, or in the case of one-person households, simply by being the only person present (Ayad et al., 1997; United Nations, 1969).

Identifying the person who provides the primary economic support and/or assumes the main decision making role is a complex issue. In some situations, it is related to the larger socio-economic and cultural context where the household is situated; for example, in highly patriarchal societies the eldest male may have access to all major household resources and unquestioned authority. By definition, he is the household head. In other situations it may depend on the roles and
positions assigned to household members, or whether they are single or multiple earner households, the extent to which members cooperate, and sometimes even a particular characteristic of an individual (Mookodi, 2000; see also Barros et al., 1997; Rosenhouse, 1989; Varley, 1996). As Varley (1996) states, “the concept of the head of household – a single decision maker representing members’ shared interests – is regarded as particularly inadequate and inappropriate” (p. 506).

Despite the ambiguities surrounding identifying and defining households/families and their heads, in most contexts there exists an ‘idealised’ model that provides a norm in surveys – in the contemporary world it is the heterosexual nuclear family comprising a male head of household, wife and children (Chant & McIlwaine, 2009; see also Bibars, 2001; Burch & Matthews, 1987; Hernandez & Perez, 2009; Moser, 1993). This stereotyping has been given added value by the support of historically-prominent scholars such as Murdock (1949, p. 2-3) who suggested that “the nuclear family is a universal social grouping” (see also Aritomi & Jayakody, 2006; Ayad et al., 1997; Morada et al., 2001; Varley, 1996). This thinking has been entrenched by officials for bureaucratic purposes, including development planning, with the role of headship in most instances being assigned to men (Centre on Housing Rights and Evictions, 2007; Folbre, 1991). The assumption that the nuclear family and male headship is ‘natural’, while implying that the natural role of a woman is that of the mother and wife (Varley, 1996, p. 505), also “renders women-headed units an anomalous, isolated and disadvantaged category” (Chant, 1997a, p. 3). The lived realities of FHHs challenge this idealized context, projecting a contrast to the prevailing notions of households, headship and gender roles. More so, FHHs themselves are not homogeneous units.

2.2.1 Female-headed households

The term ‘female-headed households’ is widely used; yet there is still no consensus about what exactly constitutes a FHH, and consequently no universally accepted definition, even within a single country (Buvinic et al., 1978; Chant, 1997a; Illo, 1989; Kumari, 1989; Mookodi, 2000; Rosenhouse, 1989; Youssef & Hetler, 1983). Defining female headship is considered difficult, especially in
developing countries, as it may depend on the culture, prevalent living arrangements, male bias towards the concept, and on definitions and criteria adopted in data collection (Ayad et al., 1997; Handa, 1996; Joshi, 2004; Kennedy & Haddad, 1994; Kennedy & Peters, 1992; United Nations, 2000).

At a very broad level, FHHs are identified as residential units where no peer adult male resides, or in the most extreme instances, where there are no adult males (United Nations, 1991, p. 17). In some cases, FHHs are identified as those where an adult male is physically present, but does not contribute to the household income due to infirmity, illness or other. Buvinic, Valenzuela, Molina, & González (1992) identify these units as ‘quasi female-headed households’, and suggests that it brings to light women who are actually responsible for the maintenance and wellbeing of a household (see also Buvinic & Gupta, 1997). Focusing on the economic aspects, the United Nations (1995a, p. 32) define female heads as:

Women [who] are financially responsible for their families, who are the key decision makers and household managers, who manage household economies on behalf of an absent male, or who are the main economic contributors\(^{20}\).

Some definitions focus on the economic role, such as ‘major earner’ and ‘major income contributor’, or ‘working head’, to differentiate household heads, especially female heads. These descriptions are labelled ‘economic definitions’ in contrast to ‘demographic definitions’ (absent male/potential FHHs \(^{21}\)) which identifies FHHs when no working age male is present \(^{22}\). Using both demographic and the economic criteria, some researchers have identified ‘core FHHs’ (Fuwa, 2000; Rogers, 1995; Rosenhouse, 1989). It is mainly lack of males (due to physical absence or absence from income contribution), that differentiates a FHH from a male-headed household (MHH) which usually holds an ‘intact couple’ and other females (Rosenhouse, 1989; see also Bruce & Lloyd, 1992, as cited in Chant 1997a, p. 5). Although a common feature of many FHHs is the lack of a peer male, there is considerable diversity amongst FHHs that should not be ignored.

\(^{20}\) See also Chant, 1997a; South Asian Association for Regional Cooperation (SAARC), n.d.; United Nations, 1991.

\(^{21}\) Households where no working age male (usually aged 15-60 years) is present (Fuwa, 2000).

\(^{22}\) The definition of the working age population can vary by country or study.
Categorizing female-headed households

An early distinction of FHHs, which is still commonly adopted, is differentiating between them on the basis of ‘de jure’ and ‘de facto’ female headship (Youssef & Hetler, 1983). ‘De jure’ headship is found where the female is widowed, single, separated or divorced and de facto headship is where the female is the wife of an absentee husband. ‘De facto’ female headship is generally temporary as the husband will eventually or intermittently return, and assume headship automatically when he is around, and also send remittances while away, thus being a part of the household economy. In such a ‘de facto’ situation, some vital decisions with regard to the household and its members will have to be referred to the absentee spouse for final approval (Youssef & Hetler, 1983; see also Chant, 1997a). This sort of nominal headship may occur even in ‘de jure’ FHHs where other household members (usually sons), assume the economic decision-making roles (Lewis, 1993). There are also contrasting circumstances where a woman controls household activities in the presence of a nominal male head (Powell, 1986) although these may or may not be identified as FHHs.

However, this categorization is also not uniform, and is further sub-divided. For example, Youssef and Hetler (1983, p. 232) themselves identify two types of de jure FHHs: a) Households with no male partner at anytime, which includes widows, divorcees, single mothers, separated and deserted women and; b) Households where the husband is a transient resident and does not provide regular economic support, and two types of de facto FHHs: a) Households with a migrant husband and; b) households where the male partner is present, but does not (or only marginally) contributes to the household economy. A third type, with a mixture of de jure/ de facto FHHs (households where one or more male residents are present but not the husband) is also identified (ibid, p. 232). Kumari (1989) prefers to identify ‘de facto’ female headship only when the spouse is temporarily away, and contributes little or nothing to the household income. In contrast to

23 A variant of de jure household headship may occur when a widowed mother lives with her children, mainly sons. In this case she may be assigned the headship role out of respect, although it does not mean that she will necessarily have major decision making power (Ito, 1990, as cited in Lewis, 1993; Sanni, 2006, as cited in Social Policy and Development Centre, 2010; Social Policy and Development Centre, 2010).
these, Kabeer (1989) brings in another dimension, encompassing the decision-making role of female heads to differentiate these households which will also be described in Chapter 6. According to Kabeer, there are three types of FHHs: those where there is no male presence and the woman takes all socio-economic decisions, those where the woman is the main income provider, but decisions are taken by a male household member (usually an ill or unemployed husband), and those where male members are temporarily absent and a woman takes decisions on behalf of them.

It is also important to note that (unlike male heads) females may not remain as heads of households once they acquire the position; remarriage may occur, a migrant spouse may return and female heads may also move from being head of household to ‘mother of the head of household’ (Joshi, 2004). The comparable situation is rarely experienced by males where they move from being head of household to ‘father of the head of household’. These complexities have resulted in prominent researchers in this subject area, such as Chant (see Chant, 1997a) acknowledging that their own classifications of FHHs are tentative. More importantly, what the variety of definitions and transitory nature of female headship suggests is that, unlike MHHs, FHHs cannot be considered a homogeneous group.

2.3 Heterogeneity

As noted in the introduction, a key analytical objective of this research is to examine a wealth of heterogeneities among FHHs, with a particular focus on their vulnerabilities. The concept ‘heterogeneity’ is derived from the Greek words ‘heteros’ (other) and ‘genos’ (kind), and has synonyms such as ‘different’, ‘varied’ and ‘diverse’. A popular definition suggests that heterogeneity refers to the quality of being diverse and not comparable in kind (“Heterogeneity”, n.d.). The term and its synonyms are widely used to analyse variation in characteristics of natural settings, objects or human behaviour.

According to Little (2008) “heterogeneity is a very basic characteristic of the domain of the social” and acknowledging its existence makes a significant
difference to how we should analyse and draw conclusions about the social world. In contrast to natural sciences, the views generally represented in social sciences are that members of a population are inherently different from each other and therefore the “objective of social science is not to discover abstract and universal laws but to understand population heterogeneity” (Xie, 2011, p. 2). Therefore, in following through an analysis of heterogeneity, it is a truism that any group-level comparisons can be further decomposed into comparisons of sub-groups, and that at each different level there is a diversity of social things and processes at work (Little, 2008, 2013).

Yet, many development theories derived from the north often neglect cultural diversities and assume a particular form of social organization either as a starting point or as a goal. It is important to note the ways in which previous understanding of development assumed that the populations of the South were homogeneous and that the European route to development was the only and correct way. In such process, widely used categories such as ‘households’, identified based on common similarities “become so conventional as to seem ‘natural’ or ‘universal’ ” (Szreter et al., 2004a, p. 9), suppressing the differences between the forms of social organization included in the category (Adams & Kasakoff, 2004). Consequently, categories also become detached from the context in which they occur, neglecting the reality that the manifestations of the category can vary quite markedly in different contexts (Szreter, Sholkamy, & Dharmalingam, 2004b). Pre-determined categories are premised on an assumption that they can define the socio-economic relationships of these categories, and therefore this can result in other possibilities and variations being ignored (Szreter et al., 2004b; see also Mohanty, 1988). Social outcomes are not the result of a single factor, neither are their impacts (Little, 2013); therefore, the deconstruction of development categories should be a key part of post-modern approaches to development.

Little (2008) identifies four forms of heterogeneity in the social world that are relevant to this thesis: heterogeneity of social causes and influences (that any social event is not a result of a single cause but rather a combination of these); heterogeneity within social categories of things (the diversity that exists within
social categories such as cities and religions at multiple levels); heterogeneity across and within groups (the differences in thinking and experiences within similarly labelled groups); and heterogeneity within an agent herself (variety of emotions, morals and behaviours which comprises the same individual).

Where do FHHs fit within the discourse about heterogeneity and how can heterogeneity be applied to explore female headship? As noted in Chapter 1, a main reason for the tendency to generalize about common characteristics of FHHs, especially those in developing countries, is the way that Third World women have been constructed in the development literature of the 1960s and 1970s. A dominant perspective on ‘development’ (or ‘modernization’ as it was commonly called) at this time was the assumption that all countries had to pass through the same linear progress to become ‘industrialized and modernized’ like the countries in the West. Third World countries were viewed as having traditional, backward, and subsistence based societies and economies, needing the assistance of the developed, industrialized and modernized First World countries to achieve economic advancement (Kabeer, 1994). Women in Third World countries were generally portrayed as being worse-off by comparison to Third World men, as well as by comparison with the women from the developed First World (Afshar, 1991, as cited in Parpart, 1993, p. 447; see also U. Narayan, 1998). As Antrobus (1989, as cited in Kabeer, 1997a, p. 2) points “the strongest case for the focus on the poor Third World woman is that in her we find the conjuncture of race, class, gender and nationality which symbolizes underdevelopment”, implying that underdevelopment is characterized by certain features and that all third world women posses these characteristics. This homogenizing approach led to the view that: “knowing one woman, what she needs, and how to fulfil those needs, is sufficient for the development expert to know and develop all other third world women” (Wood, 2001, p. 431).

In her classic piece entitled ‘Under Western Eyes: Feminist Scholarship and Colonial Discourses’ Mohanty (1988) states that the development literature on women “discursively colonize the material and historical heterogeneities of the lives of women in the third world women” (p. 62) and thereby creates an “image of an ‘average third-world woman’ ... who is ignorant, poor uneducated,
domesticated and tradition bound” (p. 65). Many scholars now acknowledge that beneath the ‘sameness’ of Third World women there are many differences, and that gender issues cannot be addressed in isolation from these (Malhotra, Schuler, & Boender, 2002; Mohanty, 1988; Molyneux, 1985; U. Narayan, 1998; Obermeyer, 1992; Ong, 1988; Rosaldo, 1980; Sandy, 1990); further, the meaning of gender not only changes from one context to another, but also within a context over time (Williams, 2012). These discussions have parallels in feminist theories where gender is treated as a cross-cutting category, and that women as a group differ among themselves based on their ascribed characteristics such as age, ethnicity, religious beliefs and sexuality, as well as their achieved characteristics of education, class and occupation amongst others (Barrett, 1987; Evans, 1995; Felski, 1997; Lugones & Spelman, 1983). For example, the experiences of white middle class women are not likely to be the same as those of First World black women or Third World poor women. These differences of location are at the base of an analysis of heterogeneity and the politics of difference.

This perspective on heterogeneity is only one of the three ways in which the ‘female subject’ has been constructed. Dietz (2003) outlines three types of frameworks of heterogeneity: difference feminism, diversity feminism and deconstruction feminism. ‘Difference feminism’ has as its primary focus gender differences and elaborates on the male-female dyad. This perspective tends to homogenize women as a category as well as their experiences. It parallels closely conventional development thinking that is based on ‘binary opposites’ (Parpart, 1993; Reddock, 2000) such as ‘developed/under developed’, ‘first world/third world’ and ‘men/women’. However, there is a contrast between feminist and development binaries in that development literature projects women as ‘deprived and inferior’ in opposition to the ‘primary and privileged’ men (Outhwaite & Bottomore, 1993, p. 140; see also U. Narayan, 1998), while feminist literature tends to position women in a positive sense in comparison to men.

The second framework, ‘diversity feminism’, is more relevant to the issues discussed in this thesis because it recognizes the differences among women as a group based on demographic and socio-cultural variables and acknowledges that this variation is as important as the differences between men and women.
Although there still remains the idea that common issues confront women (for example poverty and violence), feminist literature on the fact of women’s diverse locations based on socio-cultural factors renders differentiated experiences of these issues. Thus, for diversity-focused analyses, the differences among groups of women are important. While acknowledging that there is a variety in the way how different scholars have projected diversity feminism, Dietz (2003, p. 409) identifies four of its key features as given below:

- Diversity feminism emphasizes differences, pluralities, heterogeneity, and multiplicity in theorizing women, thereby rejecting the notion of a singular gendered category.
- Diversity feminism emphasizes the situated, specific, historically embodied condition of the female subject primarily with attention to so-called socio-cultural identities based on ethnicity, religion, sexuality, class, colour, and so on.
- Diversity feminism repeatedly evokes those subjugated and silenced ‘Others’ who are displaced, marginalized, exploited, and oppressed under structures of domination that privilege the white, male, heterosexual, Eurocentric, or Western subject.
- The central task of diversity feminism is the articulation, negotiation, and recognition of previously submerged, negated, or dismissed identities or subjectivities.

The third framework, ‘deconstruction feminism (or intersectionality)’, is more complex in that it allows for women holding simultaneously different positions which interact with each other. Referring Butler (1990), Dietz (2003) notes that according to deconstruction feminism there are no predesigned sites of identity for sex or for gender, but rather that they are the effect of a particular situation or context.

In this thesis, the main focus is on heterogeneity amongst female heads of household drawing on the ideas of writers on ‘diversity feminism’. It is within this context that literature criticizing the homogenization of Third World women, especially in the development literature, can be placed. Diversity feminists take into account the interests, commitments and life styles of women irrespective of
their place along the development pathway thus allowing for a deeper analysis of their heterogeneity (Mohanty, 1988; Molyneux, 1985; U. Narayan, 1998; Ong, 1988; see also Obermeyer, 1992).

Mohanty (1988) identifies two “presuppositions” (p. 64) relating to how third world women have been analyzed in the development and feminist literatures that are of relevance to this thesis. The first positions Third World women as a pre-constituted and coherent group regardless of their class, ethnicity or racial location. The second presupposition, which she terms a methodological issue, relates to the uncritical way that proof of cross cultural validity is provided in analyses. These two ideas have parallels with what U. Narayan (1998) terms “gender essentialism” and “cultural essentialism” (p. 87). According to Narayan, gender essentialism constructs binaries between men and women thereby homogenizing each, while cultural essentialism differentiates between western and non-western cultures, ascribing a uniform set of norms to each. Third World women are subject to both these generalizations and, as a result, occupy an inferior position in relation to Third World men as well as to Western women.

According to Mohanty (1988) in many analyses of the Third World women, they are homogenized not only by their biological similarity, but also on the basis of “secondary sociological and anthropological universals” (p. 65), ignoring all other cross-cutting features in the analysis. She goes on to point out that this identification “implies a notion of gender or sexual difference or even patriarchy which can be applied universally and cross-culturally” (ibid. p. 64). Consequently, all Third World women are seen to be, for example, oppressed, dependent or powerless. This pre-constituted notion leaves little room to explore why a certain group of women are dependent or oppressed in specific contexts, but instead searches for examples to prove that women as a whole are dependent or oppressed (Mohanty, 1988). A similar analytical process applies in many analyses of FHHs. Firstly, they are identified as a group based on the sex of the household head with some assumed associated characteristics (Bibars, 2001; Tinker 1990; see National Institute of Social Development, 2009 for Sri Lanka). The subsequent analysis,

24 Mohanty also identifies a third perspective where Third World and First World women are placed in a hierarchical dichotomy. Since this thesis compares FHHs within the context of a developing country, this perspective will not be examined further in this chapter.
based on an assumption of their poverty, is then predetermined irrespective of their diversities, as clearly shown by Bibars’ (2001) statement that FHHs “…whether heterogeneous or not – are more vulnerable and face more discrimination because they are poor …” (p. 67).

Empirical findings have proven that this method of analysis based on predetermined assumptions of uniformity within groups is limited. For example, anthropological studies have shown that the notion of universal subordination of women, attributed either to their confinement in the private sphere, or their universal association with nature (Ortner, 1974, as cited in Riley, 1997; Rosaldo, 1974), does not hold true in all contexts (Leacock, 1981; Lepowsky, 1990). In her study among the native Canadians in the Labrador peninsula, Leacock (1981) shows the egalitarian relationships that existed between men and women, and how colonization destroyed these relationships through increasing dependence on the fur trade (privileging male roles), and the impact of the Jesuits who downgraded the importance of women’s autonomy. Similarly, Lepowsky (1990) studying the community of Vanatinai in Papua New Guinea, shows cooperation and harmony in male-female relationships instead of control and dominance which are the characteristics of patriarchy.

Studies done by Dyson and Moore (1983) and Jejeebhoy and Sathar (2001) in South Asia, a region characterized by patriarchy, demonstrate that female autonomy varies considerably by social systems related to regional factors. Irrespective of being women (and sometimes even within the boundaries of the same country), Dyson and Moore’s research shows that the southern parts of India allow for more opportunities for women’s mobility and autonomy, and this differentiates them from their northern counterparts. Jejeebhoy and Sathar (2001) focus on three different South Asian settings (Punjab in Pakistan and Uttar Pradesh and Tamil Nadu in India) where marital union is characterized by arranged marriages, dowries and patrilocal residence. However, in Uttar Pradesh the women marry into distant villages and the subsequent contacts with natal families deteriorate over time due to distance. In contrast, in Tamil Nadu and Punjab, marriages are usually within the kin group and this ensures continuous contact with their own families and support for the women. In these contrasting
contexts, women’s powerlessness is heightened in Uttar Pradesh because of the absence of contacts with kin, while it is not necessarily so in the case of the other two regions.

In another example, Obermeyer (1992) compares women’s position in several Islamic countries where their low status due to religion is taken as given by some scholars (for example J. C. Caldwell, 1986). Obermeyer’s study demonstrates that Islam functions in a variety of ways within the large area where Islam is practised. Although demographic outcomes such as mortality are similar at an aggregate level, Obermeyer shows that there is considerable heterogeneity in the experiences of women when their social-economic circumstances are examined using a diversity rather than an assumed similarity lens. For instance, primary school enrolment ratios of girls to boys, which were almost uniformly low in Arab countries in the 1960s and 1970s, encompasses a range from a low of 27 to a high of over 90 in different Arab countries in the 1980s and 1990s.

Going down to another level, the cross-cutting nature of social categories among sub- groups in the female population is clearly shown in Mies’s (1982) classic analysis of lace makers in the Narsapur district of India. Mies discusses how women belonging to the same class, in this case the poor peasants, continued to be divided by caste as well as statuses (i.e. ‘workers’ and ‘housewives’) and how these divisions tended to produce certain vulnerabilities at times. For example, the lower caste ‘Harijan’ women working as agricultural labourers outside their homes earn more money than the higher caste ‘Kapu’ women working at home as lace makers. However, despite their relative poverty, the Kapu women are reluctant to work as agricultural labourers because of the fear of being branded as ‘workers’. This finding supports U. Narayan’s (1998) view that though relegation to the ‘private’ may be an issue for middle class women as it is perceived as a form of subordination, the working class may actually perceive it as a privilege.

Even in extreme examples such as that of ‘Sati’25, which is often used to highlight the subordinate position of women in India, Mani (1987, p. 128) illustrates that there were regional, caste and even occupational variations in the mode of

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25 See Chapter 1: Foot note 18 for a description.
committing Sati. These variations are rarely noticed or described when the emphasis is on the act itself. Mani also provides evidence that all widows were not permitted to commit the act. For example, widows who had infants, were pregnant, or under the age of puberty were socially exempted from Sati. This indicates that even the most rigid cultural practices can differ by circumstances.

The second critique identified by Mohanty (1988) that homogenizes Third World women, is the way that their universalism is proved without paying attention to context. Mohanty terms one aspect of this homogenization as proving universalism “through the use of an arithmetic method” (p. 74). Taking women who wear the veil as an example, Mohanty shows how studies construct a situation of sexual control by focusing on estimates of the number of women wearing a veil, whereas the contexts within which women wear veils can be vastly different. Using examples from Iran to challenge this, she shows that in one context wearing the veil was because of Islamic law, while in another, it was because high class women were showing solidarity with their low class sisters by wearing the veil. Furthering the discussion on specific contexts, Mohanty suggests that concepts attached to women, such as ‘division of labour’, are also often used without placing them in context.

There is, however, an increasing recognition that gender roles differs across culture and are, therefore, context specific. A popular and often-cited example to indicate women’s status and power is their labour force participation (Mukhopadhyay & Higgins, 1988; Riley, 1998; Williams, 2012). Consequently, high rates of labour force participation are considered as positively related to women’s social status and power. These notions ignore that behaviour or attributes that are considered to empower individuals in one context will not necessarily do so in another context (Malhotra et al., 2002; Riley & McCarthy, 2003). Labour force participation does not carry the same meaning in all contexts, as the reasons which lead to labour force participation varies (Kabeer, 1997b). In some settings, for example, when a woman is highly educated, participation in paid work may relate to self-fulfilment or independence. In other contexts, women doing paid work is a sign of impoverishment (Mies, 1982). Work in these two
settings does not have the same meaning with regard to women’s status, and therefore the situations cannot be compared directly.

Errington (1990, as cited in Riley, 1998) shows that although economic control and activity is connected to power in Western societies, in Southeast Asian societies it may show lack of power or prestige (see also U. Narayan, 1998). Razavi (1997) makes a similar point in her study on Iran, where she describes how women’s labour force participation was valued when men did not gain adequate income but became a sign of destitution when the incomes of the men increased. Razavi goes on to say that, for a large majority of women, not having to do arduous work in the sun is actually a preference. Similarly, as Renne (2004) argues, ‘purdha’ (seclusion) may actually be perceived as a form of privilege by some, although it is often seen as a form of restriction when viewed through a western lens.

From a different perspective, J. C. Caldwell and P. Caldwell (1992) focusing on intra-household relationships showed that patriarchy assumes different forms in different context. Patriarchy is not only the domination of men over women, but also that of older women (and men) over younger women (and men). J. C. Caldwell and P. Caldwell describe how power within the household differs between the matriarch and a new bride, and also how domestic tasks or fallback mechanisms after divorce or widowhood, differ between a daughter and a daughter-in-law, despite both being women, and sometimes even being of the same age.

Scheper-Hughes’ (1997) study of infant mortality in a Brazilian shanty town describes how gendered attributes, in this case the universal notion of maternal features, can vary with context. She describes a situation where mothers have to make a distinction between babies who could adapt to the environment and take a hold on life and those who seem to be lacking in ‘taste’ for life. This latter group was then “assisted to die through a gradual reduction and then withdrawal of food, liquid, and care” (p. 209). In this context of a poor and disadvantaged shanty area, where a mother has to let go of her children since destiny is beyond her control, Scheper-Hughes questions whether the notion of ‘holding’, stated by Ruddick
(1989, as cited in Scheper-Hughes, 1997, p. 209) as an essential feature of maternal thinking holds true. It is evident from the discussion above that women are not a universal category. Not only their experiences, but also qualities assigned to women as a common feature of womanhood differ by circumstances.

2.4 Vulnerability

‘Vulnerability’ is defined in the Oxford dictionary (2005) as “exposed to being harmed or attacked”. The diverse demographic, socio-economic, political and environmental changes confronting the world and their anticipated and unanticipated consequences, resulting in a ‘risk society’ (Beck, 1992; Giddens, 1990; see also D. J. Hogan & Marandola, 2005)26, has not only proliferated the use of the term, but have also expanded ‘vulnerability’ to a multidimensional and multilayered concept (Alwang et al., 2001; Chambers, 1989; Cutter, Boruff, & Shirley, 2003; Horgan & Marandola, 2005; Holmes & Jones, 2009). It is, therefore, seen as a useful and powerful term that can be employed for analysing different aspects of real life situations at individual, household, community or national levels (Economic Commission for Latin America and the Caribbean, 2002; Horgan & Marandola, 2005). How the concept is defined varies across disciplines and in connection with research interests or areas of focus, denying a universal meaning for the term (Bosher, Penning-Rowsell, & Tapsell, 2007; Birkmann, n.d.; Chambers, 1989; Cutter, 1996; Dow, 1992; Economic Commission for Latin America and the Caribbean, 2002; Horgan & Marandola, 2005; Johnson, 2006; Moser, 1998; Vatsa, 2004).

In the economics literature, vulnerability usually relates to an outcome (poverty), often associated with inadequate access to different forms of assets. The sociology literature conceptualizes vulnerability more in terms of characteristics of individuals or groups that are in high risk situations27. Therefore, as the Economic Commission for Latin America and the Caribbean (2002), rightly notes, today the meaning of vulnerability makes sense only in connection with diverse

26 The ‘risk society’ is a term that emerged through the work of Ulrich Beck and Anthony Giddens (see Beck, 1992; Giddens, 1990).
27 This is by no means an exhaustive description. See Alwang et al. (2001) for perspectives of vulnerability in different disciplines.
harmful events such as “authoritarian rule, famines, economic depression, psychopathologies of adolescence and floods” (p. 2) (see also Alwang et al., 2001; Bohle, Downing, & Watts, 1994; Cannon, Twigg, & Rowell., n.d.; Dow, 1992 ), and the fact that no individual, household or society can be exempted from vulnerable situations (Dow, 1992; D. J. Horgan & Marandola, 2005).

Although vulnerability is defined in many ways, at a broad level the term encompasses two key perspectives: exposure and coping (Dow, 1992). Highlighting the exposure perspective, Bohle et al. (1994) define vulnerability as “an aggregate measure of human welfare that integrates environmental, social, economic and political exposure to a range of potential harmful perturbations” (pp. 37-38), while Dow (1992) focuses on coping and resilience and notes that it is the “ability to absorb the impact of changes and continue to function” (p. 421). More comprehensive definitions of vulnerability include both of these aspects. For example, according to Chambers (1989) vulnerability is the “exposure to contingencies and stress, and difficulty in coping with them” (p. 1). Similarly, for Moser (1998), vulnerability relates to “insecurity and sensitivity in the well-being of individuals, households and communities in the face of changing environments” further, and “implicit in this, their responsiveness and resilience to risk that they face during such negative changes” (p. 3).

Clark et al. (2000) extend the dichotomy of exposure and coping further by identifying three different components of vulnerability. The first is ‘exposure’ or the degree to which a human group or ecosystem comes into contact with particular stresses. The second is ‘sensitivity’, relating to the degree to which the exposure unit is affected by exposure to any set of stresses. ‘Resilience’ the third dimension, focuses on the ability of the exposure unit to resist or recover from the damage associated with the convergence of multiple stresses. Clark et al. (2000) classify vulnerability in relation to environmental risks, although it can be adopted for any vulnerable situation.

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28 The environmental change that is referred here incorporates ecological, economic, social and political dimensions (Moser, 1998).
A similar classification is given by the Economic Commission for Latin America and the Caribbean (2002) which, in contrast to many studies that focus on natural disasters, uses the concept of vulnerability to analyse adverse consequences of socio-demographic change at community, household and personal levels. According to the Economic Commission for Latin America and the Caribbean (2002, p. 1), vulnerability includes: a) the existence of a potentially adverse event (risk), which may be exogenous or endogenous; b) incapacity to respond to such a state of affairs either because of one’s own lack of suitable defences or the absence of outside support; and c) inability to adapt to the new situation generated by the materialization of the risk. Risk is here seen from two perspectives: exogenous (related to external causes) and endogenous (related to internal causes).

The dimensions of vulnerability discussed above suggest that the term depicts a wider range experiences than, for example, of being poor. The issue of poverty is brought into the discussion because FHHs are identified as a priority vulnerable group largely because they are assumed to be poor (Wennerholm, 2002, p. 10; see also Buvinic & Gupta, 1997; Jackson, 1996; Razavi, 1999; Rosenhouse, 1989; United Nations, 2000). A discussion of female headship and vulnerability is, therefore, incomplete without reference to poverty. Connecting the poverty of FHHs to vulnerability is not surprising because most studies dealing with vulnerability tend to focus on poverty as its single cause (Dow, 1992; Makoka & Kaplan, 2005; see also Moser, 1998; Willison & Willison, 2004). In the development literature vulnerability is often used as a “convenient substitute for poor and poverty” (Chambers, 1989, p. 1; see also Bankoff, 2001; Hoogeveen, Teslius, Vakis, & Dercon, n.d.; Philip & Rayhan, 2004 for similar ideas).

The connection drawn between poverty of FHHs and vulnerability however has its limitations. As demonstrated earlier, empirical data proves that poverty is not a general feature of all FHHs (Chant, 1997a; Datta & McIlwaine, 2000; Folbre, 1991; Jackson, 1996; Kennedy & Peters, 1992; Lara, 2005). This has promoted

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29 It should be noted that the focus on poverty portrays a major shift in vulnerability studies as it highlights the significance of socio-economic and political relationships in connection to vulnerability (social vulnerability), which was for a long time been linked only with adverse biophysical conditions or external events – i.e. natural hazards (bio-physical vulnerability) (Liverman, 1990a, as cited in Cutter, 1996; see also Oliver-Smith, 1996).
Lara (2005) to conclude “...that not all women-headed households are poor and that not all poor households have a woman head.... Associating poverty to women-headed households and thus to vulnerability, reflects a prejudice” (p. 9).

The most common use of the word poverty is with reference to a lack of income. The ‘US $1 a day’ measure developed by the World Bank, famously known as the ‘Copenhagen measure of poverty’ has long been the only acceptable measure of poverty for comparisons at an international level, and identifies those who live on less than US $1 a day as the extreme poor (Fukuda-Parr, 2006; Johnsson-Latham, 2004b, p. 28, as cited in Chant, 2007, p. 4)\(^{30}\). Even in the Millennium Development Goals (MDGs), the definition of poverty is an economic one, and the measurement used is a poverty line (i.e. people living on less than US $1 a day are defined as being in extreme poverty and those with less that US $2 per day as in poverty). It is against these targets that progress in meeting the MDGs is assessed. This measure conceptualizes the poor as a single homogeneous group across culture and space, whose main concern is low income (Hulme & Shepherd, 2003). In relation to women, it projects that female disadvantages are a matter of deprivations in income (Kabeer, 1999).

Poverty is increasingly recognized as a multidimensional concept which the United Nations Committee on Economic, Social and Cultural Rights (as cited in World Health Organization, 2008, p. 6) defines as:

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\text{A human condition characterized by sustained or chronic deprivation of the resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political, and social, rights.}
\]

Scholars who work with this broader concept of poverty have highlighted that both ‘women’ as well as the ‘poor’ face diverse deprivations; and more critically that they are not necessarily a result of poverty (Buvinic & Gupta, 1997; Chambers, 1983, 1989; Chant, 1997a, 2003a; Dreze & Sen, 1989; Fuwa, 2000; Kabeer, 1999; D. Narayan, Patel, Schafft, Rademacher, & Koch-Schulte, 2000; 30 The extreme poverty line is now considered as US $1.25 (Chen & Ravallion, 2008; World Bank, 2013).
Razavi, 1997). As an example, Razavi (1997) showed that improvement in income levels in Iranian households reduced gender inequalities in basic wellbeing, such as food and health while, concurrently, household affluence resulted in increased social restrictions on women. This supports Enarson’s (1998) argument that gendered vulnerability cannot be reduced to a single factor, such as household headship or poverty, but rather “Reflects historically and culturally specific patterns of relations in social institutions, cultures and personal lives” (p. 159). Even from the point of the poor, their sole concern is not income. Chambers (1983, 1989; see also D. Narayan et al., 2000) show that together with income, the poor are also concerned with independence, mobility, security, self respect, physical weakness and isolation, which cannot be captured through poverty measures.

Even if the multidimensional nature of poverty is acknowledged, theoretical insights into vulnerability emphasize that although vulnerability and poverty are connected, in the sense that both can be a cause or an effect of the other, they are not the same (Bankoff, 2001; Cardona, 2004; Chambers, 1989; Hoogeveen et. al., n.d.; Philip & Rayhan, 2004). Originating from the Middle English word ‘poverty’, Anglo French ‘poverte’ and Latin ‘paupertat’ the term still refers to a state of ‘lack’ or ‘deficit’ (Poverty, n.d.; see also Blaikie, Cannon, I. Davis, & Wisner, 1994; Chambers, 1989; Lara, 2005; Philip & Rayhan, 2004). Even when poverty is seen as a multidimensional concept, it is difficult to completely omit the income element because “Poverty definitions would be meaningless if they characterized as poor those households with high incomes” (Hagenaars & de Vos, 1988, p. 213; see also Makoka & Kaplan, 2005).

‘Vulnerability’, on the other hand, does not refer to lack. As noted earlier, it encompasses many dimensions such as exposure, capacity to anticipate, cope with, resist and recover from multiple forms of risks. Because of this, poverty is not a precondition for vulnerability and, although individuals or households may consider themselves as invulnerable (similar to being non-poor), it is difficult to conceive of invulnerable persons or situations (Dow, 1992; see also Alwang et al., 2001; Downing & Bakker, 2000, as cited in Vatsa, 2004). In certain circumstances, the rich can be as vulnerable as the poor (Chambers, 1989; Gaiha
Vulnerable people can be weak, powerless, dependent, defenceless and lacking in agency (Chambers, 1989; Holmes & Jones, 2009) and consequently become poor even if they are currently not.

Neglecting vulnerability, therefore, means ignoring the future security of individuals and households, for as Chaudhuri (2003) notes, what differentiates poverty and vulnerability is “...the presence of risk – the fact that the level of future well-being is uncertain”. Chaudhuri continues by saying that “If such risks were absent (and the future were certain) there would be no distinction between vulnerability and poverty” (pp. 2-3). Based on this notion, even when poverty and vulnerability are linked, the connection refers to “not so much how well off a household (or individual) currently is, but what its future prospects are” (Chaudhuri, 2003, p. 2).

Together with exposure to risks, vulnerability also acknowledges that even at the worst moment of despair individuals possess certain strengths to cope. Therefore, vulnerability suggests the possibility of counting upon strengths and advantages in one area to avoid risk situations in another (Razavi, 1997; see also de Alcantara, 1996, as cited in Razavi, 1997, p. 55; Jackson, 1996; Thorbecke, 2005; Waite, 2000). Empirical studies have shown that, although household income can visibly decline, all FHHs (Lara, 2005) or the poor (Jodha, 1988) do not end up deprived, for they have other support systems such as survival based on exchange, home grown product or common property resources (Kabeer, 2003).

Poverty, by contrast, describes an end situation and, therefore, renders the poor to the position of victims who have lost out. Victims are generally in a state of overall deprivation. However, the way the poor define poverty can be quite different to that of the poverty line (Mukherjee, 1992; see also Bebbington, 1999). A study in Gujarat (Jodha, 1988) demonstrates that during a specified period of time when household incomes declined, the livelihoods of the poor improved on several wellbeing indicators, as defined by the poor themselves. A poverty

31 However, the rich may be able to recover faster, as, for example, they may have savings or other assets; or may have influential social contacts.
perspective will neglect these tradeoffs between advantages and disadvantages that individuals or groups possess. As Kabeer (1989) discusses from the context of Bangladesh, women make certain tradeoffs even when they have independent entitlements in order to not jeopardize kinship ties, as that can make them vulnerable, indicating that income may not be the major factor which decides vulnerability. Many studies have shown that the economically poor may be rich in other sources. For example, social capital or a supportive network can make the poor less vulnerable in a situation such as a financial crisis (Thorbecke, 2005).

It is this combination of ‘exposure’ and ‘coping’ that differentiates vulnerability from poverty. When exposure to risk and inability to prevent, mitigate and cope is the issue, it suggests that the wellbeing of a household can be impacted regardless of their current level of material wealth (Klasen et al., 2011). Consequently many studies focus on vulnerability rather than poverty per se, and highlight why vulnerability is a better concept than poverty to analyze the situation of individuals and households, even when the issue is poverty (Chaudhuri, Jalan, & Suryahadi, 2002; Klasen et al., 2011).

The acknowledgement that everyone can be vulnerable automatically leads to the question of whether all are vulnerable in a similar way. As Blaikie et al. (1994) clearly state, vulnerability is generated through a combination of characteristics of a person or a group which relates to their socio-economic conditions and therefore is a complex condition, unlike poverty which is less complex. As such, although there are “no varying poverties” for the poor, the same cannot be said of the vulnerable (Adger, 1998, p. 9, as cited in Makoka & Kaplan, 2005, p. 16). Vulnerability literature focuses on social groups to highlight three issues. The first is that individuals or groups are exposed to different vulnerabilities because of different conditions of susceptibility (age, economic dependency, racism etc.). The second is that this diversity means different people are affected by similar risks in varying ways. Thirdly, based on their disparate characteristics, the capacity of groups and individuals to deal with vulnerability also differs (Clark et

32 Klasen et al. (2011) sees vulnerability as a dimension of poverty, but refers to the threat of poverty that individuals or households face as well as their current status of poverty.
The discussion above suggests that vulnerability is not an immutable condition, whereas poverty describes a prevailing situation (Alwang et al., 2001; Cannon et al., n.d.; Makoka & Kaplan, 2005; Moser, 1998; Waite, 2000). However, it should be noted that only a few households continue to be consistently poor over long periods of time and thus be categorized as the chronically poor. Most move in and out of poverty and are in a state of ‘transitory poverty’ (Bane & Ellwood, 1986; Dercon & Krishnan, 2000; Jalan & Ravallion, 1998; Yaqub, 2000, as cited in Prowse, 2003), while even the rich can become poor. When the poor move out of poverty for a temporary period they are not categorized as poor; and this classification neglects that they are likely to fall into poverty in the future. As such even if a FHH is poor at one time, they may not remain so throughout the period of female headship; similarly FHHs that started out as affluent can become poor if, for example, they continue to live on savings without any regeneration of income.

Vulnerability is a forward looking concept which not only deals with current situations but also tries to capture what can happen in the future. Therefore, it is better able to capture the process of people moving in and out of poverty (Alwang et al., 2001; Cannon et. al., n.d.; see also Moser, 1998). Poverty can be also be ameliorated by borrowing, but such debts can make one more vulnerable (Chambers, 1989; Kabeer, 1994). There is a strong belief in conventional development thinking that access to income resources would solve (poor) women’s problems, not realizing that most often, access to credit is accompanied by debt burdens and increasing workload, which can have a negative impact on wellbeing (Batliwala & Dhanraj, 2004). The poor households engage in strategies to overcome poverty, usually at the risk of encountering more risks (Bebbington, 1999). For example, Klasen et al. (2011) note that the poor in their study in Thailand and Vietnam tended to invest in stable projects with low income return instead of higher-risk projects which will bring in greater income. Many poor households utilize child labour to overcome poverty, which may perpetuate
poverty across generations. A focus on poverty alone does not capture these situations.

2.5 Conclusion

The present chapter has reviewed the three key concepts that have relevance for this study of FHHs: households, heterogeneity and vulnerability. All three concepts are either neglected, or used in a homogenizing ways in the study of FHHs, which results in narrow and simplistic pictures of these households and their circumstances. Each of the concepts has been deconstructed so that they can be used in a much more nuanced way to analyse the complexities of female headship in Sri Lanka. The next chapter provides an overview of female headship in Sri Lanka as an introduction to the setting within which these concepts will be applied.
CHAPTER THREE

The Case of Sri Lanka: A Demographic and Socio-Economic Backdrop

3.1 Introduction

Sri Lanka is an often cited example in studies of population change because its demography resembles what is expected for countries with much higher income levels. The country’s demographic attributes include the more conventional components of population change (i.e. mortality and fertility reduction), as well as other direct and indirect results arising from these, including, changes in the family and household. The Sri Lankan family and the associated household have undergone significant transformations, not only in their demographic characteristics such as size and composition, a direct result of the overall demographic behaviour, but also in their function and the roles and responsibilities of family members (Abeykoon & Elwalagedara, 2008; De Silva, 2003; Hettige, 1990; Kottegoda, 2006; Thomas & Hunt, 2010). The most profound metamorphosis in role changes is the transformation of a women’s role from housewife and mother, to a more demanding dual role which encompasses both reproductive and productive elements, which in certain contexts have extended to the woman assuming the roles of breadwinner and household headship.

The household and family transitions, as well as the transition in women’s roles, are not only a result of demographic trends; they also encompass the impact of socio-economic change occurring in the country. This chapter gives an overview of these combined forces. It begins with an introduction to Sri Lanka (Section 3.2) to provide an insight to the country setting. The rest of the chapter covers the changes in household size, structure and headship in the country (Section 3.3), the demographic and socio-economic trends that contribute to household and family change, especially for the formation of FHHs (Sections 3.4 and 3.5). The final section includes a quantitative profile of FHHs in Sri Lanka based on national...
level secondary data, as well as a discussion based on micro-studies of female headship that have been conducted in the country (Section 3.6).

3.2 Sri Lanka: A brief overview

Sri Lanka, officially known as the Democratic Socialist Republic of Sri Lanka, is an island in the Indian Ocean, separated from the larger Indian sub-continent by a narrow passage of sea water called the ‘Palk Strait’ (See Figure 3.2.1 for the location of Sri Lanka). Its nearest neighbours are India and the Maldives. The total population of the country is reported as 20.2 million in the most recent census held in March 2012. The country covers an area of 65,610 km², including inland waters, extending 435 km from north to south, and 225 km from east to west, with a population density of 323 (in 2012) persons per km². Sri Lanka has a tropical climate and is divided into two climatic zones, the wet zone comprising the south-western part of the county and the dry zone which takes in the north central, eastern and south-eastern sections. For administrative purposes, the country is divided into nine provinces which are subdivided into 25 administrative districts. These districts are further subdivided into Divisional Secretariat divisions (DS divisions) which comprise a cluster of villages or Grama Niladari divisions (GN divisions), which are the smallest administrative units in the country. In addition, there are also three broad residential sectors: urban, rural and estate.

The earliest historical records of Sri Lanka are the ‘Brahmi’ cave inscriptions dating back to the third century B.C. Since the fifth century A.D., a more organized record of the history has prevailed, first through the chronicle ‘Dipavamsa’, and then the ‘Mahavamsa’. These documents report on an indigenous civilization of ‘Yakkas’ and ‘Nagas’ that existed in the land of ‘Lanka’.

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33 Only a limited set of information from the 2012 Census was available at the time this thesis was submitted. As such year 2012 data are not available in all instances.
34 Out of these, three districts (Colombo, Kandy and Matara) were selected for the present study. See Chapter 4 for details.
35 These GN divisions were the sampling units for the present study. See Chapter 4.
36 The urban sector is an area governed by either Municipal Council or Urban Council. The estate sector covers plantation areas (tea or rubber) which are more than 20 acres in extent and having not less than 10 residential laborers. The rural sector covers residential areas which do not belong to either the urban or the estate sectors (Department of Census & Statistics, 2011a).
prior to the arrival of Prince Vijaya and his supporters from India in the fifth century B.C., who laid the foundation for the present day civilization. Prince Vijaya and his group are considered as the forefathers of the Sinhalese\(^{37}\), the major ethnic group in the country (Department of Census & Statistics, 2009b; Economic and Social Commission for Asia and the Pacific, 1976a).

**Figure 3.2.1: Geographical location of Sri Lanka**

Sri Lanka is a multi-ethnic, multi-religious society, mainly as a result of its close proximity to the Indian subcontinent, its position on the ancient trade routes, as well as its natural harbours. Migrants from India arrived on the island over many years in many guises; settlers, religious dignitaries, traders and labourers. The country has also been a popular destination and trading place for Arabs and other travellers from around the world. For more than 300 years Sri Lanka was ruled by Western colonizers, commencing with the Portuguese in 1505, followed by the Dutch and lastly the British, from whom the country gained independence in 1948. All these external influences have left their mark on the country, resulting in a

\(^{37}\) Also referred to as Sinhala. Note that the language spoken by the ethnic groups ‘Sinhala’ and ‘Tamil’ are also known as Sinhala and Tamil.
rich combination of cultures comprised of different languages, behavioural patterns, beliefs and norms. Through the years, parts of these elements have integrated, although the different sub-groups can be clearly distinguished from each other and still hold onto their identities (Department of Census & Statistics, 2002, 2009b).

Ethnically, Sinhalese form the largest group (75 per cent) in Sri Lanka. The Sinhalese consist of two distinct groups: Kandyan Sinhalese (or those from the central hills) and the Low country Sinhalese from other parts. The second largest ethnic group is the Tamils (15 per cent) and they too fall into two distinct groups. Unlike the geographical distinction between the Sinhalese, the differences among the Tamils relate to descent. Both groups of Tamils are primarily Hindus. The Sri Lanka Tamils are mainly concentrated in the Northern most part of the country and are descendents of South Indian migrants who arrived in the island from about the 2nd Century B.C. In contrast, the Indian Tamils who live predominantly in the central hills are descendents of the labourers brought by the British from South India to work in the plantation sector. The arrival of the Indian Tamil labourers not only created a new ethnic community (Indian Tamils), but also a new residential sector (the Estate sector). Moors (Muslims), accounting for nine per cent of the population, form a third ethnic group, and are again divided into two groups: the Sri Lanka Muslims, who are descendents of the Arab traders and have a much longer history in the island, and the Indian Muslims who are, for the most part, descendents of Indian traders. Sri Lanka also consists of several other ethnic communities, Burghers (descendents of the Portuguese, Dutch and the British), Malays, and other minor ethnic groups including the ‘Veddas’ or the descendents of the indigenous population. Together these latter groups constitute just under one per cent of the population.

Transversing these divisions within Sri Lankan society are its major religions. Buddhists form the main religious group in the island (70 per cent). The

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38 Data on ethnicity and religion are for 2012 (Department of Census & Statistics, 2012c).
39 This distinction is a result of the exposure of the Maritime Provinces to Portuguese, Dutch and the British. The distinction was legally sanctioned by the British, but today both groups are classified as Sinhalese for official purposes, yet the distinction remains for social and legal purposes. The Kandyans still have a separate law to which some adhere.
40 In Sri Lankan censuses Muslims are categorized as Moors. Hereafter in this thesis this group will be identified as Muslims for compatibility with other literature.
remainder include Hindus (13 per cent), Islam (10 per cent), Catholics and Christians (seven per cent), with a very small percentage (0.1 per cent) belonging to other religions.

The ethnic and religious heterogeneities are further compounded by caste and class differences. Both the Sinhalese and the Tamils have separate caste systems (see Ryan, 1953 for a discussion of caste system in Sri Lanka; see also K. T. Silva, 1997). The Sinhalese castes are based on profession or the service rendered to the ruler, which is called ‘rajakariya’. Tamil castes have a close resemblance to those of the Sinhalese, but are more connected to religion. Both Sinhalese and Tamil caste systems are hierarchal in nature, and being of low caste can be socially disadvantageous. There are instances of discrimination in the form of denying access to religious sites, for example, but the Sri Lankan castes are not as discriminating as in other parts of South Asia. Although caste remains a feature of day-to-day life of much of the population, over the years its influence as an organizing system of the society has decreased. Today caste gains prominence mostly in relation to forming marital unions, with both ethnic groups socially discouraging inter-cast marriages. At present, class is more significant in explaining the overall socio-economic conditions of individuals or groups than caste (W. de Silva, 2002; International Dalit Solidarity Network, 2008; K. T. Silva, 1997; Gunetilleke, 2000).

The onset of colonial rule redefined the social organization of the country from a caste based system to that of a class system, based on wealth, education and occupation. The upper class comprise of a relatively small minority who derive their wealth from land holdings and businesses, and are also descendants of those who served in colonial administration. The upper-middle class are educated professionals such as lawyers, doctors, academics and civil servants. The lower-middle class are educated, but hold less prestigious positions in the formal employment sector. The poor form the bottom layer of the social hierarchy. They are usually engaged in manual labour, and reside in shanty areas or less developed rural areas (Hettige, 1995; K. T. Silva, 1997).
Sri Lanka’s economy has been variously described as a plantation economy, a
dual economy and export-import economy since gaining independence in 1948.
Since 1977, due to liberalization policies, Sri Lanka has had an ‘open-economy’.
Gross Domestic Product (GDP) for year 2011 was US $59.2 billion, and GDP per
per capita was US $2,836 (Central Bank of Sri Lanka, 2012). The average monthly
household income for year 2009/10 was SL Rs.36,451 (US $280)\(^{41}\), and the
monthly per capita income was SL Rs.9,104 (US $70) (Department of Census &
Statistics, 2011a, 2011b). The Sri Lankan labour force is biased towards men;
labour force participation rate of males age 15 years and above was 75 per cent in
the second quarter of 2009, in contrast to 36 per cent for women in the same age
group (Ministry of Labour Relations and Manpower Sri Lanka, 2009). However,
labour force participation of women has shown a steady increase in recent years.
Further, women dominate Sri Lanka’s labour in the three main foreign income
sources: export of plantation crops, the garment industry and overseas migrant
labour.

Sri Lanka is renowned for providing a relatively high quality of life for its people
with a remarkable package of social welfare measures including free universal
education and health care services, subsidized food, cash transfers for the poor,
housing for the homeless and other subsidies (Bandarage, 1999). The health and
educational levels of the population have shown considerable improvement since
the country gained independence as a result of these provisions. Sri Lanka is
currently in the medium human development category (United Nations ranking)
and has a relatively high positioning, being placed 92 out of 187 countries and
territories in 2012 (United Nations Development Fund, 2013). These policies and
programmes are all targeted towards the wellbeing of the family. It must be noted,
however, that Sri Lanka does not have a family policy (Ministry of Social
Services, 2013a)\(^{42}\) and programmes and policies specifically targeting FHHs are
few.

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\(^{41}\) US $ 1 = SL Rs. 130 as at May 2012. US $ figures are rounded to the 1\(^{st}\) decimal place.
\(^{42}\) According to the Ministry of Social Services (2013a) the Family Policy for Sri Lanka is still in
draft form. Goal number one of this policy is ‘Ensure the economic and social protection of
female-headed families’. The other goals focus on families with elderly, disabled persons,
migrants and adolescents and youth, and also specific groups such as pregnant women and
children under age 5, informal sector workers, and issues relating to gender based violence and the
abuse and neglect of children. See Ministry of Social Services (2013a) for details.
Despite many notable social achievements, poverty still remains a problem in Sri Lanka. However, poverty levels have shown a steady decline over the years. The percentage of the population below the poverty line (Head Count Index/HCI)\textsuperscript{43} shows a marked decline from 28.8 per cent in 1995/96 to 8.9 per cent in 2009/10. Further, only seven per cent of the households in the country were identified as poor in 2009/10. Nevertheless, 54 per cent of the total household income is received by the richest 20 per cent of the population, while the poorest 20 per cent receive only five per cent, indicating high income inequality (Department of Census & Statistics, 2011b). These figures have not changed significantly since the 1950s.

Due to the socio-cultural pluralism of Sri Lankan society, it is not possible to define a homogeneous Sri Lankan family or household, or a set of uniform changes to this unit. More importantly, the increase in FHHs all over the world today bears less relationship to cultural factors, and more to overall demographic and socio-economic forces (Roosta, 1993). The situation in Sri Lanka is the same (Ministry of Social Services, 2013a). As a prelude to a discussion on FHHs, Section 3.3 explores the changes in the households in Sri Lanka.

### 3.3 The household and its changes in Sri Lanka

The Sri Lankan censuses and national level surveys adopt a clear definition for the household\textsuperscript{44} which is in accordance with the general discussion of households as stated in Chapter 2: Section 2.2. The total number of households in the country

\textsuperscript{43} The proportion of persons below the national poverty line to the total population. It should also be noted here that the Sri Lankan poverty line is updated for changes in the cost of living. As such, the poverty line has not changed in real terms over time, which ensures that poverty estimates could be compared over time (Department of Census & Statistics, 2009a).

\textsuperscript{44} According to the 2001 Census: “A household may be (i) a one-person household or (ii) multi-person household. A one-person household is one where a person lives by himself/herself and makes separate provision for the food. A multi-person household is one in which a group of two or more persons live together and have common arrangements for provision of food. A household includes not only members of the family such as husband, wife and children but also others such as relatives, boarders, domestic servants etc. who live with the family and share the same common arrangements of cooking and partaking of food with them. Lodgers of a household, who have their own separate arrangements for meals, are considered as a separate household” (Department of Census & Statistics, 2001a, pp. 10-11).
increased from 1.8 million in 1963 to 5.8 million in 2012 (Abeykoon & Elwalagedara, 2008; Department of Census & Statistics, 2012c). Three major changes in relation to the household can be observed: change in size, structure, and headship\(^45\) (Abeykoon & Elwalagedara, 2008; De Silva, 2003, 2004).

In all communities and all residential sectors in Sri Lanka, household size has shown a decline since the 1960s. From 1963 to 2009/10, the average household size declined from 5.8 to 4.0 (Table 3.3.1). The decline in household size is attributed to several factors which are discussed in this section: a fertility transition due to the spread of contraceptive use, the increase in female education and labour force participation, migration of household members, and the shift towards nuclear family living (Abeykoon & Elwalagedara, 2008; De Silva, 2003).

Table 3.3.1: Average household size in Sri Lanka, 1963 to 2009/10

<table>
<thead>
<tr>
<th>Year</th>
<th>Average household size</th>
</tr>
</thead>
<tbody>
<tr>
<td>1963</td>
<td>5.8</td>
</tr>
<tr>
<td>1973</td>
<td>5.6</td>
</tr>
<tr>
<td>1981/82</td>
<td>5.2</td>
</tr>
<tr>
<td>1996/97</td>
<td>4.9</td>
</tr>
<tr>
<td>2000</td>
<td>4.5</td>
</tr>
<tr>
<td>2001</td>
<td>4.2</td>
</tr>
<tr>
<td>2006/07</td>
<td>4.1</td>
</tr>
<tr>
<td>2009/10</td>
<td>4.0</td>
</tr>
</tbody>
</table>

Sources: Abeykoon & Elwalagedara, 2008; Department of Census & Statistics, 2008a, 2009b, 2011a

There has also been an increase in single person households which were virtually non-existent some decades back (De Silva, 2003). The proportion of one member households was five per cent in 2006/07 (Department of Census & Statistics, 2009b). Census data indicate that the majority of these are occupied just by women (Abeykoon & Elwalagedara, 2008), by definition making these women ‘heads of households’ as they are the sole member of the household. Further, in

\(^45\) See Appendix A.1 for the Sri Lanka Department of Census and Statistics’ definition and identification procedure of the head of household.
Sri Lanka as well as around the world, FHHs are smaller than MHHs (Bongaarts, 2001; De Silva, 2003; Quisumbing et al., 2001).

Concurrently, and also contributing to the decline in household size, Sri Lankan households have shown a significant move from extended families consisting of three or more generations towards a nuclear form (Amarasekera, 1996; De Silva, 2003; Ministry of Social Services, 2013a). In 2000, 64 per cent of the families in Sri Lanka were nuclear in nature, and the difference in percentages between urban, rural and estate sectors were not significant (Department of Census & Statistics, 2002, p.26). This nucleation is a result of the economic and social changes occurring in Sri Lanka, and is considered a main reason for the emergence of FHHs (M. Perera, 1991). As shown in Appendix A.1, usual residence is a criterion in identifying household members (including the head of household) in Sri Lanka. Therefore, in a nuclear household setting, when a woman’s spouse is absent (temporarily or permanently), she becomes the most senior adult household member, and is invariably identified as the head of household.

Changing headship is the other visible change occurring within households. In Sri Lanka, according to prevailing cultural practice, males (usually the husband or the father) are identified as household heads (Department of Census & Statistics, 2011a; Centre on Housing Rights and Evictions, 2011). This is no different from many other countries. Despite this, female headship has become increasingly visible and currently (2009/10) 77 per cent of households are male-headed and 23 per cent are female-headed (Department of Census & Statistics, 2011a), while the proportion of FHHs has increased by seven percentage points from 1981 to 2009/10. It should be noted again that the definition of headship as adopted by the census requires that the head of household is a resident of the household, consequently excluding migrant males even if they are identified as household heads due to cultural practice. This definitional criterion could be one reason why FHHs are increasing. A detailed discussion on FHHs is given in Section 3.6 below. Since household change is a direct result of demographic and socio-economic factors, the next section discusses the issue, with a specific focus on the emergence of FHHs.
3.4 Demographic change and female-headed households

The total population of Sri Lanka increased from 2.4 million in 1871 when the first official Census was taken, to 20.2 million in the most recent Census held in 2012 (Table 3.4.1). As stated by the Economic and Social Commission for Asia and the Pacific (1976b):

The interesting feature about Sri Lanka’s demographic situation is not so much the size of the population as the changes that have characterized the rates as well as the components of population growth (p. 17).

Table 3.4.1 shows the total populations, inter-censal population increases and the average annual growth rates for the period 1871-2012.

As seen in Table 3.4.1, apart from the size of the total population, the percentage increase, as well as the average annual growth rates shows noticeable variations during the inter-censal periods. The lowest inter-censal percentage increase of nine per cent was recorded between 1881 and 1891, and the highest (31 per cent) between 1953 and 1963. The average annual growth rates have varied from a low of less than one per cent (1881-1891 and 1911-1921) to a high of 2.8 per cent between 1946 and 1953. The population growth rate started to decline after 1953 and currently stands at just below one per cent per annum (0.7 per cent). The remarkable fall in birth rates, reaching replacement level (2.1 births per woman) in 2001, has contributed immensely to the decline in population growth.

The proportion of women in the population has shown an increase from 47 per cent in 1871 to 51 per cent in 2001. Simultaneously the sex ratio has shown a decline from 114.3 to 99.2 (Table 3.4.1). Sri Lanka is one of the few Asian counties that have a sex ratio favourable for women, and this is largely attributed to their increasing life expectancy (Department of Census & Statistics, 2007a, 2012b; De Silva, 1994; United Nations Population Fund, n.d., World Bank, 2001b).

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46 Ratio of males to females in a population.
Table 3.4.1: Total population, inter-censal increase, average annual growth rate, proportion female and sex ratio of Sri Lanka, 1871 to 2012

<table>
<thead>
<tr>
<th>Census Year</th>
<th>Population</th>
<th>Inter-censal increase (%)</th>
<th>Average annual growth rate (%)</th>
<th>Women (%)</th>
<th>Sex ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>1871</td>
<td>2,400,380</td>
<td>-</td>
<td>-</td>
<td>46.7</td>
<td>114.3</td>
</tr>
<tr>
<td>1881</td>
<td>2,759,738</td>
<td>15.0</td>
<td>1.4</td>
<td>46.7</td>
<td>113.9</td>
</tr>
<tr>
<td>1891</td>
<td>3,007,789</td>
<td>9.0</td>
<td>0.9</td>
<td>47.0</td>
<td>112.6</td>
</tr>
<tr>
<td>1910</td>
<td>3,565,954</td>
<td>18.6</td>
<td>1.7</td>
<td>46.8</td>
<td>113.6</td>
</tr>
<tr>
<td>1911</td>
<td>4,106,350</td>
<td>15.2</td>
<td>1.4</td>
<td>47.0</td>
<td>112.6</td>
</tr>
<tr>
<td>1921</td>
<td>4,498,605</td>
<td>9.6</td>
<td>0.9</td>
<td>47.1</td>
<td>112.5</td>
</tr>
<tr>
<td>1931</td>
<td>5,306,871</td>
<td>18.0</td>
<td>1.7</td>
<td>47.0</td>
<td>112.6</td>
</tr>
<tr>
<td>1946</td>
<td>6,657,339</td>
<td>25.4</td>
<td>1.5</td>
<td>46.9</td>
<td>113.0</td>
</tr>
<tr>
<td>1953</td>
<td>8,097,895</td>
<td>21.6</td>
<td>2.8</td>
<td>47.3</td>
<td>111.5</td>
</tr>
<tr>
<td>1963</td>
<td>10,582,064</td>
<td>30.7</td>
<td>2.6</td>
<td>48.0</td>
<td>108.2</td>
</tr>
<tr>
<td>1971</td>
<td>12,689,897</td>
<td>19.9</td>
<td>2.2</td>
<td>48.5</td>
<td>106.0</td>
</tr>
<tr>
<td>1981</td>
<td>14,846,750</td>
<td>17.0</td>
<td>1.7</td>
<td>49.0</td>
<td>104.0</td>
</tr>
<tr>
<td>1991</td>
<td>Scheduled Census was not conducted due to civil disturbances</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2001a</td>
<td>18,797,257</td>
<td>26.6</td>
<td>1.2</td>
<td>50.5</td>
<td>99.2</td>
</tr>
<tr>
<td>2012</td>
<td>20,277,597</td>
<td>7.9</td>
<td>0.7</td>
<td>50.4b</td>
<td>98.4</td>
</tr>
</tbody>
</table>

Sources: Department of Census & Statistics, 2007a, 2012a, 2012b

Notes:

a. The 2001 Population Census was not carried out in 6 districts. Data for 2001 include estimated figures for these districts.

b. The figures for the proportion of women are for 2011. This figure and the sex ratio (for 2012) are provisional.

Population growth in all countries is largely the result of two factors, natural increase (the difference between births and deaths) and net-migration (the difference between immigrants and emigrants). Statistics show that the contribution of these two factors has varied over time. From 1871 to 1901 net-migration was the major factor influencing population growth. This was largely due to the influx of labourers from South India coming to work in the estate sector, while both fertility and mortality were high and thus natural increase was low. The contribution of net-migration shows a steady decline after 1901, and it has had an increasingly negative effect on population growth since 1953, mainly as a result of net outward flows of international labour and refugees.
Social Commission for Asia and the Pacific, 1976b; Gunasekera, 2006). However, as discussed below, the ‘negative’ impact of migration is also a reflection of the increasing role of natural increase, caused by mortality declining ahead of fertility.

3.4.1 Mortality

Sri Lanka is a country showing spectacular achievements in both mortality and fertility decline despite its low economic status, and its population has now reached the final phase of the demographic transition. The crude death rate (CDR), which was 27.6 at the beginning of the 20th century (1901), currently (2011) stands at 5.9 (Department of Census & Statistics, 2012d). The greatest reductions in death rates, where the crude death rate declined by 29 per cent in just one year (1946-1947), coincided with the country’s malaria eradication programme and has been identified by the World Health Organization as an “unparalleled achievement in world demography” (Nadarajah, 1976, p. 127).

Since then, death rates have shown steady decline and the female mortality rate is lower than the male rate (Asian Development Bank, 1999; Department of Census & Statistics, n.d.).

The decrease in overall mortality combined with the progress made with regard to maternal and infant mortality has resulted in Sri Lanka achieving very high levels of life expectancy for both males and females (Table 3.4.1.1), across ethnicity, religion and class. Up to the 1960s, the life expectancy of females was lower than that of males, mainly due to high maternal mortality. However, female life expectancy has shown remarkable progress since then, and currently stands at 78.4 years, 6.3 years higher than for males (United Nations, 2012).

47 Kirk (1996) defines the demographic transition as “progress from a pre-modern regime of high fertility and high mortality to a post-modern one in which both are low” (p. 361).
### Table 3.4.1.1: Life expectancy at birth for females and males in Sri Lanka, 1946 to 2011

<table>
<thead>
<tr>
<th>Year</th>
<th>Female</th>
<th>Male</th>
<th>Difference (Females-Males)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1946</td>
<td>41.6</td>
<td>43.9</td>
<td>-2.1</td>
</tr>
<tr>
<td>1953</td>
<td>57.5</td>
<td>58.8</td>
<td>-1.3</td>
</tr>
<tr>
<td>1963</td>
<td>61.4</td>
<td>61.9</td>
<td>+0.4</td>
</tr>
<tr>
<td>1971</td>
<td>67.1</td>
<td>64.2</td>
<td>+2.9</td>
</tr>
<tr>
<td>1981</td>
<td>72.1</td>
<td>67.7</td>
<td>+4.5</td>
</tr>
<tr>
<td>1991-1996</td>
<td>74.2</td>
<td>69.5</td>
<td>+3.7</td>
</tr>
<tr>
<td>1996-2001</td>
<td>75.4</td>
<td>70.7</td>
<td>+4.7</td>
</tr>
<tr>
<td>2001-2006</td>
<td>76.4</td>
<td>71.7</td>
<td>+4.7</td>
</tr>
<tr>
<td>2010-2015</td>
<td>78.4</td>
<td>72.1</td>
<td>+6.3</td>
</tr>
</tbody>
</table>


These achievements (together with the fertility transition outlined below) are resulting in a rapidly ageing population, where the percentage aged 60 years and above is growing faster than the total population. Sri Lanka records the highest proportion of older persons (aged 60 or more) among the South Asian countries (Siddhisena, 2005). Most importantly, the increased life expectancy of women has not only resulted in a greater proportion of women than men, but also more widows than widowers within elderly age groups (Siddhisena, 2003).

The different marital profiles of the aged men and women are the result of women marrying men who are somewhat older than themselves and also the lesser frequency of remarriage among widows, a common trend in the Asian context (J. C. Caldwell, Gaminiratne, P. Caldwell, S. de Silva, B. Caldwell, Weeraratne., & P. Silva, 1987; see Lewis, 1993 for Bangladesh; Miwa, 2005 for Cambodia). However, widowhood is not limited to the aged. For example, in 2006/07, five and 10 per cent of the women aged 40-44 and 45-49 respectively in Sri Lanka were widows (Department of Census & Statistics, 2009b). Despite the increase in life expectancy of women globally in general, due to phenomena such as life style related mortality of young men in the former Soviet Union and HIV/AIDS related deaths in Africa, young widows are not uncommon in other countries of the world.
In Sri Lanka, relatively high death rates among young and middle-aged men have been observed during the last 25 years and the reason has been attributed to the civil disturbances in the country (Department of Census & Statistics, n.d.). This fact can be directly connected to the emergence of younger aged widows (Kottegoda, 1996; S. Perera, 1999; Thiruchandran, 1999; Tudawe, 2001).

Widowhood (most often of elderly women) has been identified as the main cause for female headship in Sri Lanka in particular, and developing countries in general (De Silva, 2003; Ministry of Social Services, 2013a; Moghadam, 2005; Morada et al., 2001; National Institute of Social Development, 2009). Since life expectancy of women is generally higher than their male counterparts, the propensity for a widow to succeed to the role of household head at the death of a spouse is becoming increasingly common. This is even so in contexts where aged widows live with married and employed children, as household headship is assigned to the matriarch out of respect (Sanni, 2006, as cited in Social Policy & Development Centre, 2010, p. 4). Further, due to cultural factors pertaining to remarriage, especially for older women, widowed female heads in Sri Lanka are very likely to remain in that position. The majority of elderly people in Sri Lanka, even in urban areas, live with their children (K. T. Silva, 2004). Only six per cent of elderly people live alone and they are largely older women (Abeykoon & Elwalagedara, 2008), who, by virtue of being in a single person household, are identified as household heads. Studies suggest elderly women living alone frequently face the lack of traditional support networks (United Nations Population Fund, n.d.) which can negatively impact their socio-economic wellbeing.

3.4.2 Fertility

In common with the trends in mortality, Sri Lanka’s progress in fertility reduction has also been quite substantial for a developing country. The country achieved replacement level fertility in 2001, well before any other country in South Asia (De Silva, 1994). The TFR has increased slightly since then, and according to the most recent Demographic and Health Survey, stood at 2.3 in 2006 (Table 3.4.2.1).
Contraceptive knowledge among married women is almost universal, and 70 per cent of currently-married women are using some form of contraceptive method, with 53 per cent using modern methods (Department of Census & Statistics, 2009b). An inevitable outcome of fertility reduction has been the change in household size, which declined from 5.8 in 1963 to 4.0 in 2009/10 (Abeykoon & Elwalagedara, 2008; Department of Census & Statistics, 2008a, 2009b, 2011a; De Silva, 2003).

Table 3.4.2.1: Total fertility rates in Sri Lanka, 1953 to 2006/07

<table>
<thead>
<tr>
<th>Year</th>
<th>TFR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1953</td>
<td>5.3</td>
</tr>
<tr>
<td>1963</td>
<td>5.3</td>
</tr>
<tr>
<td>1971</td>
<td>4.2</td>
</tr>
<tr>
<td>1981</td>
<td>3.5</td>
</tr>
<tr>
<td>1987</td>
<td>2.8</td>
</tr>
<tr>
<td>1993</td>
<td>2.3</td>
</tr>
<tr>
<td>2000</td>
<td>1.9</td>
</tr>
<tr>
<td>2006/07</td>
<td>2.3</td>
</tr>
</tbody>
</table>

Sources: Department of Census & Statistics, 2009b; De Silva, 1994.

Unlike changes in mortality, the decline in fertility does not directly contribute to female headship. Its effects are more indirect, for example through women’s labour force participation. For instance, decrease in family size frees women to a certain extent from reproductive tasks and allows them to expand their productive role. Literature identifies female employment as a facilitating factor for the formation of FHHs (Blumberg & García, 1977; Bradshaw, 1995a; Chant, 1991, 1997a; Fernández-Kelly, 1983; Safa, 1981) either because independent income can prompt women to leave unsatisfactory relationships and form their own households, or economic independence can prompt a woman to become a head of household without merging with another household when widowed, divorced or separated. Fertility decline also suggests that women who are forced to, or want to opt out of marriage will be supported by lower dependency (Chant, 1997a). From
another angle, ‘out-of-wedlock births’ are connected to the formation of FHHs in some settings (Kimenyi & Mbaku, 1995; Weerasinghe, 1987).

3.4.3 Nuptiality

Nuptiality patterns in Sri Lanka have not changed dramatically and the overwhelming proportion of both women and men still marry. However, a trend towards delayed marriage, especially among women, is depicted through the increase in singulate mean age at marriage (SMAM) (Department of Census & Statistics, 1995a, 1995b; De Silva, 1997). Table 3.4.3.1 indicates that the age at marriage of females showed a steady increase from 1946 to 1993, where a peak at 25.5 years is observed. Thereafter, a slight decline is reported. Throughout the changes from 1946 to 2006/07, the mean age at marriage for men has remained constant at around 27-28 years of age.

Table 3.4.3.1: Singulate mean age at marriage (SMAM) for females and males, 1946 to 2006/07

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>20.7</td>
<td>20.9</td>
<td>22.1</td>
<td>23.5</td>
<td>24.6</td>
<td>25.5</td>
<td>23.8</td>
<td>23.5</td>
</tr>
<tr>
<td>Male</td>
<td>27.0</td>
<td>27.2</td>
<td>27.9</td>
<td>28.0</td>
<td>28.0</td>
<td>-</td>
<td>27.6</td>
<td>-</td>
</tr>
</tbody>
</table>

Sources: Department of Census & Statistics, 1995a, 1995b, 2009b


Although age at first marriage has increased among women, singlehood is still relatively low in Sri Lanka. The proportion of never-married women in the younger age groups (20-24) has increased over the years and by 2006/07 nearly sixty per cent of females aged 20-24 were never-married (Figure 3.4.3.1). This proportion is extremely high in comparison with other South Asian countries where only around 20 per cent of women are never-married by the time they reach this age (De Silva, 2003).

Despite the later age at marriage, by the end of the reproductive age span (45-49 years) only around five per cent of Sri Lankan women are never-married, and the
figure has not changed much during the past 30+ years (Figure 3.4.3.1)\(^{48}\); however, this is a relatively high proportion in the Sri Lankan context (Department of Census & Statistics, 2009b, p. 74). More importantly, although the increase in proportion who are single at older ages remains low, there has been a relatively large increase in the number of older women who remain single (Ministry of Social Services, 2013a).

### 3.4.3.1: Percentage distribution of never-married women in age groups 20-24 and 45-49

![Percentage distribution of never-married women in age groups 20-24 and 45-49](image)

Source: Department of Census & Statistics, 2009b

*Note.*

Data for 1963-1981 are from Censuses. Data for 1993-2006/07 are from Demographic and Health Surveys (excludes Northern and Eastern provinces).

Formation of independent households by young unmarried women is virtually non-existent in Sri Lanka (Metthananda, 1990). Nevertheless older unmarried women who remain with their parents may succeed to household headship at the death or inability of the parents. Micro-scale research, however, reveals the presence of never-married women with children in Sri Lanka and the formation of independent households by them, as early as the 1980s (Weerasinghe, 1987). Further, the Ministry of Social Services Sri Lanka (2013b) identifies unwed-women with minor children as a target group in a project to provide assistance for self-employment among single parent families. The identification is another indication of such women forming FHHs. However it should be noted that,

\(^{48}\) A relatively high proportion of never-married women in the age group 45-49 is reported in 1963, compared to all other years. The fact needs further investigation. There is also a decline in the never-married proportion among the 20-24 year-old women from year 2000 to 2006/07. The singulate mean age at marriage (SMAM) declined from 24.6 years in year 2000 to 23.5 in 2006/07. The reason could be related to the fact.
although 1.1 million FHHs were recorded in the country in 2009/10, only 205 single parent families had benefited by this programme up to September, 2012 (Ministry of Social Services Sri Lanka, 2013b), indicating the dearth of policies and programmes targeting these households.

Marital or union disruption either through divorce, separation or desertion has also been identified as a cause for the emergence of FHHs (Chant, 1997a; Miwa, 2005; Ono-Osaki, 1991; Weerasinghe, 1987). However, and similar to non-marriage, statistics indicate that divorce and separation (legal and not legal) are also extremely low in Sri Lanka (Table 3.4.3.2). In the 2001 Census, the total proportion of divorced and separated was only 0.7 per cent (Department of Census & Statistics, 2001b). However, according to the Demographic and Health Survey 1993, the proportion is three per cent, and this figure stands in contrast to the general trend observed. The Demographic Health Surveys of 1993 or 2006/07 does not note this difference. However, it calls for further investigation. Siddhisena (2003), based on the actual numbers, however states that marital dissolution can be viewed as an “escalating social and demographic issue in Sri Lanka” (p. 2). Siddhisena’s study further reveals that, unlike for men, propensity of remarriage for women, especially those with children, is less due to socio-cultural reasons; the majority of divorced and legally separated women in Sri Lanka have at least 1-2 children and at least some of these women are very likely to end up heading households on their own.
Table 3.4.3.2: Percentage distribution of divorced and separated females, 1946 to 2006/07

<table>
<thead>
<tr>
<th>Year</th>
<th>Divorced/separated (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1946</td>
<td>0.3</td>
</tr>
<tr>
<td>1953</td>
<td>0.5</td>
</tr>
<tr>
<td>1963</td>
<td>0.4</td>
</tr>
<tr>
<td>1971</td>
<td>0.4</td>
</tr>
<tr>
<td>1981</td>
<td>-</td>
</tr>
<tr>
<td>1993</td>
<td>3.1</td>
</tr>
<tr>
<td>2001</td>
<td>0.7</td>
</tr>
<tr>
<td>2006/07</td>
<td>1.9</td>
</tr>
</tbody>
</table>

Sources: Department of Census & Statistics, 1995b, 2009b, p. 73; Economic and Social Commission for Asia and the Pacific, 1976c, p.120

Notes.
Between 1946-1971 divorced and separated were classified together. For compatibility, divorced and separated are classified together in this table for years after 1971.
Data for 1946-1971 and 2001 are from censuses (covers women15 years and above).
Data for 1993 and 2006/07 are from Demographic and Health Surveys (covers women 15-49 years).

Additionally, marital disruption data collected either by the Registrar General’s Office or censuses and surveys, pertain only to the divorced or legally separated persons, and do not capture informal separations or desertions (Siddhisena, 2003). However, non-legal separations are quite prevalent in many developing countries (Economic Commission for Latin America and the Caribbean, 2002). The Demographic and Health Survey 2006/07 claims that divorce and separation are socially unaccepted in the country, and hence remain low (see also Siddhisena, 2003, p. 1). However, the proportion of divorced and separated women in the present study is relatively higher than what is reported at national level. This provides ground to take a critical look at the national figures. Chapter 5 elaborates on the issue, and therefore will not be discussed here.
3.4.4 Internal and international migration

Internal and international migration of a significant proportion of the working age population is a common feature in developing countries like Sri Lanka (Amarasekera, 1996; De Silva, 2003). As noted above, net-migration gains were major contributors to population growth in Sri Lanka before the 20th century. The situation completely reversed during the 20th century, and from the early 1950s, net-migration losses have had a negative impact on population growth (Economic and Social Commission for Asia and the Pacific, 1976b; Gunasekera, 2006). The increase of labour migration, especially to the labour importing countries of the Middle East and Southeast Asia from the mid-1970s, has been the main contributor to migration losses in recent years. Women comprise the larger share of Sri Lankan labour migration overseas, and this movement has received considerable attention from Sri Lankan scholars, mainly due to the resulting negative social outcomes (Gunasekera, 2006; Ratnayake, 1999). Male labour migration has also been relatively high, and in some years has surpassed the number of female migrants (Table 3.4.4.1); but this movement has not attracted so much comment from researchers. Kossoudji and Mueller (1983) highlight the importance of male migration to the Middle East in Asian countries as a factor explaining the formation of FHHs. However, the issue of ‘left behind females’ has not received specific attention in Sri Lankan migration studies.

A significant characteristic of the labour migration flow is that neither female nor male migrants are usually accompanied by their families (Ministry of Finance and Planning Sri Lanka, 1996) resulting in the emergence of de facto single parent families (mother or father) at the place of origin. Studies have also reported that incidents of desertion and divorce are high among migrant families in Sri Lanka (Dias, 1984, as cited in De Silva, 2003), which could result in de facto single parent families becoming more permanent. Desertion of families by migrant men has been reported in other studies also (Fernadez-Kelly, 1983 for Mexico).
Table 3.4.4.1: Departures for foreign employment by sex, 2005 to 2010

<table>
<thead>
<tr>
<th>Year</th>
<th>Male (No.)</th>
<th>Female (No.)</th>
<th>Sex ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>93,896</td>
<td>137,394</td>
<td>68.3</td>
</tr>
<tr>
<td>2006</td>
<td>90,170</td>
<td>111,778</td>
<td>80.7</td>
</tr>
<tr>
<td>2007</td>
<td>103,476</td>
<td>114,983</td>
<td>90.0</td>
</tr>
<tr>
<td>2008</td>
<td>128,232</td>
<td>122,267</td>
<td>104.9</td>
</tr>
<tr>
<td>2009</td>
<td>119,276</td>
<td>127,843</td>
<td>93.3</td>
</tr>
<tr>
<td>2010</td>
<td>135,502</td>
<td>130,943</td>
<td>103.5</td>
</tr>
</tbody>
</table>

Source: Department of Census & Statistics, 2010

It is also important to note that the definition of ‘household’ in Sri Lanka requires that members should be usual residents of the household. Therefore, a migrant husband, even when he provides full economic support to the left behind family, and is involved in its decision making, is not counted technically (by the Census) as a household member or head of household. In these circumstances, the left behind wives of these migrant males acquire the role of household head by definition (Department of Census & Statistics, 2002). In the context of Sri Lanka, it is the usual practice for female kin such as a mother or sister to occupy the role of an absentee wife by cooking, cleaning and taking care of the young children, irrespective of whether she (the mother) is absent on a temporary (migration for employment) or a permanent (death, divorce or desertion) basis. Although extended family support is strong even for females, such complete assumption of the role of an absentee husband is not observed (Weerasinghe, 1987). This makes the situation of left behind females, different from that of left behind males.

Apart from international migration, there is also considerable internal migration in the country, which can result in FHHs in the areas of origin. Kandy and Matara, two districts chosen for this study, have been districts characterised by out-migration for a long period of time. These two districts show the highest

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49 The same applies to a migrant wife who takes economic responsibility and decision making of the household.
proportion of FHHs in the country, according to the 2001 Census\textsuperscript{50}, and it is plausible that migration of partners is one of the reasons.

As seen from the above discussion, the demographic changes that have occurred in Sri Lanka since the 1950s have a direct impact on the formation of FHHs. Concurrent with these changes certain other socio-economic conditions prevailing in the country have also had their direct and/or indirect effect on female headship. In the developed world a noticeable proportion of FHHs arise due to choice, for example, divorce initiated by the women, backed especially by their economic condition and a conducive social environment for single parenting. In contrast, for most female heads in the developing countries, household headship is an outcome of circumstances (Ono-Osaki, 1991), such as death of spouse or desertion. Therefore, in these countries socio-economic conditions of women usually does not have much influence in the creation of FHHs. However, as noted above, economic wellbeing can have an influence, allowing women with well-paid jobs or sufficient assets to carry on as female heads once they become single. Some of the socio-economic conditions that influence female headship in Sri Lanka will be discussed below.

3.5 Socio-economic transformations, policies and female-headed households

Sri Lankan women are considered to be in a better situation with regard to demographic, socio-economic and legal status by comparison with their South Asian counterparts (Agarwal, 1994; Asian Development Bank, 1999; Department of Census & Statistics, 2009a; Goonesekera, 1980; Malhotra & DeGraff, 1997; Rasanayagam, 1993; Schokman, n.d.). For example, from a demographic perspective, Sri Lankan women have very high life expectancy, and the maternal mortality rates are very low. From a social perspective, women’s literacy levels and primary school enrolment ratios are high, and do not show much disparity in comparison to men. As also noted in Chapter 1, these conditions have resulted in Sri Lanka holding the highest rank among South Asian countries in the United

\textsuperscript{50} Sample site selection for this study was based on the 2001 Census of Sri Lanka. See Chapter 4 for details.

Women are also more likely to take independent or joint decisions with the spouse in household matters (Department of Census & Statistics, 2009b). Also, unlike many other South Asian countries, a woman’s position as a mother is greatly respected and valued, irrespective of (for example) being a widow. Older Sri Lankan women are also considered as ‘pure’ for socio-religious purposes because they have reached menopause. These socially favourable attitudes contribute positively towards women who have lost their spouses, especially if the situation is related to unavoidable circumstances such as widowhood or desertion; such women are not usually regarded as social outcasts. Apart from these, even within households where men are present, women have relatively high levels of authority in household decision making including use of income (Department of Census & Statistics, 2009b). In the present context of emerging FHHs, the above factors could contribute to enabling women to continue as heads of households. This is not to suggest that there is gender equality in all aspects of life. Socially, women’s role has been secondary to that of men (Kiribamune, 1990).

The Sri Lankan family in the pre-colonial era was extended in nature, and most households consisted of at least three generations (Amarasekera, 1996). The concept of a male provider was firmly established in society, and this notion was not limited to the marital unit. A father, or in his absence, brothers or male kin were expected to provide shelter and support for unmarried, estranged, deserted or widowed women. This left room for married women to return to, and for unmarried women to remain in, the natal home even after the death of parents (Metthananda, 1990).

The colonial era initiated a shift towards nuclear families. A major reason for this shift was the transformation of the economy from subsistence-based agriculture, characterized by joint property and cooperation in cultivation, to a market oriented-economy with privately owned property. The resulting land

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31There are instances where widows are considered inauspicious especially in relation to occasions such as marriage. However, they are not marginalized as such from attending these occasions among any of the ethnic or religious groups in the county.
fragmentation and unemployment triggered migration towards the urban centres, where family units became relatively isolated. The decrease in the means of self-subsistence (particularly land) elevated the importance of educating children in order to gain employment. The cost of education and the increasing cost of living created by the market economy changed attitudes towards individual family wellbeing. These changes also accompanied a shift from parental arranged marriages to individual choice, sometimes against parental wishes, which not only imposed constraints on living as joint families but also reduced the possibility of returning to the parental home in event of marital disruption. Some researchers suggest that the deterioration of extended families due to reasons such as those discussed above has left the imperatives of survival increasingly to the nuclear family – a contributory factor for the emergence of FHHs (M. Perera, 1991, p. 30). However, Moser (1998) suggests that the extended family does not necessarily deteriorate with socio-economic change – a proposition reinforced by this thesis which also found that extended family support mechanisms do exist, especially for the most vulnerable.

The emergence of FHHs should not be completely ‘blamed’ on the demise of the extended family. Demographic and socio-economic circumstances may result in women themselves preferring to continue in independent households when a spouse is absent (Jackson, 1996; Nazoktabar & Aliabadi, 2011; Tienda & Salazar, 1980), while negative social attitudes towards women living without men are gradually changing, due to circumstances such as conflicts and the inevitable emergence of FHHs (Moser, 1993). Meanwhile some researchers question whether female headship is a situation indicating a socio-economic breakdown or portrayal of women’s assertiveness (Lewis, 1993). Two major changes which could influence such a situation are the increase in women’s education, and labour force participation – two targets that are promoted in development programmes focusing on women (Bradshaw et al., 2013).

3.5.1 Education

Since 1945 education, including at university level, has been provided free of charge to all Sri Lankans without gender discrimination. The benefits of free
education are further complemented by a combination of other facilitations initiated at various times during the past fifty years, such as providing free text books, school uniforms, subsidized transport, free school meals, changing the medium of instruction to local languages, and the provision of scholarships (Jayaweera, 2010). These incentives were accompanied by the perception that education was the key factor for socio-economic upward mobility. Consequently, parents were encouraged to educate both girls and boys (Asian Development Bank, 1999; Jayaweera, 2010). The combination of free education and the social attitudes towards educating girls has had a tremendous impact on the lives of women.

Gender disparities in literacy and education have reduced considerably during the post independence period, and women have shown considerable progress. In 1946, around the time the country gained independence, literacy rates for females and males were 46.2 and 76.5 per cent respectively. By 2001, female literacy levels increased to 89.7 per cent while the male literacy rate was only slightly higher at 91.1 per cent. According to the Ministry of Education School Census, female to male ratios in primary and secondary education are 94.8 and 104.6 respectively for year 2000 (United Nations Population Fund, n.d.). In 1973, 41 per cent of the total enrolment in universities was women. The figure increased to 58 per cent in 2009 (University Grants Commission Sri Lanka, 2009, as cited in United Nations Population Fund, n.d.).

However, this is not to suggest that all women have equally benefited from the socio-economic changes taking place (Abeyasekera & Amarasuriya, 2010; Ajwed & Kurukulasuriya, 2002; Asian Development Bank, 1999; Centre on Housing Rights and Evictions, 2011; Jayaweera, 2010; Thomas & Hunt, 2010). Together with inequalities between women and men, there are also disparities lying beneath the generalizations made about women that are not reflected in aggregate statistics. These can lead to different circumstances among women as well as female heads. Studies show a higher prevalence of non-enrolment in low income pockets in the urban sector, remote areas in the rural sector, and the estate sector (for both girls and boys). These studies conclude that extreme poverty has acted against these deprived segments of the population from gaining the benefits of free education.
Although scholars state that the disparities are related to poverty and other socio-economic disparities, and not gender (Abeykoon & Elwalagedara, 2008; Jayaweera, 2010; Ministry of Education Sri Lanka, 2007, as cited in Jayaweera, 2010), and, therefore, an important indicator with regard to gender equality, poor women are disadvantaged in relation to the rich in accessing education – a key resource for advancement in the context of Sri Lanka. Relevant for the argument in this thesis, the World Bank (2005, as cited in Jayaweera, 2010) reports a clear relationship between poverty and the education of the household head. Poverty prevalence ranges from 40 per cent in families having a head of household with no schooling, 11 per cent among those with GCE O/L, to just one per cent among those with a university degree. Another disparity that has been noted with regard to education is school dropout rates. As a whole in Sri Lanka, dropout rates are higher for boys than girls. However, a reverse situation is seen among rural Muslim girls, as well as girls in the estate sector (Asian Development Bank, 1999). Disparities such as these suggest that attention should be paid to what is underlying generalized education achievements of women, especially when analyzing female headship.

3.5.2 Labour force participation

Achievement in education, together with other socio-economic factors, has resulted in the increase of female labour force participation. It should also be noted that Sri Lankan women have always been active as economic producers in the informal sector, although this is not reflected in the labour force participation rates (Asian Development Bank, 1999). However, compared to women’s educational achievements, their economic and employment progress is relatively slow (Malhotra & DeGraff, 1997; Samarasinghe, 1993). Labour force participation of women increased from 14 per cent in 1963 to 33 per cent in 2011, and the increase is faster than that for men (Department of Census & Statistics, 2007a, 2011a). Higher levels of economic participation of women grew rapidly in the late 1970, after economic liberalization policies were introduced. Within the country, women’s labour was sought mainly by industries in the Free Trade Zones, while externally the demand for female labour from the Middle East continued to grow. These two demands expanded the opportunities for women to earn an

Despite these increases, women’s labour force participation is still low compared to that of the male population, which was 66 per cent in 2011. This indicates that educational achievements of women in Sri Lanka have not translated into employment as expected. Since the 1970s, the unemployment rates of women with secondary and higher educational attainment have been more than double those of men with similar educational levels (Jayaweera, 2007). Even for employed women, several limitations have been highlighted. There is a huge invisibility of women in categories such as managerial staff, administrators and judiciary (Department of Census & Statistics, 1995a; Jayaweera, 2007). Women, in general, are still confined to low-income, time-consuming and labour intensive activities in the service sector, garment industries and the informal sector, and most women are still in the category of employee rather than employer (Asian Development Bank, 1999; Centre for Women’s Research, 2001; Kottegoda, 1996).

A visible disparity in income exists between males and females, in both the formal and the informal sectors. Schokman (n.d.) citing Central Bank of Sri Lanka records note that in 2003/04 the mean monthly income of males was SL Rs. 12,317 (US $94), whereas it was only SL Rs. 7,704 (US $59) for females, a disparity not due solely to wage differences between men and women, but rather to the different levels of jobs handled by them. Even among professional women, the majority are concentrated in the ‘less prestigious’ occupations or occupations with relatively lower remuneration such as teaching (Asian Development Bank, 1999; Department of Census & Statistics, 1995a). Women are also more concentrated in the home-based informal sector which is not captured in the labour force statistics. Although the proportion of females is higher than males in the total household population, among household income receivers, women constitute only 32 per cent (Schokman, n.d.). There are a few women who have managed to reach high level decision making positions such as chief administrators in Ministries and Banks, University Vice-Chancellors and Judges, though there are many more who are qualified for these positions. This situation is
largely related to impediments related to gender. However, there is also a view that women themselves may not want to accept these opportunities and challenges (Jayaweera, 2007). No study so far has explored in detail the occupational role of women heads at national level. Since most micro-level studies are conducted among the poverty stricken female heads (Section 3.6.3 below) occupational diversity amongst women who head households cannot be captured.

Having an independent income would certainly contribute to women continuing as heads of households (Blumberg & García, 1977). Apart from individual incomes, a considerable proportion of the women, especially those with a migrant spouse or children, also receive remittances. In the context of Sri Lanka, when foreign remittances are the focus, attention is paid to female remittances as they dominate international labour migration. Most of these studies also show how this money is misused, especially by the spouses. In contrast, studies in many other countries show that women of overseas migrant spouses and their respective households are quite ‘well off’, limiting the need to merge with other households while the spouse is absent (Gangopadhyay & Wadhwa, 2004; Kennedy & Peters, 1992). However, Sri Lankan literature rarely focuses on the implications of male remittances. The positives as well as the negatives discussed above provide some of the context for the persistence and the distinctive circumstances of FHHs. Other relevant factors are discussed below.

3.5.6 Housing

Housing and property rights are another important factor which could indirectly contribute to the formation of FHHs. In Sri Lankan law there is no discrimination based on sex for property rights, although specific personal laws prevailing in the country differ slightly. For example under the general law (to which the majority of the population adhere) women are entitled to hold, manage and dispose of property, and at the death of the spouse a woman is entitled to half of the intestate property while the other half is divided among legitimate children irrespective of sex. Apart from property rights, successive governments since gaining

independence have also recognized that housing is a basic need of a family. As stated by the National Housing Development Authority Sri Lanka\textsuperscript{53}, several programmes such as ‘Udagam’ and ‘Janasevena’ have focused on providing housing to the poor, while special loan schemes have been arranged for lower salaried government/semi government and private sector employees to build houses.

For women especially, access to housing is very important, as it provides the space within the home for their traditional income generating activities (W. de Silva, 2002). National level sex disaggregated data for property ownership is not available in Sri Lanka (Bulankulame, 2006). A study conducted by Bulankulame including both rural and urban areas shows that 30 per cent of women owned some form of property and the proportion of women owning property was highest in the urban sector. Among women owning property, the majority own only a house, 32 per cent own land and 13 per cent own both land and property. Bulankulame’s study further shows that the majority of women received their properties through inheritance, with purchase being the second-ranked source of property. A few women had received land through state programmes, although other studies highlight the discrimination against women in distributing state land in Sri Lanka (Centre on Housing Rights and Evictions, 2011; Tudawe, 2001). For example, Tudawe (2001, p. 23) notes that, according to the Land Development Ordinance of 1935 which is in use today, the land inheritance is given to the eldest son at the death of a man, which deprives the wife of ownership rights. Among the findings in Bulankulame’s study, what is important for the context of this thesis is that women who own property have control of it, and also that property ownership has acted as a form of security and maintaining of social standards, in the case of abandonment by the spouses. Similarly, women who did not own property and were in unsatisfactory or violent marital relationships gave this as a reason why they could not leave their spouses.

\textsuperscript{53} See National Housing Development Authority Sri Lanka (n.d.) for details of various housing programmes currently in operation in Sri Lanka.
3.5.7 Other related policies and programmes

Several policies and programmes that have been enacted, based on Sri Lanka’s long standing commitment to increasing the quality of life of its people, may also indirectly contribute to the continuation of FHHs. Since the 1940s the country has adopted a universal approach to social welfare, and is today considered as providing the most extensive social policy package in South Asia. The comprehensive welfare programmes have had both direct and indirect impacts on family welfare (Abeykoon & Elwalagedara, 2008; Asian Development Bank, 1999).

Prominent among these programmes are pension schemes operated by the state and the private sector. All permanent public sector employees are entitled to a non-contributory pension at retirement. Widows as well as children under 18 years age, whose husbands/fathers were public sector employees are entitled to the Widows’ and Orphans Pension Scheme. Apart from this the government has also introduced a voluntary and contributory social security pension scheme for farmers, fishermen and the self-employed. Contributors are entitled to a monthly pension for life after reaching age 60. Private sector employees are covered by a compulsory contributory scheme called the Employees Provident Fund (EPF). At the age of retirement, the worker benefits from the accumulated amount as a lump-sum. The Employees Trust Fund (ETF) is another mandatory contributory programme where the employer is required to contribute three per cent of the employees’ monthly earnings. Employees, on whose behalf the contributions are received regularly, are considered active members and eligible for death benefits, permanent disability benefits, financial assistance for heart/eye surgery and financial awards for children passing the ‘year five scholarship’. Many women who have previously been economically dependent on their spouses find the pension schemes a major asset when they become a widow and female head of household.

Poverty alleviation, which began in 1911, is another social service programme contributing to the benefit of the poorer segments of society. The programme currently in operation is called the ‘Samurdhi poverty alleviation programme’,
which was launched in 1995 and covers the whole population. The Samurdhi has two elements, a protection element and a promotional element, and is designed with a more holistic objective than simple income transfers. The protectional element, which is short-term and the main component of the programme, focuses on transferring monthly welfare grants to the poor and insurance schemes for contingencies, such as childbirth, marriage, illness and death. The promotional element includes savings, micro-finance schemes and community infrastructure development (Abeykoon & Elwalagedara, 2008). The Samurdhi programme is extremely important because, many poor FHHs are heavily dependent on the scheme (National Institute of Social Development, 2009).

Having outlined a range of demographic and socio-economic factors that describe and relate to the position of women in Sri Lankan society, the discussion now turns specifically to households headed by women. It will be clear from the contextual information provided in the preceding sections that FHHs cannot be simply conflated with poor socio-economic circumstances and low-levels of opportunity. The contexts within which FHHs have evolved and exist in contemporary Sri Lankan society are diverse and complex, and, not surprisingly, there is therefore considerable heterogeneity amongst these households in terms of their socio-economic wellbeing.

3.6 Female-headed households in Sri Lanka

As is evident, a prominent outcome of the overall demographic and socio-economic changes taking place in the county as a whole, and with regard to women in particular, is the emergence of FHHs. Though female headship in the country is largely a result of involuntary causes, its increase in a context where household headship was traditionally assigned to males, shows tremendous transformation of the family, as well as gender roles. An overview of female headship in Sri Lanka follows, beginning by highlighting some ambiguities in identifying ‘head of household’ in the country.
3.6.1 Identifying ‘head of household’ in Sri Lanka: A critical look

The concept ‘head of household’ is an important one in the context of Sri Lanka. The Centre on Housing Rights and Evictions (2007, p. 1) identifies three main areas where it has significance in civil life: a) day-to-day dealings with the State administration; b) exceptional situations such as natural disasters; and c) official documentation. National-level data relating to households as well as headship is provided by the Department of Census and Statistics, and therefore the definition adopted by the department to identify the head of household can be considered as official.

In the 2001 and 2012 population Censuses, as well as in the Household Income and Expenditure Survey (HIES) 2009/10, conducted by the Department of Census and Statistics, ‘head of household’ was defined as: “the person who usually resides in the household and is acknowledged by the other members of the household as the head” (Department of Census & Statistics, 2001a, p. 1, 2011b, p. 4, 2011e).

It should be noted that in a country where males are traditionally acknowledged as household heads, the definition adopted by the Department of Census and Statistics does not differentiate between men and women, and thus recognizes that household headship is gender neutral. Despite this, some researchers have cautioned that in practice, and in legal and civil contexts, males are still given preference when identifying the head of household, where both adult men and women are present (Centre on Housing Rights and Evictions, 2007, 2011; Centre for Women’s Research, 2001; Coomaraswamy, 1990; Goonesekera, 1980, 1990).

What is also important is the fact that there is no uniformity in the definitions adopted by the Department of Census and Statistics. For example, the Demographic and Health Survey (DHS) 2000, also conducted by the Department of Census and Statistics uses a similar definition to that of the Census (and the Household Income and Expenditure Survey) by incorporating both ‘self-reporting’

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54 Note that this section focuses only on definitions adapted by different studies conducted by the Department of Census and Statistics, Sri Lanka, or other State organizations, and not those used by individual scholars studying FHHs.
and ‘residence’ as criteria. However, the Demographic and Health Survey definition includes an additional clarification. Accordingly, “The head of household is the adult member, male or female who is primarily responsible for the maintenance, support and care of the household, she/he may be an adult member regarded as the head by the other members of the household. He/she should be a permanent resident of the household” (Department of Census & Statistics, 2002, p. 229).

The Census definition (cited above) does not include explicit reference to primary responsibility and maintenance. When identifying the household head, the Census Enumerator’s Instruction Manual states that, the head of household should be a usual resident and need not necessarily have an income (Department of Census & Statistics, 2001c, p. 12). As such, according to the Sri Lanka Census definition, the head of household is more of a reference person, as it does not take into specific consideration the economic role of the household head. Although adopting the same definition as the census, the Household Income and Expenditure Survey 2006/07 acknowledges that “it is usually assumed that household heads have the responsibility and authority for household affairs. In most cases they are the chief economic supporters or bread winners” (Department of Census & Statistics, 2007b, p. 14). Whether the survey takes into account chief economic support and bread winning of the head is not clear. However, since the focus is on household income and expenditure, and also as policy formulation takes headship into consideration, a greater focus on the economic role of the head or at least her/his individual income would be valuable.

In contrast to the Census and the Household and Expenditure Surveys, The Demographic and Health Survey definition adopted by the Department of Census and Statistics, incorporates primary responsibility for the maintenance of the household, an attribute encapsulated in the concept ‘head of household’ (see Chapter 2: Section 2.2). At a national level, the President’s Manifesto (Mahinda Chinthana: Vision for the Future, 2010) states that it will “…recognize women as the head of the households in instances where she shoulders the responsibility of the family”, again drawing a connection between headship and responsibility.

The ambiguity highlighted is that the analyses and interpretations of FHHs could combine national studies/policy documentation which uses different definitions. Although the definition of FHHs adopted by the Ministry of Social Services (2013a) in formulating the forthcoming family policy was not available at the time of writing this thesis, it notes the importance of definitional compatibility in policy documentations.

Since the prevalence of and trends in FHHs as a generalized phenomenon in Sri Lanka is largely based on census data, this thesis adopts the definition used by the censuses to identify FHHs (see Chapter 4). It is however noted here that when drawing conclusions on ‘feminization of poverty’, there can be a large difference between a reference person who takes day-to-day decisions and that of a person who assumes the primary economic responsibility for a household (See Chapter 6 for empirical results from this study).

3.6.2 Trends and differences

Census and national level sample survey statistics show that the percentage of FHHs in Sri Lanka is increasing (Bruce et al., 1995, as cited in Buvnic & Gupta, 1997, p. 262; Department of Census & Statistics, 1995b, 2001a, 2002, 2007b, 2011a; Rasanayagam, 1993). As noted in Chapter 1, according to the latest available national statistics (Household Income and Expenditure Survey 2009/10), 23 per cent of all households can be classified as FHHs. The last available census records (2001) report the figure to be 20.1\(^{56}\) (Table 3.6.2.1).

Census data since 1981 excludes districts in the northern and eastern parts of the country, which were affected by civil disturbances till year 2009. The proportion of FHHs in 2001 would have been higher if these districts were included, as civil disturbances can directly or indirectly influence female headship (Ruwanpura & Humphries, 2004; Wanasundera, 2006).

\(^{56}\) The census data (2012) pertaining to household headship was not available at the time of the writing of this thesis.
Table 3.6.2.1: Percentage of FHHs in Sri Lanka, 1975 to 2009/10

<table>
<thead>
<tr>
<th>Year</th>
<th>FHHs (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1975</td>
<td>15.7</td>
</tr>
<tr>
<td>1981 Census</td>
<td>17.4</td>
</tr>
<tr>
<td>1993 DHS&lt;sup&gt;a&lt;/sup&gt;</td>
<td>19.2</td>
</tr>
<tr>
<td>2000 DHS</td>
<td>20.4</td>
</tr>
<tr>
<td>2001 Census</td>
<td>20.1</td>
</tr>
<tr>
<td>2006/07 HIES&lt;sup&gt;b&lt;/sup&gt;</td>
<td>24.2</td>
</tr>
<tr>
<td>2009/10 HIES</td>
<td>23.2</td>
</tr>
</tbody>
</table>

Sources: Bruce et al., 1995, as cited in Buvinic & Gupta, 1997; Department of Census & Statistics, 1995b, 2001a, 2002, 2008a, 2011a; Rasanayagam, 1993

Notes.
a. Demographic and Health Survey
b. Household Income and Expenditure Survey

Although the significance of FHHs in the country as a household form is recognized, studies focusing on FHHs as a general phenomenon are relatively few. As already stated, most of the extant studies have focused either on the war torn districts or on purposive samples of poor FHHs. The study conducted by the National Institute of Social Development (2009) is one exception – it focused on a national sample of 956 FHHs, in five geographical regions of Sri Lanka, representing the urban middle class, urban poor, rural sector, plantations, coastal belt and the dry zone. The following sections highlight many of the variations that can be observed among FHHs in the country as reported in national level data<sup>57</sup>.

Residential differences

FHHs in the country are not confined to a particular geographical location or a residential sector (Figure 3.6.2.1<sup>58</sup> & Table 3.6.2.2 respectively). At the district level, the percentage of FHHs around the country was between 18-23 per cent in 2001 and 21-26 per cent in 2006/07, other than in two districts (Monaragala and Rathnapura). The highest proportion of FHHs in both 2001 and 2006/07 are

<sup>57</sup>2006/07 and 2009/10 data are provided interchangeably as 2009/10 data are not available for some categories.

<sup>58</sup>See Appendix A.1 for percentage distribution of FHHs by districts, 2001 and 2009/10.
observed in Kandy district. In 2001 the second highest proportion of FHHs was observed in the Matara district. Both Kandy and Matara have been out-migratory districts for several decades. By 2006/07, Polonnaruwa district which showed a relatively low level of FHHs (19 per cent) in 2001, had increased considerably to 26 per cent, and thus reported the second highest proportion of FHHs (Appendix A.2).

Figure 3.6.2.1: Percentage distribution of FHHs by districts, 2001

Source: Department of Census & Statistics, 2001a, 2011b

Note.
See Appendix A.2 for details.

The lowest proportions of FHHs for both periods are observed in Monaragala and Rathnapura districts, which also have the highest levels of poverty (proportion below national poverty line) in the country (Department of Census & Statistics, 2006). It should be mentioned here that some studies report the proportion of
FHHs without analysing the country situation on the whole, which could project a misleading picture. For example Kottegoda (1996), citing Wijayatilake (1994) states that in the Southern district of Monaragala in Sri Lanka which witnessed a high proportion of violence during the civil disturbances of the South in the 1980s, a significant proportion of the households are female-headed. However, according to both the 2001 Census and the 2009/10 Household Income and Expenditure Survey, the district that records the lowest percentage of FHHs in the country is Monaragala district.

When a sector-wise comparison is made, the highest proportion of FHHs is found to be in urban areas (Table 3.6.2.2). In 2009/10, 27 per cent of urban households were headed by women in comparison to 22 per cent in both the rural and the estate sectors. Furthermore, in all three sectors, the proportions of FHHs are increasing, with the highest increase recorded for the estate sector. Studies undertaken in other parts of the world show that FHHs could be either an 'urban' or a 'rural' phenomenon (Bradshaw, 1995b; Brydon & Chant, 1989; Lloyd & Blanc, 1995) depending on the proportions of FHHs observed in the respective areas. In Sri Lanka the proportion of FHHs in the urban sector is only five percentage points higher than that of the other two sectors, and therefore should not be taken as an indication that this type of household is essentially an urban phenomenon.

Table 3.6.2.2: Percentage distribution of FHHs by residential sector, 1993 to 2009/10

<table>
<thead>
<tr>
<th>Year</th>
<th>Urban</th>
<th>Rural</th>
<th>Estate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1993</td>
<td>21.2</td>
<td>19.0</td>
<td>15.4</td>
</tr>
<tr>
<td>2000</td>
<td>23.4</td>
<td>19.9</td>
<td>17.3</td>
</tr>
<tr>
<td>2006/07</td>
<td>25.5</td>
<td>23.0</td>
<td>22.9</td>
</tr>
<tr>
<td>2009/10</td>
<td>27.2</td>
<td>22.4</td>
<td>24.9</td>
</tr>
</tbody>
</table>

Sources: Department of Census & Statistics, 1995b, 2002, 2008a, 2011a
Marital status difference

When the marital status of female heads is considered, certain notable differences can be observed in comparison to male heads. Male heads are essentially a homogeneous group with 94 per cent of them being married, and only six per cent in the combined group of widows, divorcees and never-married (Department of Census & Statistics, 2002). Table 3.6.2.3 shows the proportion of female heads by marital status at three time periods, and it can be seen that they are mainly divided among the categories of widowed and married, with relatively prominent proportions in the never-married and divorced/separated categories. In all three time periods, the highest proportion of female heads are widows.

A striking feature of the distribution shown in Table 3.6.2.3 is that a significant share of the female heads (37 per cent in 2009/10) is reported as married. According to the Department of Census & Statistics (2011b, p. 4) persons who are married according to law, custom or repute are all classified as married. Reported data on the marital status of female heads do not differentiate these sub-groups. Yet, micro-level studies show that a significant minority of female heads have lived with a partner for long periods without being legally married (Weerasinghe, 1987). The proportion married has increased from 24 per cent in 2000 to 37 per cent by 2009/10 – an increase of 13 per cent during ten years. This trend is important because, in Asian contexts including Sri Lanka, married women almost never assumed the role of household head (Ayad et al., 1997; Goonesekera, 1980). The Demographic and Heath Survey 2000, Sri Lanka (Department of Census & Statistics, 2002) recognized this anomaly when it observed that further investigation is needed to understand why a married woman is reported as head of household. The survey further states that “may be in most cases the husbands do not usually live in these households, which again needs to be studied further” (ibid. p. 24). As noted above, the census definition of the head of household is based on usual residence, and therefore migrant husbands are not considered as heads of

59 A similar pattern can be observed in other countries in Asia (Morada et al., 2001 for Philippines).
60 The present study acknowledges that marital status may not be a robust indicator because, due to socio-cultural reasons women (or men) may not divulge their true marital status. For example, widows who are living with a partner may report that they are widows instead of reporting that they are living with a partner. It is extremely difficult to capture these complexities in censuses or surveys as in-depth probing is not done (see also Chapter 5: Section 5.3.3).
households. Since male migration is quite prevalent in Sri Lanka (see Section 3.4.4 above), it is likely that most of the female heads reported as married have a migrant spouse (see Chapter 5). There is also the possibility that some women are legally married, but deserted by the spouse, or have walked out of the marriage on their own account without any legal contract and formed a FHH, yet report that they are married\(^{61}\). These complexities should be born in mind when discussing the marital status of female heads (see Chapter 5 for empirical evidence of these complexities). Although voluntary separation is taken to account in census/survey data (see footnote 61), M. Perera (1991) note that national level surveys do not specifically focus on desertion, which is quite prevalent among female heads.

Table 3.6.2.3: Percentage distribution of female heads by marital status, 2000 to 2009/10

<table>
<thead>
<tr>
<th>Year</th>
<th>Never married</th>
<th>Married(^a)</th>
<th>Widowed</th>
<th>Separated/divorced</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>3.7</td>
<td>24.4</td>
<td>65.1</td>
<td>6.8</td>
<td>100.0</td>
</tr>
<tr>
<td>2006/07</td>
<td>4.0</td>
<td>31.8</td>
<td>58.9</td>
<td>5.4</td>
<td>100.0</td>
</tr>
<tr>
<td>2009/10</td>
<td>4.5</td>
<td>37.0</td>
<td>53.3</td>
<td>5.2</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Sources: Department of Census & Statistics, 2002, 2007b, 2011a

Note.
\(^{a}\) This group could include women who are legally married and living with the spouse, women who are living with a partner without a legal marriage, women with a migrant spouse or women who are legally married but are separated without a legal contract etc. (see discussion on Marital status differences above).

The proportion ‘never-married’ among both male and female heads is very small, although the proportion is higher among women (Department of Census & Statistics, 2002). Micro-scale research by Weerasinghe (1987) revealed that women who have never-married but have children from different partners are present in Sri Lanka. Although this situation is quite common for female-heads in Latin America, it is not so in Sri Lanka. At a national level, ‘never-married’ female heads (no indication is given to whether they have children or not) seem to

\(^{61}\) The Household Income and Expenditure Survey (Department of Census & Statistics, 2011a) categorize those who are voluntarily separated without a court order as separated. However, whether all women (or men) in such a situation would report their correct marital status should be treated with caution.
be slightly more prevalent in the urban sector compared to rural and estate sectors. For example, in 2009/10 the percentage was 4.7 in the urban sector, whereas it was 3.2 and 2.2 in the rural and estate sectors respectively (Department of Census & Statistics, 2011b). Relatively high levels of divorced/separated female heads (seven per cent) are also observed, while only one per cent of the male heads are divorced/separated (Department of Census & Statistics, 2002).

Age differences

A little more than 60 per cent of the female heads are under the age 60 (Table 3.6.2.4) in 2009/10. Among them, the highest concentration is within the age group 40-59 years. According to available statistics, female headship appears to be concentrated in the older age groups, though almost one-fifth (18 per cent) of the women heading households are below age 40. These women are still in their prime reproductive age, and, therefore, it is likely that they look after dependent children.

<table>
<thead>
<tr>
<th>Age group</th>
<th>Female heads (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 40</td>
<td>18.4</td>
</tr>
<tr>
<td>40-59</td>
<td>43.3</td>
</tr>
<tr>
<td>60 and above</td>
<td>38.2</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Department of Census & Statistics, 2011a

A relatively large proportion of female heads (10 per cent in 2009/10) have no schooling, whereas the proportion for the total population in Sri Lanka is four. Another 27 per cent of the female heads have only primary level education (Department of Census & Statistics, 2011a), an indication that the educational levels of a significant share of female heads are relatively low. The majority of female heads (other than in the estate sector where the employed percentage is 52) are engaged in household work. For urban and rural sectors and also for Sri Lanka as a whole, the percentage of women heads who are ‘employed’ is below
35 per cent. The proportion who stated that they were unable or too old to work is also significant (22 per cent for Sri Lanka as a whole). The statistics therefore suggest that in a large number of households, the women who are heads of households are not formally employed, and therefore may not be the main income earners of the household. This warrants further investigation.

It is clear from the discussion in this section that there is significant variation amongst the households headed by women according to demographic as well as socio-economic indicators, and therefore that further analysis is needed to unpack this diversity. However, although the Censuses and other national level sample surveys publish certain demographic and socio-economic information relating to FHHs, they are descriptive in nature and do not go into detail. Further, there are inconsistencies in published statistics. For example, although the Department of Census and Statistics reports labour force participation of female heads for 2006/07 based on the HIES, the information is not provided for 2009/10, consequently making more comprehensive analysis using official statistics difficult.

3.6.3 Micro-level studies of female-headed households in Sri Lanka

As mentioned in Chapter 1, research on FHHs in Sri Lanka dates back to the 1980s. As an introduction to the present section, Table 3.6.3.1 provides a brief outline of selected studies, noting the geographical locations where they were conducted and also the issues and groups of FHHs that were focused.

Irrespective of whether the focus is on conflict or non-conflict areas, widowhood is identified as the main cause for female headship (Kottegoda, 1996; M. Perera, 1991; National Institute of Social Development, 2009; Ruwanpura, 2003; Samuel, 1994; Weerasinghe, 1987), a fact depicted in national level data as well (See Section 3.6.2 above). However, as Ruwanpura and Humphries (2004), as well as Samuel (1994) show, one can also find separate sub-categories of widows whose

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62 This is for year 2006/07 (Department of Census & Statistics, 2008b).
circumstances could differ on how the spouse died. For example, Ruwanpura and Humphries differentiate between women whose husband died of natural causes, suicide and homicide, while Samuel goes into even more detail, by differentiating between killings by the government forces and the militants. Although both these studies focus on death caused by conflict and otherwise, in conflict areas, Chapters 5 and 6 of this thesis show that this type of differentiation can be observed even in the non-conflict areas.

Table 3.6.3.1: Selected studies of FHHs in Sri Lanka

<table>
<thead>
<tr>
<th>Source</th>
<th>Year</th>
<th>Area in focus</th>
<th>Group/issue in focus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weerasinghe</td>
<td>1987</td>
<td>The poor in 2 villages in Matara district</td>
<td>Issues of the poor</td>
</tr>
<tr>
<td>M. Perera</td>
<td>1991</td>
<td>Purposive sample/ three social settings – urban, semi-urban, rural</td>
<td>Poverty</td>
</tr>
<tr>
<td>Samuel</td>
<td>1994</td>
<td>Eastern Sri Lanka (conflict area)</td>
<td>FHHs in conflict area</td>
</tr>
<tr>
<td>Kottegoda</td>
<td>1996</td>
<td>North, East and South – No new study per say, but focuses on other studies done in the area</td>
<td>Women in armed conflict areas/also emphasize on poverty</td>
</tr>
<tr>
<td>Thiruchandran</td>
<td>1999</td>
<td>Eastern Sri Lanka (conflict area)</td>
<td>FHHs in conflict area</td>
</tr>
<tr>
<td>S. Perera</td>
<td>1999</td>
<td>Southern Sri Lanka</td>
<td>FHHs in post-terror South</td>
</tr>
<tr>
<td>Ruwanpura</td>
<td>2003</td>
<td>Eastern Sri Lanka (conflict area)</td>
<td>FHHs in conflict area</td>
</tr>
<tr>
<td>Ruwanpura &amp; Humphries</td>
<td>2004</td>
<td>Eastern Sri Lanka (conflict area)</td>
<td>FHHs in conflict area</td>
</tr>
<tr>
<td>Jayathilaka</td>
<td>2007</td>
<td>Covers a cross section/ based on secondary data</td>
<td>Poverty</td>
</tr>
<tr>
<td>Shockman</td>
<td>n.d.</td>
<td>Based on secondary data</td>
<td>Multidimensional deprivations</td>
</tr>
</tbody>
</table>

Existing studies also highlight the relatively high proportion of female heads who are married. In some studies they were the dominant group among the female heads – Arulrajah & Phillip (2011) notes that 95 per cent of the female heads in
their sample were married\textsuperscript{63}. Ruwanpura (2003) also report of a noticeable proportion of married female heads in the East, where conflict-related deaths, desertions and formation of FHHs are common. However, according to Weerasinghe’s study (1987) in two villages in the Matara district, the number of FHHs formed through desertion were higher than those headed by married women (24 per cent against nine per cent). Similarly, in the study conducted by National Institute of Social Development (2009), the second main reason for female headship after widowhood (74 per cent), was family dissolution/separation (20 per cent). Relatively high proportions of abandoned female heads (34 per cent) were also reported by M. Perera (1991).

Interestingly, the study conducted by the National Institute of Social Development (2009), which provides the evidence informing the forthcoming family policy in Sri Lanka, does not mention married female heads. This may relate to the definition adopted in the study, yet needs further clarification as the proportion of married female heads are relatively large, and increasing in the country (see Section, 3.6.2). The main reason for the emergence of married female heads over the past few decades has been the migration of spouses. Studies from other parts of the world have shown that the economic position of female heads with a migrant spouse is considerably better off than their counterparts, and sometimes even than male heads. Yet, similar to different types of widows, migration of the spouse can also take different forms. In non-conflict areas, the spouse is usually employed in other areas or countries, and is in contact with their family. However, in the conflict areas, it is quite different, as most men appear to have left home in order to avoid the conflict. It is also confusing as most of the female heads in these situations do not exactly know whether the spouse is still living or, for example, have abandoned them. In Sri Lankan studies conducted in the ‘conflict stricken’ areas, ‘migration of spouse’ is a neglected factor, but needs more investigation.

\textsuperscript{63} Arulrajah and Phillip (2011) report that 29 per cent of these women were living with the husband, and 66 per cent were living without the husband.
Poverty

National level statistics related to poverty in Sri Lanka show that, at the aggregate level, FHHs are slightly better off compared to MHHs (see also Chapter 1). The Head Count Index (HCI64 for year 2006/07 was 15.1 and 15.3 per cent for female and male-headed households respectively (Department of Census & Statistics, 2009a)65. Furthermore, the proportion of FHHs below the national poverty line decreased between 1990/91 and 2006/07 (Department of Census & Statistics, 2006, 2009a). Although FHHs are frequently associated with poverty, the above statistics indicate that at national level, there is no significant disparity in the poverty level among male and female-headed households in Sri Lanka.

Jayathilaka’s study (2007) based on the Household Income and Expenditure Survey 2001/02, which goes into a more in-depth exploration of national data, demonstrates that in general, poverty levels of FHHs are slightly lower than those of MHHs. For example, 26 per cent of the MHHs were poor, whereas only 24 per cent of the FHHs were poor. These overall figures however differ according to certain characteristics in both male and female-headed households. For instance, the proportion of poor (FHHs and MHHs) was highest in the estate sector (40 per cent) and lowest in the urban sector (10 per cent)66. Kottegoda (1991, as cited in Tudawe, 2001) however state that although consumption poverty does not vary with gender, societal pressure exerted on women without men, together with economic pressure, and certain other discriminatory factors towards women, makes FHHs much more deprived than others.

As already noted, many micro-studies commence with the view that FHHs are a poor group, and some in-depth micro-scale research depict FHHs as the poorest of the poor (Gunatilleke, 1990, as cited in M. Perera, 1991; Weerasinghe, 1987). The focus of Weerasinghe’s study (1987) is not the issue of poverty per se, but the study concludes that FHHs are poorer than MHHs (a similar result is observed in

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64 The proportion of persons below the national poverty line to the total population.
65 HCI at the national level in 2009/10 is 8.9 per cent. Unfortunately, published statistics for male and female-headed households separately are not available for this year.
66 It should also be noted that different results for poverty levels could have emerged if different types of FHHs (i.e. de jure and de facto) and different types of MHHs (i.e. with a migrant wife or without a migrant spouse) were compared. Jayathilaka’s (2007) study is proof that neither FHHs nor MHHs should be taken as unitary groups.
a study conducted by Aturopane, Rodrigo, & Perera, 1997, as cited in Ruwanpura & Humphries, 2004, p. 183). A significant finding in Weerasinghe’s study is that all women, including female heads, agree that poverty is not limited to gender. Another important conclusion is that female heads as well as women in general in the village studied by Weerasinghe had economic decision-making power because they were earning an income. A study done by M. Perera (1991) acknowledges that female headship and poverty both have non-economic strands, but focuses on the income poverty issue among poor FHHs. The study also reveals that the nature and intensity of poverty depends on the different characteristic of FHHs, such as age composition, household size, dependency and nature of the partnership.

Social issues

Although female headship is a common occurrence in most parts of the world today, the role is rarely seen in a similar light to that of male headship (Chant, 1997a). Especially, de jure female heads are associated with a certain amount of stigma (Bradshaw et al., 2013). Despite the status of women in Sri Lanka being much better than other South Asian women, female heads have to deal with certain social constraints, such as lack of security and respect, being insulted and character slandering in varying degrees (Arulrajah & Phillip, 2011; National Institute of Social Development, 2009; M. Perera, 1991, S. Perera, 1999). On a more serious note, Weerasinghe (1987) found that rural women abandoned by their spouses were treated as outcasts. However, Kottegoda (1991, as cited in Tudawe, 2001) found that in the urban low-income shanty settlements female heads have much support from the community. Unlike rural women, urban women find work outside their community and, therefore, are less subject to scrutiny and criticism. Ruwanpura and Humphries (2004) also found high levels of social support for the female heads from their family and neighbours, while M. Perera (1991) notes support from both formal and informal networks.

3.7 Conclusion

This chapter has covered considerable ground, using history, demography, socio-economic indicators and policy, definitions and empirical data, based on both
macro and micro-level research to draw together a background picture of FHHs in Sri Lanka. The chapter shows that Sri Lanka has comprehensive social security for the family, but does not have specific provisions or policies for FHHs. It also highlights that although women have shown high achievements in some areas such as education, the situation is not similar for others, such as labour force participation. Even in ‘high achievement areas’ such as education, there are deprived pockets. Female headship in Sri Lanka is presently related largely to circumstances rather than choice – widowhood is an example. However, there are diverse pathways to emergence of FHHs. National and micro-studies specifically show that no consensus can be drawn about the poverty levels of FHHs. This chapter provides the background to the empirical study that forms the substance of this thesis. As a preface to the discussion of findings from the field research, Chapter 4 outlines the research methodology underpinning the acquisition of information on FHHs and the methods used to gather data in Sri Lanka.
CHAPTER FOUR

Methodology

4.1 Introduction

The thesis, so far, has elaborated the background for the research based on literature on FHHs, and the theoretical concepts underpinning the analysis. The present chapter provides the connection between the literature and the empirical findings by discussing the methodology and methods of the research. It outlines the design of the research, the methodological foundation that steered particular research choices, and the actual methods of data collection and analysis.

As shown, FHHs are most often portrayed as an undifferentiated group, purely because the head of household is a woman. Such specific categories are important, especially from a demographic point of view, to identify emergence, rise and prevalence of FHHs around the world. Despite this importance, the commonality of the sex of the head of household also suggests that it is possible for FHHs to be applied as a category which is invariant across time and space. Demographic studies themselves are now moving beyond analyzing levels and trends (of mortality, fertility and migration), to explaining the causes and consequences of demographic change (Coast, Hampshire, & Randall, 2007). Yet, they are still dominated by explanations based on quantitative data. Feminist theorists by and large argue that women’s issues cannot be so readily quantified, and that research into gender needs a qualitative approach (Hughes & Cohen, 2012; Jayaratne & Stewart, 1991). Although in-depth qualitative data does provide specificities masked by aggregate quantitative data, this alone is not sufficient to attract attention to gender issues; it is the large scale quantitative data that highlights emerging social trends and problems (Coast et al., 2007; Riley, 1997), even though the true meaning may not be observed on the surface (Greenhalgh, 1990). It is this quantitative-qualitative divide and how it can be bridged to make gender research methodologically richer, that forms the backdrop to this chapter. The methodology is essentially a mixed quantitative-qualitative approach.
The chapter starts with an introduction to mixed methods research (Section 4.2), and then justifies the approach used in this study (Section 4.3). The rest of the chapter, beginning from Section 4.4, is an overview of empirical data collection and analysis.

4.2 Mixed methods research: An introduction

Creswell and Plano Clark (2007) define methodology as a “framework that relates to the entire process of research” (p. 4). In conventional research, this process tends to be more strictly confined within particular philosophical paradigms – positivism or constructivism, and types of data – quantitative or qualitative. The field of mixed methods is relatively new, and is less well known than either the quantitative or the qualitative approaches. However research methodology is a dynamic process and continues to evolve and grow. Mixed methods are emerging as a third framework for undertaking research.

Simplistically put, mixed methods research is that which integrates both quantitative and qualitative data in all levels of the research process within one single research project (Bryman, 2012; Creswell, 2003; Hesse-Biber, 2010). As Greene, Caracelli, and Graham (1989) defines it, mixed methods designs are:

Those that include at least one quantitative method (designed to collect numbers) and one qualitative method (designed to collect words), where neither type of method is inherently linked to any particular inquiry paradigm (p. 256).

However, the feature of mixed methods research is more than collecting and analyzing both types of data. The data derived from both methods are mutually illuminating and not used in tandem, so that the overall strength of the study is greater than either qualitative or quantitative research (Bryman, 2012; Creswell, 2009; Creswell & Plano Clark, 2007; Teddlie & Tashakkori, 2009; see also Coast et al., 2007).
Philosophical paradigms and quantitative vs. qualitative research

For a considerable time, social science research has been dominated by what is identified as the paradigm ‘wars’, which argue for the superiority of either of two major paradigms: positivist paradigm which underlies quantitative research methods, and constructivism that underlies qualitative methods (Tashakkori & Teddlie, 1998; Teddlie & Tashakkori, 2003; see also Guba & Lincoln, 1994; Neuman, 2000). Many differences between these two paradigms have been highlighted. Table 4.2.1 presents the differences compiled by Lincoln and Guba (1985) as produced by Tashakkori & Teddlie (1998, pp. 7 & 10), complemented with some of their own ideas.

Table 4.2.1: Axioms of positivism and constructivism

<table>
<thead>
<tr>
<th></th>
<th>Positivism</th>
<th>Constructivism</th>
</tr>
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<tbody>
<tr>
<td><strong>Ontology</strong> (nature of reality)</td>
<td>Single reality</td>
<td>Multiple, constructed realities</td>
</tr>
<tr>
<td><strong>Epistemology</strong> (the relationship of the knower to the known)</td>
<td>Knower and known are independent</td>
<td>Knower and the known are inseparable</td>
</tr>
<tr>
<td><strong>Axiology</strong> (role of values in inquiry)</td>
<td>Inquiry is value-free</td>
<td>Inquiry is value-bound</td>
</tr>
<tr>
<td><strong>Generalizations</strong></td>
<td>Time and context – free generalizations are possible</td>
<td>Time and context – free generalizations are not possible</td>
</tr>
<tr>
<td><strong>Causal linkages</strong></td>
<td>Real causes that are temporally precedent to or simultaneous with effects</td>
<td>Impossible to distinguish causes from effects</td>
</tr>
<tr>
<td><strong>Logic</strong></td>
<td>Deductive logic: There is an emphasis on arguing from the general to the particular, or an emphasis on a priori hypothesis (or theory)</td>
<td>Inductive Logic: There is an emphasis on arguing from the particular to the general, or an emphasis on ‘grounded theory’</td>
</tr>
</tbody>
</table>

Source: Tashakkori & Teddlie, 1998, pp. 7&10

67 According to Neuman (2000, pp. 63-88) there are three main paradigms or approaches to research: positivist, interpretive (also known as constructionism) and critical social science, and also two additional approaches (feminist and postmodern). See also Tashakkori & Teddlie (1998).
These differences are not water-tight; as Tashakkori & Teddlie (1998) note “such black and white contrasts” have resulted in articulating what can be known as “paradigm purity” (p. 10). The purists further their notion by articulating the incompatibility of different research methods. In conventional terms researchers are broadly categorized either as ‘quantitatively-oriented’ or ‘qualitatively-oriented’; both being homogenized within their particular philosophical approaches to research, research design, data collection methods and analysis (Guba & Lincoln, 1994). The generalized view of the methodological literature, is that quantitative and qualitative methods are mutually exclusive and oppositional ideal types, and that it is impossible to think of compatibility between the two methods (Bryman, 1988; Creswell, 2009; Hesse-Biber, 2010; Tashakkori & Teddlie, 1998) and “researchers who try to combine the two methods are doomed to failure due to the inherent differences in the philosophies underlying them” (Teddlie & Tashakkori, 2003, p. 19).

4.3 Justification for a mixed methods approach

It is, however, increasingly seen that such neatly divided approaches to research are no longer valid. Social sciences have grown tremendously and, with that growth, there is now virtually no major problem-area that is studied exclusively with just one method (Brewer & Hunter, 1989, as cited in Tashakkori & Teddlie, 1998, p. 5). This is because on the one hand, emerging social issues cannot be neatly grouped within the boundaries of one discipline (J. C. Caldwell, 1996; Coast et al., 2007; Riley & McCarthy, 2003). On the other, there is also an increasing demand to address novel research questions emerging from new situations and theoretical contributions that traditional research methods have not adequately addressed (Hesse-Biber & Crofts, 2008, as cited in Hesse-Biber, 2010, p. 2).

It is also important here to note how the quantitative-qualitative difference is articulated based on policy and planning. Quantitative research has long been justified in the sense that policy makers are interested in the numbers (Riley & McCarty, 2003). However, both paradigms have influenced policy, and funding bodies have supported both paradigms and encourage interdisciplinary work.
(Coast et al., 2007; Datta, 1994, as cited in Tashakkori & Teddlie, 1998). There is also now an increasing pressure from governments as well as other funding bodies and stakeholders that research should explore social issues using mixed methods (Hesse-Biber, 2010, p. 1).

In the process of confining quantitative and qualitative methods to separate domains, what is highlighted is their contrasts. Yet, as Hardy and Bryman (2004, as cited in Bryman, 2012, pp. 409-410) note, the two methods also have similarities, namely:

- Concern with data reduction: Both types of researchers collect vast amounts of data, which need to be reduced in order to be presented. For this purpose, quantitative researchers use statistical analyses such as frequency tables, while qualitative researchers develop common concepts.
- Answering research questions: Both are concerned with answering questions about the nature of social reality; the difference is that questions in quantitative research tend to be ‘closed’, while those in qualitative research are more open-ended.
- Relating data analysis to the research literature: Both connect their findings to points raised by the literature relating to the topics addressed.
- Variation: Both seek to expose variation and the factors connected to this variation.
- Frequency as a springboard for analysis: In quantitative research the researcher reveals the relative frequency with which certain types of behaviour or events occur. Similarly, the qualitative researcher focuses on the frequency with which certain themes emerge.
- Ensuring that deliberate distortion does not occur: It is now commonly understood that it is not possible to look at social phenomena completely without a bias. However, researchers from both sides attempt to ensure that conscious misrepresentation is avoided.

\[68\text{See Bryman, 2012, pp. 407-409 for a detailed discussion of the contrasts between the two methods.}\]
These fundamental commonalities provide the foundations of a strong case for research that contains a mix of quantitative and qualitative methods and approaches.

4.3.1 Why use mixed methods?

The important question in using mixed methods research is ‘why’ it is used. In both ‘pure’ quantitative and qualitative inquiries, it is the research method that is given prominence. In contrast, an emerging view is that the primary focus of the research should be on the problem, and that there should be flexibility in the methodological choices to accommodate multiple methods, to determine research outcomes (Creswell, 2003; Teddlie & Tashakkori, 2009). Greene et al. (1989, pp. 258-260) gives five reasons why a researcher should employ mixed methods: a) triangulation; b) complementary; c) development; d) initiation; and e) expansion. These are explained below.

**Triangulation** implies that mixed methods offer the possibility of combining both types of data, allowing the possibility of studying the same research question and the same dimensions by more than one method. This not only enriches the conclusions, but also makes them more acceptable for advocates of both quantitative and qualitative approaches. The core idea of triangulation is that all methods have biases and limitations, and the use of just one method to assess a phenomenon will give biased and limited results. The **complementary** nature of mixed methods allows the researcher to gain a fuller understanding of the problem as well as clarify a given result. Mixed methods are also used for ‘**development**’ or use the results of one method to inform the other. For example, results from a survey can be used to shape the questions used in an interview. Similarly, a study’s findings may raise the need for more clarification or discovery: **initiation** will help the researcher to follow and elaborate on these new insights. And lastly, the findings from one study may open out a completely new or unexpected result which can be **expanded**.
4.3.2 The quantitative-qualitative debate and gender

It has already been noted that in conducting gender research, qualitative approaches are considered the most suited, as they give voice to the women; not surprisingly qualitative approaches have become orthodoxy in gender research (Hughes & Cohen, 2012; Mies, 1983; Oakley, 1998). Feminists tend to critique quantitative methods suggesting that women’s individual experiences get distorted by compiling them into categories predefined by the researcher and, therefore, can ignore issues that are of importance to women (Jayaratne, 1993; Jayaratne & Stewart, 1991). According to Oakely (1998) the main objections to quantitative methods by feminists are three-fold: “the case against positivism” because of its objectivity or value free nature of looking at things; “the case against power” as it creates a hierarchical relationship between the researcher and the researched; and “the case against p values” (i.e. use of statistical methods) because they are believed to obscure qualitative meaning (pp. 709-710). However, Sprague (2005) notes that when criticism is levelled at quantitative methods by feminists, it is based on how positivists do quantitative research; thereby, “the critiques are sliding from a concern about a particular methodology to a whole-sale rejection of a class of methods” (Sprague, 2005, p. 81).

Further, these critiques neglect that qualitative research can also be done with a positivist perspective (Coast et al., 2007) and that qualitative methods can also be susceptible to bias (R. Campbell & Wasco, 2000). There is no such thing as a best method to research gender; the appropriate method is the one that is most likely to produce credible evidence, so as to achieve the research objective (R. Campbell & Wasco, 2000; Jayaratne & Stewart, 1991). A growing body of literature is now pointing out that when researching women, it is of particular importance to explore the research question first, and remain open to a range of data collection methods so as to arrive at a better understanding (Oakley, 1999, as cited in Creswell & Plano Clark, 2011, p. 374; Reinharz, 1992; Scott, 2012). According to Reinharz (1992), using mixed methods to study women will help the researcher to increase the layers of inquiry and explore “previously unexamined or misunderstood experiences” (p. 197) that would otherwise remain subjugated. It is also seen as providing a strategy to overcome traditional methods of enquiry.
Subsequently, in practice, new questions can be formulated to incorporate these hidden dimensions (Hesse-Biber, 2010).

Influenced by these ideas, the present study uses a mixed methods approach to study female headship in Sri Lanka, under the premise that a combination of approaches and methods will provide a better understanding of the research problem. The study is based on survey research and in-depth interviews. A brief introduction to the data collection methods utilized in this research follows.

**4.3.3 Surveys and in-depth interviews: A brief note**

Conventionally, survey research is developed within a positivist framework (Neuman, 2000). It refers to collecting quantitative information about trends, attitudes or opinions from a population by studying a sample of that population, and can be used for descriptive, explanatory and exploratory purposes (Babbie, 1973, 2007; Creswell, 2009; Neuman, 2000). Surveys are considered to be the best method to use if the intention of the researcher is to collect information about large populations. The importance of survey research is that, if a rigorous sampling method is adopted, it can identify a group of individuals whose characteristics can be taken to represent the larger population (Neuman, 2000). Surveys are mainly used in research that has individuals as their unit of analysis, and obtain information directly from the respondents. In a survey all respondents answer the same questions and similar data is generated from the whole sample. Surveys can be used to gather information on a population at a single point in time (cross-sectional surveys) or over a long period of time (longitudinal surveys) (Babbie, 1973, 2007; Creswell, 2003; Neuman, 2000). Surveys are widely used to analyze FHHs. Researchers either use sample surveys conducted by governments or other organizations (Appleton, 1996; Dreze & Srinivasan, 1997; Gangopadhyay & Wadhwa, 2004; Morada et al., 2001; see Jayathilaka, 2007 for Sri Lanka), or conduct their own surveys (Klasen et al., 2011; Varley, 1996; see National Institute of Social Development, 2009; Ruwanpura, 2003 for Sri Lanka).

As King and Horrocks (2010) say ‘qualitative interviewing’ (often termed in-depth interviews) is probably the most widely used qualitative research method
(see also Bryman, 2012). It is different from interviews used as the method of obtaining information in sample surveys (see Bryman, 2012, p. 470 for a discussion). In-depth interviews are considered extremely useful to explore topics broadly (Babbie, 2007; Bryman, 2012; Hesse-Biber & Leavy, 2006; Travers, 2006) which is a main interest in this study. There are many types of in-depth interviews, and in this study, the type adopted was the ‘unstructured interview’. When conducting unstructured interviews, the interviewer usually has only a list of topics or issues, which is called an interview guide. The style of questioning is informal, and the phrasing and sequencing of the questions will also vary from interview to interview (Bryman, 2012). In-depth interviewing is a method commonly adopted by researchers to gather information about FHHs (see Chant, 1997a; Miwa, 2005).

4.4 The present study

The present research is a cross-sectional study of a large sample of FHHs in three selected geographical districts of Sri Lanka, namely Kandy, Matara and Colombo. These three districts were primarily chosen because they reported the highest percentages of FHHs according to the 2001 Census (see Section 4.6.1 below for further justifications of selecting these three districts). The study was conducted between January and June 2010, adopting a sequential mixed methods research design. The research consisted of two parts, and collected both quantitative and qualitative data. The first was a sample survey of 534 FHHs; the second was in-depth interviews with 32 women who were heads of households, selected from among the survey respondents. The quantitative and qualitative data were analyzed separately, and equal weight was given to both types of data. Primary data are complemented by secondary data when necessary. The latter are mainly drawn from the published records of the Department of Census and Statistics, Sri Lanka, and include data on the demographic and socio-economic characteristics of the population of Sri Lanka, as well as FHHs. A detailed discussion of the present study is given below. Section 4.5 focuses on preparation for fieldwork and Section 4.6 is on data collection and analysis.
4.5 Preparation for fieldwork

Before the actual data collection procedure began, certain prerequisites had to be met, and preparatory work conducted. For the present research there were four ‘preparation’ tasks prior to data collection: a) preliminary discussions with informed sources; b) preparing the questionnaire for the sample survey; c) obtaining ethical approval; and d) selecting and training the research team. Each of these will be discussed briefly below.

4.5.1 Preliminary discussions

To broaden the understanding of FHHs in Sri Lanka, and thereby build up a strong base for conducting the study, informal discussions were held with university academics involved in related research areas, officials in the Department of Census and Statistics and government administrators in Sri Lanka and two female household heads personally known to me. The themes discussed were about identifying FHHs, reasons for their formation, and socio-economic issues related to female headship. The definition adopted for identifying FHHs is that used by the Department of Census and Statistics, Sri Lanka. As such, a main objective of the discussions was to see how this definition was operationalized in the field, which was given priority in the discussions with the officials at the Department of Census and Statistics. The discussions with the female heads of households sought to gain a subjective assessment of the experiences faced by these women. These discussions were valuable in finalizing the questionnaire.

4.5.2 Questionnaire for the sample survey and in-depth interview guide

Questionnaire

The questionnaire adopted for the sample survey (Appendix B.1) was based on the literature on FHHs, the preliminary discussions noted above, and was guided by the questionnaires used in the Sri Lankan censuses, demographic and health surveys and household income and expenditure surveys, all conducted by the
The main objective of the questionnaire was to collect a consistent body of information from a diverse range of female heads of households. The questionnaire consisted of four parts (see also Appendix B.1):

- The first relates to household information, such as household size, the relationship of household members to the head of household, and basic demographic and socio-economic characteristics of each member, as well as the physical characteristics of the residence (i.e. construction material), and basic amenities available.

- The second relates to background information of woman who responded, including reasons for female headship, age at assuming headship, preference for the role, residence pattern before and after assuming headship, and details of marital status.

- The third part focuses on economic information of the household, including household income and contributory sources, stability of income sources, the economic status of the head of household, views about expenditure and methods adopted for economic survival.

- The final section relates to socio-political relations. These include information on the social networks, support received by the female heads from these networks and participation in community activities etc.

The questionnaire included closed as well as open-ended questions. The closed questions were pre-coded and each response had a number which could be circled. Although the pre-coded answers were expected to be exhaustive, each question also contained a category labelled ‘other (please specify)’, so as to accommodate unexpected answers. For questions where multiple answers were anticipated, the respondents were asked to state the ‘main’ answer. However, room was left for

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69 These questionnaires are given in both Sinhala and English languages.
the interviewers to note down any other answers. The open-ended questions were coded later. Since the respondents were expected to be a diverse group, it was obvious that some questions would only be relevant to particular respondents. As such, some contingency questions were also included. This was expected to facilitate the task of the interviewers as well as the respondents, and also save time.

The questionnaire was simultaneously prepared in both Sinhala\textsuperscript{70} and English languages\textsuperscript{71}. The survey was expected to cover respondents from minority ethnic groups, whose main language was Tamil and not Sinhala. Prior fieldwork done by me (the principal researcher) showed that the majority of Tamil speaking persons can carry out a conversation in Sinhala. Accordingly, it was decided to obtain the assistance of translators only when necessary. However as it transpired, translators were not required as all of the respondents were able to carry out the interviews in Sinhala.

\textit{In-depth interview guide}

Topic areas for the in-depth interviews were similar to those covered in the questionnaire because the main aim of the in-depth interviews was to explore more deeply the issues covered in the questionnaire. The general themes which guided the in-depth interviews were as follows: (a) formation of FHHs; (b) economic conditions of the household; (c) social relations; (d) achievements and regrets; and (e) short term and long-term plans for the future (see Appendix B.2 for details). Based on the idea that flexibility is a key characteristic of qualitative interviewing (King & Horrocks, 2010), it was decided to allow participants to raise issues, or for the researcher to pursue any other topics which were considered important, as emerged during the in-depth interviews.

\textsuperscript{70} The language used by the Sinhalese who are the majority of the population in Sri Lanka.
\textsuperscript{71} It was necessary to have an English version, both for discussions with the supervisors as well as to submit to the Ethics Committee of the University of Waikato.
4.5.3 Ethical approval

Babbie (1998) notes the importance of ethical issues by stating that:

If you are going to do social scientific research, then you need to be aware of the general agreements shared by researchers about what is proper and improper in the conduct of scientific inquiry (p. 438).

By this, Babbie means that researchers should be aware of and conform to ethical issues, for ethical issues are directly related to the integrity of the research (see also Bryman, 2012, p. 130). This research is an inquiry into women’s lives where personal information is sought from them. As such, ethical considerations were given high priority, and approval for the study was obtained from the Ethics Committee of the Faculty of Arts and Social Sciences, University of Waikato, based on the guidelines provided by the institution\textsuperscript{72}. These guidelines were similar to ethical aspects identified in social science research methods generally (Babbie, 1998, 2007; Bryman, 2012; Creswell, 2003; Neuman, 2006). Ethical issues in research are diverse. Diener and Crandall (1978) differentiate them into four main areas: harm to participants; lack of informed consent; invasion of privacy; and deception. The requirement of the ethics committee fell within these broad areas and the present research adheres to them. These are briefly discussed below.

No significant risk of any form to the participants was expected in this research. However, given the possibility that other household members may not agree with answers given by the respondent, and therefore may resort to verbal or physical harm, both face-to-face interviews for the survey and in-depth interviews were conducted in private, other than when a respondent requested otherwise. Further, since female headship is often related to distressed situations such as death of a spouse or divorce, no respondent was coerced into participation: when a participant appeared hesitant, further probing was curtailed. All participants were informed that the research was conducted for academic purposes, and their anonymity was guaranteed verbally as well as in writing and all respondents were given the right to withdraw (see Appendices B.1/first page & B.4). All

\textsuperscript{72} See Appendix B.3 for a copy of the ethical approval letter.
information collected is presented in the analysis chapters under pseudonyms, and the names of the residential areas of the women are not mentioned. All interviews were conducted in local languages, and the questionnaire was pre-tested for sensitivity. Since the respondents were women, the sample survey was conducted by a research team consisting of only female members (see Section 4.5.4 for details regarding the research team). Acknowledging the dual role that women carry out, the participants were given the flexibility to choose the date and time for interviews within a designated timeframe, and also the place. All respondents were treated similarly and respectfully. No value judgments about how they faced the interview, the emotions they showed or their answers were given.

4.5.4 Selecting and training the research team

Based on the sample selection procedure that was to be adopted (see Section 4.6.1), it was expected that the sample would be around 450-500 households for the survey. Since I could not handle that number alone within the time available to me, a research team was formed. Eight graduates from the University of Peradeniya, Sri Lanka, were selected as the research team, whose main task was to conduct the interviews for the sample survey (hereafter also referred to as ‘interviewers’). The interviewers were selected on the basis of three main criteria: a) having completed a degree in a social science related field; b) prior experience in doing fieldwork; and c) the ability to stay in the field for a relatively long period, and in different locations.

The selected interviewers were first given a one day training session. This was based on the fact that training interviewers contributes positively to a study, by helping to conduct interviews uniformly. It also contributes to reducing/avoiding the interviewer effect, which leads to maximizing the response rate (Babbie, 2007; De Vaus, 2002; Neuman, 2004; Walter, 2006). The training commenced with an introduction to the study and the objectives, as well as the main concepts underpinning the study. The team was given a detailed introduction to the definition of ‘households’ and ‘head of household’ as adopted in the Sri Lankan censuses, as it was the method that was to be used to identify the respondents for the survey. As the next step, interviewers were familiarized with the questionnaire,
going through each question with time for clarification. An explanation on how the research would be conducted, and what was expected from the interviewers was then outlined.

The last part of the training was a practical session where role-playing was done. The role playing was followed by an informal discussion where the research team discussed prior experiences in undertaking fieldwork. Both these activities were very productive for improving the interview technique, as well as for assessing the clarity of the questions. At the end of the training session the team took several unanimous decisions with regard to fieldwork as follows: a) interviewers would work in pairs – the reason was the agreement that the flow of interviews gets disrupted when the same person asks the questions, as well as writes down the answers; it was also a measure for personal safety; b) any additional/relevant information would be written down on the questionnaire itself; c) all editing related to a day’s work would be completed before a new set of interviews were conducted – this was because the interviews were fresh on the minds of the interviewers; it would be easier on the respondents as well, if further clarifications were done without a time lag. After completing the training session, each member of the research team (the eight interviewers and the researcher) pre-tested the questionnaire with two female heads of households selected purposely for the pre-test.

4.5.5 Pre-testing the questionnaire

An aspect of good practice in survey development is the pre-testing of questionnaires (Babbie, 2007; De Vaus, 2002; van Teijlingen & Hundley, 2001). In this research, the questionnaire was pre-tested for several reasons: first, to assess its comprehension and format, as well as the time needed for administering the questionnaire; second, to test the clarity and sensitivity of the questions; third, to familiarize the interviewers with the questionnaire; fourth, to allow for important issues to arise that may not have been covered. The pre-test was conducted by the research team with a pilot sample of 18 female heads of households, selected on a purposive basis. Based on the pre-test, several questions were re-worded to improve their clarity, so that the interviewers might ask them in
a more appropriate style. Some open-ended questions were re-phrased as closed questions. This saved time as there was no need to post-code the answers. The length of the questionnaire was shortened so that it could be completed within 45-60 minutes.

4.6 Data collection method and analysis

As noted above, two types of data were collected in this study: quantitative and qualitative. Sections 4.6.1 and 4.6.2 respectively detail the quantitative and qualitative data collection and analysis procedures.

4.6.1 Quantitative data collection: Survey research

A main intention of the present study was to gather comparable information on the demographic and socio-economic characteristics of a cross-section of FHHs. To explore the heterogeneity of the group, it was also necessary to make the sample as large as possible in order to represent the diversity within FHHs. A survey research method was identified to best suit these purposes and face-to-face interviewing was adopted as the method of data collection.

Selection of sample sites

Probability sampling is an extremely powerful technique in survey research. It is used when a researcher wants a representative sample of the whole population, and involves selecting a sample using a random-sample selection mechanism\(^\text{73}\) (Babbie, 2007; Neuman, 2000; Walter, 2006). For this study, a random sample representing FHHs across the whole country would have been the ideal choice. However, the total populations, even in the three districts selected for the survey, were very large and the FHHs within the districts were distributed over a considerable area. Due to financial and time constraints, it was not possible to adopt a random probability sampling method. Rather, a purposive sampling method was adopted to select the sample sites. Purposive sampling (also known as judgmental sampling; see, Babbie, 2007) is a non-probability sampling method.

\(^\text{73}\) See Neuman (2000, pp. 200-215) for types of random sampling methods.
However, when a purposive sample is selected in a systematic way, based on the knowledge of the target population, and measures are taken to make the sample reflect key characteristics of the target population which are representative of the whole population, it can be considered to be valid (Babbie, 2007; Barnett, 1974, as cited in Walter, 2006, p. 199). As seen below, the selected sample sites adhere to this principle.

The selection procedure for the sampling frames (sites) and approaches chosen for this selection are discussed here in detail. In this study the selection procedure was done at three levels:

a) District level
b) Divisional Secretariat (DS) level
c) Grama Niladari (GN) level

The explanation of the sample selection procedure is provided below. It should be noted that the ‘purposive’ sampling refers only to the selection of the sample sites, not to the selection of the respondents themselves.

(a) First level: Districts

The first level for determining the sample sites for this study was the districts. Sri Lanka is divided into 25 districts. The country is further divided into three residential sectors: urban, rural and estate. Certain districts include all three sectors, whereas others do not. The present study was carried out in three districts: Kandy, Matara and Colombo (Figure 4.6.1.1 shows the locations of the three districts).

74 For example, Polonnaruwa district is entirely rural.
As stated earlier, these three districts reported the highest percentages of FHHs (22.3, 22.1 and 21.3 per cent respectively) according to 2001 Census, the latest for which data on FHHs was available at the time this study was conducted. It should be noted that Galle district had the 3rd highest percentage of FHHs in 2001. Galle and Matara are adjoining districts and have similar cultural as well as geo-climatic settings. Therefore it was decided to choose Colombo, which had the 4th highest percentage of FHHs according to the 2001 Census. As a further justification, Colombo has been an in-migratory district throughout the census enumeration years, whereas both Matara and Kandy (and also Galle) are out-migratory districts. Literature reveals that there is a tendency for female heads to migrate to cities in search of employment and anonymity (Bradshaw, 1995a, 1995b). It was expected that focusing on Colombo would capture a portion of female heads who had migrated. However, as will be shown in Chapter 5, the results showed the contrary.

The three selected districts, other than having high percentages of FHHs, were also important because each includes all three residential sectors, and each has multi ethno-religious populations. Residential sector and ethnicity reflect a diverse
set of socio-economic characteristics such as livelihood, laws, female status and education amongst others. The selection by sector and ethnicity was aimed at capturing these diversities. This would not have been possible if the sample sites had been selected randomly. For example, as will be noted below, certain GN divisions in Sri Lanka are ethnically homogeneous, and if the selection of survey areas had not been purposive, there is a chance that the diversity that was sought in the sample may not have been obtained.

(b) Second level: Divisional Secretariat (DS) Divisions

All 25 districts in Sri Lanka are further divided into administrative sub-units known as Divisional Secretariats. These are administered by a Divisional Secretary, and are known as ‘DS divisions’. Data were obtained for DS divisions in all three selected districts, by residential sector and proportion of FHHs. Based on this information three DS divisions were selected from each of the three districts (nine DS divisions altogether). The criteria for selection were: a) being urban /rural /estate; and b) having the highest proportion of FHHs. For example, in the Kandy district, among the DS divisions that were urban, the one reporting the highest proportion of FHHs was selected.

(c) Third level: Grama Niladari (GN) Divisions

A Grama Niladari (GN) division is the smallest administrative unit in Sri Lanka. It is administered by a government official known as the ‘Grama Niladari’. The unit, as well as the official in charge, are both identified by the same name. Therefore, in this thesis, the unit will be identified as the ‘GN division’ and the administrative official as the ‘Grama Niladari’. A cluster of GN divisions comprises one Divisional Secretariat (DS) division. Each GN division has a population ranging from around 500 to as many as 30,000. To select the sample units, a list of the GN divisions in each of the selected nine DS divisions was obtained, with information on ethnic distribution and percentage of FHHs. According to these data, a tentative list of GN divisions to be selected as sample sites was identified based on the proportion of FHHs and ethnic diversity. The
final sampling sites were selected after discussions held with the Grama Niladaris\textsuperscript{75}. Criteria for the final selection are given below:

- The selected GN divisions should have a relatively high percentage of FHHs (according to the year 2001 Population and Housing Census data).
- The selected GN divisions should have multi-ethnic populations. Some GN divisions with high proportions of FHHs were ethnically homogeneous. In such cases 2 GN divisions were selected to represent different ethnic groups (see Table 4.6.1.1 below).
- The population of the selected GN division should have diversity in socio-economic characteristics (i.e. educational levels/income levels/occupations etc.).
- The total number of households in each of the selected GN divisions should be around or less than 500 (this was because all households in a GN division had to be visited to identify FHHs and it was not practical to handle very large populations).

Figure 4.6.1.2 provides an illustrative picture of the above discussed selection procedure of the sample sites.

\textsuperscript{75} A meeting was arranged at each Divisional Secretariat office facilitated by the Divisional Secretary for me to meet the Grama Niladaris.
The initial plan was to select three GN divisions from each DS division, to represent the urban, rural and estate sectors, which would result in nine sample sites. However, to achieve the desired coverage, a total of 14 GN divisions had to be selected as sample sites. Table 4.6.1.1 shows the number of GN divisions selected from each DS Division, and the justification for this selection.
Table 4.6.1.1: Number of GN divisions selected in each sector/DS division in Kandy/Matara/Colombo and reasons for selection

<table>
<thead>
<tr>
<th>District/DS Division / Sector</th>
<th>No. of GN Divisions</th>
<th>Reasons for selecting more than one GN division</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kandy: Urban</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>Ethnic diversity not captured with one GN</td>
</tr>
<tr>
<td></td>
<td>Estate</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Lack of sufficient FHHs in one GN</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Matara: Urban</td>
<td>1</td>
<td>Ethnic diversity not captured with one GN</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>Lack of sufficient FHHs in one GN</td>
</tr>
<tr>
<td></td>
<td>Estate</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Colombo: Urban</td>
<td>1</td>
<td>Ethnic diversity not be captured in one GN</td>
</tr>
<tr>
<td></td>
<td>Rural</td>
<td>Lack of sufficient FHHs in one GN</td>
</tr>
<tr>
<td></td>
<td>Estate</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

Source: Present study

Note.
When two GN divisions were covered to capture ethnic diversity, only 50 per cent of the household in each division were visited. These were selected randomly according to the household list held by the Grama Niladari. However, when two GN divisions were covered due to lack of sufficient numbers of FHHs (estate sector) all households were visited.

Identifying FHHs in the sample sites

The 14 GN divisions selected as sample sites comprised a total of 4255 households. The next task was to identify the FHHs among these households. Female and male-headed households were identified based on the definition and identification procedure adopted at the 2001 Census conducted by the Department of Census and Statistics (see Chapter 3 and Appendix A.1). The reasons for adopting the Department of Census and Statistics definition were three-fold. First, the prevalence of FHHs in Sri Lanka is identified through censuses and surveys conducted by the department. Second, the main interest of the study was the heterogeneity of women heads, and this heterogeneity may not have been captured if a context-specific definition of the household had been adopted. Third, the selection of sample sites was based on census figures, and thus it was logical to continue with the census definition. However, since the households were not identified from the census list itself (household lists are not released by the Department of Census & Statistics), and also because the survey was carried out almost eight years after the 2001 Census, the possibility of some over or under representation is acknowledged.
In order to select households that were ‘female headed’ according to the Census definition, from among the total households in the chosen 14 GN divisions, it was necessary to visit each household individually and relevant information collected. This was because (as mentioned above), the Department of Census & Statistics, Sri Lanka does not release household lists. Although the Grama Niladaris did have household lists, these were outdated and unlikely to capture recent household events such as migration and death of household members, which could change the person identified previously as head of household. As it was logically impossible for the nine member research team to visit all 4255 households, community members, in consultation with the Grama Niladaris, were utilized to collect the necessary information about the composition of the households. These community members were given a list of the households they had to visit (Grama Niladaris have a list of households) and what information they had to collect, together with instructions on what was expected of them to do (given below). This enabled the research team to differentiate female and male-headed households according to the census definition.

- Visit each household in the given areas and ask who the head of the household is (from an adult member of the household).
- Verify if the person identified as head of household is a usual resident. If not, ask the household members to select a head of household from among the usual residents of the household.
- When a woman was identified as head of household, ask which year she became the head, her current age and marital status (These questions were asked to select the eligible households for the survey in case the sample was too large to handle, as will be explained later).

According to the selection process adopted above, 1154 households were identified as female-headed and 3101 as male-headed. Although a direct comparison of national and sample figures is not possible due to the purposive

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76 An average of 10 community members from each of the selected GN divisions were chosen to assist the research team. Their contribution was voluntary and unpaid.
77 This procedure was not adopted in the urban sector in Colombo district because all GN divisions in the urban sector had populations of more than 5,000. As a consequence, based on the discussions with the relevant Grama Niladari, only a part of the selected GN division was considered for the study.
nature of selecting the sample, Figure 4.6.1.3 presents the national level
distribution of female and male-headed households according to district and
residential sector, together with a similar distribution in the selected sample sites
for a basic comparison. The national level data are for the year 2009/10 in order to
provide information for a similar year to that in which the survey for this study
was conducted (January – June, 2010). As can be seen, the proportions in the
sample and at national level do not show large contrasts.

Figure 4.6.1.3: Residential distribution of FHHs and MHHs by district and
sector, at national level and the GN divisions selected for the study

<table>
<thead>
<tr>
<th>District</th>
<th>National level</th>
<th>Sample level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kandy</td>
<td>▲ 24% ● 76%</td>
<td>▲ 34% ● 66%</td>
</tr>
<tr>
<td>Matara</td>
<td>▲ 28% ● 72%</td>
<td>▲ 26% ● 74%</td>
</tr>
<tr>
<td>Colombo</td>
<td>▲ 25% ● 75%</td>
<td>▲ 24% ● 76%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sector</th>
<th>National level</th>
<th>Sample level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kandy</td>
<td>▲ 27% ● 73%</td>
<td>▲ 26% ● 74%</td>
</tr>
<tr>
<td>Matara</td>
<td>▲ 22% ● 78%</td>
<td>▲ 29% ● 71%</td>
</tr>
<tr>
<td>Colombo</td>
<td>▲ 25% ● 75%</td>
<td>▲ 29% ● 71%</td>
</tr>
</tbody>
</table>

▲ =FHHs ●=MHHs

Sources: Sample data from present study; National level data from Department of Census & Statistics, 2011b
Selecting the respondents

Although 1154 FHHs were identified in the selected sample sites, it was not possible to survey all of them due to financial and time constraints. Consequently, only female heads who were 65 years or below, and had been heading a household for at least a year, were considered as eligible for selection into the sample for this study. This selection criterion needs some justification.

One option would have been to adopt a random sampling procedure to reduce the number of households selected. However, since the number of young female heads was relatively small, there was a need to include as many as possible, and a random sample could have excluded many of them and impacted negatively on the desired mix of ages. Further there were virtually no married female heads among the elderly women heads. A random selection would also have had an impact on marital heterogeneity. Therefore, it was decided to exclude female heads who were above age 65.

In Sri Lanka age 60 is considered as the demarcation age for identifying the elderly, as the common mandatory retirement age in public, private and the cooperate sectors falls between ages 55-60 with options in some employment for an extension up to 65 years. In the informal and agricultural sectors, people continue to work beyond 60, while employees in a few autonomous organizations, such as academics in universities, employees in the private sector and NGO services are allowed to continue up to age 65, and even beyond this age limit, if they work actively (Siddhisena, 2005, p. 3). As such, age 65 was a logical cut-off limit, as it also included a proportion of the elderly as officially identified (those between ages 60-65). It was also felt that a woman had to experience a new role to a certain extent to give important information (particularly when the in-depth interviews were conducted), and thus a demarcation was set at one year. Out of the total 1154 female heads in the sample sites, 534 met the above criteria, and were chosen as eligible respondents.78

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78 Actually, 541 women heads were identified as eligible. However, family members obstructed to data collection of a particular female head. Taking into account the safety of the research team, six other FHHs in the surrounding area were also excluded (see Section 4.7 for details).
According to available data, a large proportion of the female heads in Sri Lanka are above 60 years. As such this thesis acknowledges the limitation of excluding a large proportion of this group. However, it should also be noted that this has not distorted the age distribution of the sample population in comparison to national level data (Table 4.6.1.2). It is expected that those in the 60-65 age group will partially compensate for this exclusion.

A direct comparison of the characteristics of the selected respondents and the available national figures is virtually impossible because the sample size is very small and purposive. Table 4.6.1.2 shows published data on the socio-demographic characteristics of female heads of household at the national level and also shows similar characteristics in the sample thus giving an indication of the sample’s representativeness.

**Table 4.6.1.2: Percentage distribution of female heads in the sample population and at national level by selected socio-demographic characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sample sites</th>
<th>National level</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 25</td>
<td>2.1</td>
<td>1.4</td>
</tr>
<tr>
<td>25-39</td>
<td>19.8</td>
<td>17.8</td>
</tr>
<tr>
<td>40 and above&lt;sup&gt;a&lt;/sup&gt;</td>
<td>78.1</td>
<td>80.8</td>
</tr>
<tr>
<td><strong>Marital status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Never married</td>
<td>6.5</td>
<td>3.4</td>
</tr>
<tr>
<td>Married</td>
<td>31.1</td>
<td>32.3</td>
</tr>
<tr>
<td>Widowed/separated</td>
<td>62.4</td>
<td>64.3</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No schooling</td>
<td>9.4</td>
<td>10.2</td>
</tr>
<tr>
<td>Up to grade 10</td>
<td>59.5</td>
<td>68.7</td>
</tr>
<tr>
<td>Passed G.C.E. (O/L) &amp; above</td>
<td>31.1</td>
<td>21.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100.0 (N= 534)</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Sources: Sample data from present study; National level data from Department of Census & Statistics, 2011b

Note.  
a. The sample included only women aged 65 years or below. However in the national statistics there is no upper limit for the age.

<sup>79</sup> The categorizations in Table 4.6.1.2 are those given in the Household Income and Expenditure Survey 2009/10 (Department of Census & Statistics, 2011b). Also note that the Household Income and Expenditure Survey (HIES) 2009/10 has only published information on age, marital status and education of female heads.
When comparing national and sample level data it is clear that despite the differences in proportions between the two data groups, the distribution of female heads by age, marital status and education level show a similar pattern. For example, in both the national and sample population data, the lowest proportions of female heads are found at ages under 20. The highest proportions are for the 40 and above age group. In both groups, widowed and separated women are the most common, while the never-married proportions are relatively low. The large majority of female heads in both groups have an education up to grade 10. Almost similar proportions in each group have had no schooling. Although it is acknowledged that direct comparisons are not possible, Table 4.6.1.2 shows that the sample characteristics are fairly representative of FHHs in the country.

Fieldwork

As already mentioned, fieldwork was undertaken by a research team consisting of the author and eight interviewers. In Sri Lanka there is no requirement that researchers should obtain official permission to conduct research. However, it is an accepted principle that they inform the relevant officials such as the Divisional Secretaries and the Grama Niladaris. Since the sample selection was done with the involvement of these officials, they were involved in the research process from the beginning. The research team approached the sample sites with the relevant Grama Niladari, who introduced the research team to other GN level officials, and community members. This procedure gave ‘legitimacy’ to the research team, while it also gave confidence to the respondents.

The research team visited the sample sites a couple of times before the actual survey commenced, as they needed to identify the respondents (see above for the procedure of identifying respondents) as well as to get to know the area. This was a positive process because, when the survey actually commenced, most of the eligible women were aware of the research. The eight interviewers conducted the face-to-face interviews; however, the researcher was present on location at all times, making clarifications easier for the research team as well as for the female heads. The interviewers were asked to take notes while administering the questionnaire. These notes were specifically useful in selecting the respondents.
for in-depth interviews, while they also became a valuable source to complement the in-depth interviews. Every evening the team met for editing questionnaires (details given below) and for a discussion on what happened in the field. During these discussions potential respondents for the in-depth interviews were identified, and incorporated into a tentative list.

**Data analysis and presentation**

After completing the interviews, data entry was undertaken using the Statistical Package for the Social Sciences (SPSS). Since accuracy is an important element in the research process, the next step was to check for errors in data entry. There are two ways of verifying the accuracy of data after they are entered into the computer: possible code cleaning and contingency cleaning. Possible code cleaning is done by checking the categories of all variables for impossible coding, and contingency cleaning is done by cross classifying variables and looking for logically impossible combinations (Neuman, 2000, p.317). Both processes of data cleaning were adopted in this research.

The data set included three types of variables: nominal (categorical), ordinal, and interval. These data were analyzed as they were, or re-coded into different variables depending on the decision as to which was the best way to provide the results. The analysis was done using univariate analysis and frequency tables as well as bivariate analysis and contingency tables; data are presented through tables and figures (graphs). Measures of central tendency were used when necessary, and chi-square tests were done to check for statistically significant relationships between variables.

**4.6.2 Qualitative data collection: In-depth interviews**

The second component of the fieldwork was in-depth interviewing in order to gain deeper insights than could be gathered through the survey questionnaires. Pre-designed questions administered through a survey instrument like a questionnaire cannot always capture important subjective information. The interest of this
research was to seek what would be revealed by the “thick descriptions”\textsuperscript{80} (Hesse-Biber & Leavy, 2006, p. 119) by women heads about their everyday realities.

\textit{Selecting interviewees}

Interviewees for the in-depth interviews were selected from the survey respondents using a purposive sampling method (see Bryman, 2012 for a detailed description on purposive sampling in qualitative research). As noted above, from among the respondent women surveyed each day, tentative in-depth interviewees were identified and incorporated into a list. This identification was based on the judgments of the research team according to the information they had gathered and observed during the sample survey. The interviewees were selected with a view to ensuring as much variety amongst FHHs as possible (Figure 4.6.2.1).

The initial plan was to select 36 interviewees, representing the three residential sectors, the three main ethnic groups, and the four marital statuses. However, after the sample survey was completed it was realized that all 36 interviewees could not be selected based on the criteria given above, due to the lack of respondents fitting all the identified categories. For example, there were no Muslim female heads in the estate sector and no ‘never-married’ Tamil and Muslim female heads in the rural sector. Thirty female heads were selected according to the criteria mentioned above (Figure 4.6.2.1). After reviewing the characteristics of these 30 FHHs, it was realized that high income female heads as well as Muslim women were under-represented. Two high income Muslim women, who had unique stories, were then selected as interviewees. Hence 32 women in total were selected for the in-depth interviews (see Appendix B.5 for details).

\textsuperscript{80} The term ‘thick description’ gained attention with its use by Clifford Geertz in his anthropological work to describe behavior as well as its context (see Geertz, 1973).
Figure 4.6.2.1: Interviewees selected based on the pre-planned selection procedure

Total sample population

Urban

Rural

Estate

Never married:

Deepti  |  Ines  |  Ayesha  |  Viinada  |  -  |  -  |  Chandra  |  Lali  |  -

Married:

Kumi  |  Rani  |  Fareena  |  Indrani  |  Pranam  |  Janeera  |  Padma  |  Sita  |  -

Widowed:

Thushari  |  Rama  |  Jeeva  |  Mallika  |  Kadala  |  Sithinhi  |  Mala  |  Muthu  |  -

Disrupted unions\(^{31}\):

Angela  |  Parumai  |  Kadija  |  Hewa  |  Sasha  |  Nazeera  |  Anula  |  Sudara  |  -

Note.

Ali and Suba were included out-side the selection criteria to cover the lack of Muslims and high income women (see Section 6.4.2 above).

\(^{31}\) Includes women who are divorced, legally separated, separated without a legal contract and women having children from temporary unions (see Chapter 5 for further details).
Conducting in-depth interviews

All in-depth interviews were carried out by the researcher, with the help of one member from the research team. The selected interviewees were first approached and the nature of the in-depth interviews and the topics that would be discussed was explained. They were then assured of maintaining their anonymity, and the right they had to decline answering any question or withdraw from the interview. Since these women had already taken part in the sample survey the process was known to them. Their voluntary participation was then sought. The majority of the interviews were carried out in the respective homes of the interviewees, with some interviews being undertaken in the participant’s work places, depending on their choice. It should be noted that although the interviewees were expected to sign a consent form as per the protocol of the University Ethics Committee, none of them agreed to it. Their voluntary participation was therefore taken as consent. The in-depth interviews were conducted as conversations between the researcher and the respondents, and lasted approximately an hour.

Data analysis

In comparison to the analysis of quantitative data, the qualitative data analysis is less standardised as it is in the form of texts, and not numbers (Neuman, 2004), and therefore needs a mix of creativity, systematic searching and diligent detection for analysing (Spencer et al., 2003, p. 219). As noted above, the qualitative data were collected in a way that allowed for linkage with the information collected in the sample survey. Because of this connection, a thematic framework (Bryman, 2012; Gavin, 2008) was considered the most appropriate one to use when analysing the qualitative data, as it could then be easily linked to the quantitative analysis if and when necessary. A thematic analysis entails analysing data based on themes. The method is considered “essentially independent of theory and epistemology” and therefore can be applied “across a range of theoretical and epistemological approaches” (Braun & Clarke, 2006. p. 78). A thematic analysis is thus well suited for the mixed methods approach adopted in this study. The analysis of qualitative data is based on themes and sub-themes.
identified through a close reading of the transcripts of the interviews supported by quotes from the interviewees.

### 4.7 Reflections

Although I have prior experience in conducting both quantitative and qualitative data collection, the present research was a massive undertaking for the following reasons. First, most of the previous research work was carried out as a team member and not as the principal researcher. Second, when research studies were undertaken by the researcher in the past, they focused either on quantitative or qualitative data collection separately, and not in combination. Third, previous individual research had only been conducted in one sample site and focused on smaller sample numbers. Despite this, the present research has been a challenge met successfully. Sri Lankan society, from officials through to respondents, are extremely supportive of research work, especially if it is for academic purposes, as education is very much valued in the country.

Only one obstacle was encountered relating to the collection of quantitative data in one district where family members obstructed the interviewers from meeting a female head. The particular woman was a distributor of drugs and she suspected that the interviewers were from the police. As a result, several other FHHs in the surrounding area were also excluded from the survey due to safety reasons. Interviewing the ‘drug distributing’ female head would have been an interesting case to study and brought in a different lived reality of female headship, as no other woman in the sample was engaged in such an occupation.

This research process also provided several lessons as described below.

- Gaining the full cooperation of the interviewers: It has to be noted that in sample surveys the interviewers are most often hired for the particular purpose and have no interest in the research itself. This can lead to carelessness in filling the questionnaires and even faulty questionnaires. From the very beginning the ‘top down’ method of instruction was abandoned and the interviewers were treated equally as a team, and their
viewpoints incorporated. As such this research received the full cooperation of the interviewers.

- The presence of the researcher in the field: The presence of the researcher in the field conveyed several messages. For the interviewers it showed that the researcher was interested in the process and was ready to take on the ‘hard’ task of field research. The researcher was also at hand when clarifications are needed. From the participant’s point of view this also brings legitimacy to the whole programme.

- The value of pre-visits to the sample sites: Since the research team had visited the area before actual data collection commenced and mixed with the community, they were not considered as strangers and the participants were more relaxed during interviews.

- Pre-coded questionnaires and room for unexpected answers: In pre-coded questionnaires all unexpected answers are categorized as ‘other’. In this process, diverse and interesting answers can be missed. A good example is the answers received for the question ‘what type of household would you prefer to live in’. The anticipated answers were male headed/female headed and own headship. However some women gave the answer ‘a household without a husband’. If careful instructions were not given to the interviewers to write down such answers, this information would have been categorized as ‘other’ and would have been lost. Information such as this was also useful when planning the in-depth interviews.

- Adapting according to the field context: Although a consent form was required, in the situation where the respondents declined, the advisable way was to respect this decline, without trying to explain to the participants the importance of a consent form. In such circumstances requiring a participant to sign a consent form would have produced incorrect information. Bryman (2012) suggests that informed consent may “prompt rather than alleviate concern” so that the participants may decline to be involved (p. 140).
4.8 Conclusion

This research project involved a combination of different theoretical paradigms, different reasoning and different data collection methods, brought together under the umbrella of an approach employing a mixture of quantitative and qualitative research instruments. Since the study is based on primary data, a detailed description of the processes of data creation and collection has been given in this chapter, including pre-preparatory work, data acquisition and data analysis, as well as lessons learned from the field. The next four chapters draw heavily on empirical data gathered through this process.
CHAPTER FIVE

Female-Headed Households: A Profile of Demographic and Socio-Economic Heterogeneity

5.1 Introduction

This chapter and the three that follow contain the analysis of data collected during fieldwork undertaken for this thesis. Each analysis chapter focuses on specific aspects of the heterogeneous realities of FHHs and the associated diverse range of vulnerabilities they are exposed to. The present chapter sets the scene by using the survey and in-depth interview data to provide a profile of the FHHs that were covered. Thematically, the chapter begins with an analysis of the formation of various FHHs and develops into a fuller exploration of the characteristics of the household, and particularly the women who are their heads.

Following on from previous chapters, especially Chapter 2, that highlighted the importance of ‘difference’ in analyzing women, this chapter begins with a detailed analysis of the variations among female heads and their households to provide a foundation for a critical examination of the proposition that FHHs can be predicted to be similarly vulnerable. The chapter contains a detailed discussion of the data collected from the sample of FHHs. Employing uni-variate and bi-variate tabulations, intercepted with stories from the women who were interviewed, the aim is to profile the demographic and socio-economic characteristics of female heads and their households. The discussion is in three sections. The first of these focuses on data related to headship formation, including reasons for household formation, age of the woman at the time of assuming headship and period as a head of household (Section 5.2). In the second section, demographic and socio-economic characteristics of the women heads of households are explored. These characteristics include residence, age, ethnicity, marital status, education, income and occupation (Section 5.3). The final section concentrates on the household as a unit: its size, composition and dependency structures (Section 5.4).
5.2 Data related to headship formation

Studies from around the world have discussed different aspects of headship formation. According to Hajnal (1982), male household headship largely coincides with marriage. In contrast, female headship mostly emerges with marriage dissolution and absence of a peer male (Rosenhouse, 1989). As noted earlier, definitions of female headship further take into account whether the absence of a spouse is temporary or permanent, and the reasons for this temporary or permanent absence (Bruce & Lloyd, 1992, as cited in Ayad, Piani, Barrere, Ekouevi, & Otto, 1994; Rosenhouse, 1989). The circumstance under which a FHH is formed is therefore an important factor when identifying these households.

Formation of households can also be analyzed with reference to age-specific headship rates\(^2\). Generally, male headship rates increase rapidly in the 20s and 30s, peaking around age 45-54, and declining after age 65. In contrast, female headship rates increase slowly in the younger ages and peak in the older age groups, especially after age 65. This is because most women-headed households are largely formed after the death of a spouse (Ayad et al., 1994). The age of the head at the time of household formation has a significant influence on the circumstances of women. For example, studies have highlighted constrains faced by very young women who head households due to low education and lack of employment, as well as inexperience in child rearing (Trent & Harlan, 1994). This section focuses on the household formation issues of the sample under study, commencing with a detailed examination of the reasons for their emergence.

5.2.1 Reason for assuming headship

As already noted, the formation of FHHs is most often linked with a demographic event – death, non-marriage, divorce, separation, non-marital fertility or migration, and therefore is frequently seen as a ‘life cycle’ event (Amin, 1997; Bruce & Lloyd, 1992, as cited in Ayad et al., 1994; Cain, Khanam, & Nahar, 1979; Joshi 2004). To ascertain the reasons for the emergence of FHHs in Sri Lanka, respondent women in this sample were asked the reasons why they became a

\(^2\) Proportion of men or women household heads who are in a selected age group.
female head (Appendix B.1 – Questionnaire/ Section 2: Background information of household head - Q202). Figure 5.2.1.1 portrays the results.

**Figure 5.2.1.1: Percentage distribution of female heads by reason for becoming a head of household**

![Pie chart showing percentage distribution of female heads by reason for becoming a head of household. The chart shows:
- 46.3% due to death of spouse
- 11.0% due to migration of spouse
- 21.1% due to disrupted unions
- 5.5% due to death/old age of former head
- 3.6% due to disabled/sick spouse
- 4.3% due to irresponsible spouse
- 8.2% due to other reasons.]

Source: Present study

**Notes.**

In a minority of cases ‘spouse’ refers to a partner to whom the woman head of household is not legally married.
The category ‘other’ includes husband being away from home for long periods at a stretch/husband not having time to spend on home management due to occupational commitments/husband in prison/migration of a former head (other than spouse)/moving to a new house etc.

The survey respondents gave six main reasons for formation of FHHs: a) death of spouse; b) migration of spouse; c) disrupted unions d) death or old age of a former head; e) disability or sickness of spouse; and f) irresponsibility of spouse. As seen in Figure 5.2.1.1, majority of the women (46 per cent) in the sample have become heads of households due to the death of their spouse. Migration of spouse is the second reason (21 per cent), followed by those who report a disrupted union (11 per cent). Women with a disrupted union cover three groups of women: those who are divorced or legally separated, woman leaving spouse on own account without a legal contract, and women who have been deserted by a partner (spouse/partner leaving the woman without a legal contract or women who have had children.
through pre-marital unions). Two women who reported that their spouses had disappeared are also categorized under ‘disrupted unions’, although the women did not have any reason to believe that they were deserted.

‘Death/ old age of former head’ is the reason cited by eight per cent of the respondents. A ‘former head’ here, refers to anyone other than a spouse/partner. In this sample the reference often is to a parent of never-married women. The other noticeable reasons for household formation were the presence of a disabled or sick spouse or an irresponsible spouse (four per cent in each category). ‘Irresponsible spouse’ refers to the spouses of the female head who are residing in the FHH, but never or rarely contribute to the household income, and were so identified by the women and other household members during the survey. The female heads themselves, as well as other household members, acknowledge that the woman is the head of household due to the ‘irresponsibility’ of the women head’s spouse.

The prominence of widowhood, disrupted unions and migration of a spouse as reasons for household formation indicates that the marital status of a female head is a fair indicator of causes for household formation. Many of the never-married women remain with their parents and ultimately succeed to household headship. These trends are not unusual for formation of FHHs in most countries, especially in Asia (Bruce & Lloyd, 1992, as cited in Ayad et al., 1994; Lewis, 1993). Based on the connection between marital status and household formation, Table 5.2.1.1 summarises the reasons for women heading households by their marital status in the present sample.

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83 These are categorizations adopted in this study and not those adopted in censuses or national surveys in Sri Lanka.
84 In this study women who have never been legally married, but have children out of temporary unions and deserted by a partner, are categorized under ‘disrupted unions’ and not under the category ‘never-married’. Therefore, ‘never-married’ refers to those who have never been married and have also not had any children.
Table 5.2.1.1: Percentage distribution of female heads by reason for heading a household and marital status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Reason for heading household</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Death of Spouse</td>
<td>Migration of spouse</td>
</tr>
<tr>
<td>NM</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>M</td>
<td>1.2\textsuperscript{a}</td>
<td>65.7</td>
</tr>
<tr>
<td>W</td>
<td>95.3</td>
<td>1.2\textsuperscript{c}</td>
</tr>
<tr>
<td>D</td>
<td>0.0</td>
<td>1.3</td>
</tr>
</tbody>
</table>

Source: Present study

Notes.
NM = Never-married  M = Married  W = Widowed  D = Disrupted union

a. Women who are currently married. However, they had become female heads at the death of a previous husband/partner and continue to hold the role after remarriage.
b. Female heads who are divorced from a former husband.
c. FHHs was initially formed when the husband migrated, who subsequently died.
d. Widowed women who have returned to their parental home and assumed headship at a later date due to death/old age of the parents.

Table 5.2.1.1 clearly shows that marital status of the women is closely linked with the emergence of FHHs\textsuperscript{85}. For example 95 per cent of the widows report that they assumed the role due to death of spouse. Similarly, 73 per cent of the women with a disrupted union connect their marital status and household formation and 85 per cent of the never-married women state that they succeeded to headship due to death or old age of a former head. Among the never-married women, widows and those with a disrupted union, the proportion reporting other reasons for household formation are negligible\textsuperscript{86}.

However, an interesting fact emerges with regard to women who are married. While 66 per cent of them report that they assumed headship due to the migration

\textsuperscript{85} However, it should be noted that current marital status is always not connected to the reason for household formation. Although the proportions are very small to draw any inferences, some women who are currently married have initially formed a FHH due to death of a (former) spouse. Similarly, a proportion of women with a disrupted union have become female heads not because of their marital dissolution, but due to the death of a former head.

\textsuperscript{86} The only exception is the nine per cent of women with a disrupted union, reporting that they assumed headship due to the death/old age of a former head.
of spouse, a relatively large number (13 per cent) indicate that the spouse is physically present in the household, and they assumed headship due to his sickness or irresponsibility. As noted in Chapters 1 and 2, the identification of a FHH (most often) relates to the absence of a spouse; and further, whether the spouse’s absence is permanent or temporary. A clear distinction is made between female heads who are without a spouse permanently, due to death, divorce and never-married status (de jure) and temporarily, due to migration (de facto). The reasons for household formation in this sample discussed above indicate that ‘de facto’ female heads can be categorized into two prominent groups: a) de facto/spouse absent and; b) de facto/spouse present. Although ‘de facto/spouse present FHHs’ are not usually prominent, they are not unique to the present study (see Bibars, 2001 for Egypt; Ito, 1990 for Bangladesh, as cited in Lewis, 1993; see also Chapter 2: Section 2.2.1). A further discussion of de facto/spouse present female heads will be undertaken below (see Section ‘e’) which comprises five sub-sections of a detailed discussion of the reasons for forming FHHs, based on the results of Figure 5.2.1.1 and Table 5.2.1.1.

(a) Death of spouse

The high proportion of women heads who are widows coincides with macro and micro-studies in Sri Lanka, as well as data from other developing countries, especially in Asia (Hossain & Huda, 1995; Morada et al., 2001; see De Silva, 2003; Kottegoda, 1996; Ministry of Social Services, 2013a; S. Perera, 1999; National Institute of Social Development, 2009 for Sri Lanka). As noted in Chapters 1 and 3, there is some debate in the Sri Lankan literature about the role of conflict in the northern regions as an explanation for widowhood. In order to assess this claim, women interviewed were asked for the reasons for their spouse’s death and the results are given in Table 5.2.1.2. Seventy-seven per cent of the women report that their spouse’s death was due to natural causes (i.e. unavoidable illness / old age or alcohol related deaths). This study did not explicitly cover any area in the North or the East of Sri Lanka, but even in the

87 Appendix B.1 – Questionnaire/ Section 2: Background information of household head - Q 211c.
sample sites in Matara, a conflict-stricken district in Southern Sri Lanka, 76 per cent of the spouse’s deaths were due to natural causes (Table not shown). It seems clear that, for the sample at least, demographic reasons, or more specifically the connection between the demographic transition and higher life expectancy for women dominate the reasons for the formation of FHHs (see also Chapter 3: Section 3.4.1).

Table 5.2.1.2: Percentage distribution of female heads according to the reason for death of a spouse

<table>
<thead>
<tr>
<th>Reason for death</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unavoidable illness/old age</td>
<td>174</td>
<td>70.4</td>
</tr>
<tr>
<td>Illness related to alcohol consumption</td>
<td>15</td>
<td>6.1</td>
</tr>
<tr>
<td>Suicide</td>
<td>6</td>
<td>2.4</td>
</tr>
<tr>
<td>Homicide</td>
<td>13</td>
<td>5.3</td>
</tr>
<tr>
<td>Accident</td>
<td>31</td>
<td>12.6</td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
<td>2.0</td>
</tr>
<tr>
<td>Not stated</td>
<td>3</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>247</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

*Note.*
Four women reported old age as the reason. 170 women reported unavoidable illness.

The fact that the death of a spouse is explained by a variety of different reasons suggests that even widowhood cannot be explained simply as a uniform category when analyzing causes for female headship. Qualitative interviews with women in this study revealed that the cause of the spouse’s death had a significant influence on the circumstances faced by a woman. These situations are elaborated in Chapter 6, and will not be discussed here.

Apart from the above complexities with regard to different reasons for death, another interesting finding is that even for widows, widowhood was not always the moment of commencing the role of a female head (Table 5.2.1.1). For instance,

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38 However, it should be noted that, unlike in the North and the East, where the disturbances prevailed for more than 20 years, in the Southern districts, the conflict was short-lived.
some widows (around one per cent) gave reasons such as migration of spouse, disability/sickness of spouse and irresponsibility of spouse as reasons, indicating that they commenced household headship prior to becoming a widow. Further, two per cent of the widows report that they became heads of households at the death/old age of a former head. Discussions with the women revealed that they had returned to their parents after becoming a widow and subsequently assumed the headship role. These complexities suggest that widowhood as a cause for the emergence of FHHs should be analysed critically.

(b) Migration of spouse

As Figure 5.2.1.1 above shows, migration of a spouse is the second most common reason for female headship in Sri Lanka. Migrant spouses create a group of ‘left behind women’ (‘left’ at the origin by a migrant spouse), who most often become heads of households who are currently married. Two thirds of the married women covered in the survey became heads of households because their spouses migrated (Table 5.2.1.1).

Migration may also cause marital disruptions, resulting in de facto FHHs becoming de jure FHHs (Dias, 1984, as cited in De Silva, 2003; Elson, 1992). Only one per cent of the respondent women reporting a disrupted union said that they initially became heads of households due to migration of their spouse (Table 5.2.1.1). Although very small in number, this is an indication that the phenomenon is prevalent in the present sample.

It is not only male migration that creates FHHs. Studies done in other developing countries show that rural-urban migration, especially of never-married and divorced women in search of better jobs often results in household formation at the destination (Bradshaw, 1995a for Honduras; Miwa, 2005 for Cambodia; Skalli, 2001 for Morocco). In order to see whether any of the sample women had migrated after becoming widowed, divorced or separated, their residential patterns before and after assuming headship were analyzed. The results are given in Table 5.2.1.3.

Appendix B.1 – Questionnaire/ Section 2: Background information of household head - Q208.
Table 5.2.1.3: Percentage distribution of migrant female heads by their marital status

<table>
<thead>
<tr>
<th>Marital status of the woman</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currently not married</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Never married</td>
<td>6</td>
<td>5.9</td>
</tr>
<tr>
<td>Widowed</td>
<td>36</td>
<td>35.3</td>
</tr>
<tr>
<td>Disrupted Unions</td>
<td>34</td>
<td>33.3</td>
</tr>
<tr>
<td>Currently married</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>26</td>
<td>25.5</td>
</tr>
<tr>
<td>Total</td>
<td>102</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

Note. In Sri Lankan censuses, a person is considered a migrant only if she/he has changed the residential country or district. However, in this study, a woman is considered a ‘migrant’ even when she had changed the residential GN division within a district. This is because prior experiences I have had indicated that many individuals, especially women change their residential GN divisions (within a district). This movement would have not been captured if the census identifications were adopted.

Just over 100 women (19 per cent) in the sample are themselves migrants. Three quarters of them are de jure female heads (i.e. currently not married). However, contrary to suggestions in the literature that never-married, widowed, divorced and separated women mainly migrate to the cities in search of employment, the largest proportion of currently ‘not-married’ migrant female heads in the present sample are ‘return migrants’ to their place of birth, to live near relatives. Preference for living in close proximity to kin-folk has also been mentioned by a relatively large proportion of female heads in Bangladesh (66 per cent in a study conducted by Habib in 2010). Although not discussed in relation to migration, Miwa (2005) also notes the strength of support female heads receive when they live closer to own kin.

Nearly 50 per cent of the currently not-married women stated that they migrated to be near relatives (Table 5.2.1.4). Most of them have not merged with another household, and continue as de jure female heads in their own houses with a parent or a sibling living in close proximity. A minority had moved in with the parents and subsequently succeeded to household headship after their death. In contrast to the currently not married female heads, the majority (62 percent) of the currently
married women who were migrants report moving out of their (or their spouse’s) place of birth because they had acquired a new house in another location. Most in this group had used remittances sent by a spouse to build a new house.

Table 5.2.1.4: Percentage distribution of migrant female heads by marital status and reasons for migration

<table>
<thead>
<tr>
<th>Reason for migration</th>
<th>Marital status of female head</th>
<th>Currently not married</th>
<th>Currently married</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
</tr>
<tr>
<td>Be near relatives</td>
<td>37</td>
<td>48.7</td>
<td>3</td>
</tr>
<tr>
<td>Employment</td>
<td>1</td>
<td>1.3</td>
<td>2</td>
</tr>
<tr>
<td>Moved to new house</td>
<td>17</td>
<td>22.4</td>
<td>16</td>
</tr>
<tr>
<td>Start new life/independence</td>
<td>8</td>
<td>10.5</td>
<td>4</td>
</tr>
<tr>
<td>Other</td>
<td>13</td>
<td>17.1</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>76</td>
<td>100.0</td>
<td>26</td>
</tr>
</tbody>
</table>

Source: Present study

The migration patterns of the sample female heads reveal some interesting findings. In contrast to literature emphasizing employment as a dominant reason for migration and formation of FHHs, in this sample only a very small proportion of both married and unmarried women have migrated for employment reasons (Table 5.2.1.4). Further, for most of those who are currently not married, migration is linked with the need for protection and support from relatives. This is clear evidence that extended family networks still provide a safety net for ‘unpartnered women’ in Sri Lanka. By contrast, for most of the married women migration is an indication of upward social mobility (i.e. moving into one’s own house).

(c) Disrupted unions

The third important reason for household formation is union disruption. Eleven per cent of the female heads report that they assumed headship due to divorce, separation (legal or not legal) and desertion (Figure 5.2.1.1 above). When discussing the causes for the emergence of FHHs in developing countries, Ono-
Osaki (1991) points out that FHHs are more of an outcome of circumstances than a choice that women make. This is quite true in some regions of the world, such as in Asia, and also in this sample where high proportions of FHHs arise due to the death of a spouse (De Silva, 2003; Morada et al., 2001; Ruwanpura & Humphries, 2004).

However, both Chant (1997a) and Safa (2002) shows that in situations where a woman has an independent income, she may make a voluntary decision to leave an unsatisfactory relationship and form a household of her own. Ruwanpura (2003) suggests that in certain areas of Sri Lanka where “favourable economic conditions prevail, the possibility of women initiating separation from their spouses should not be discounted” (p. 10). In the present study, we find that 29 percent of women had taken their own initiative to leave their spouses, either through legal means or otherwise (see Section 5.3.3: Figure 5.3.3.2). Among these women, 17 per cent did not have an independent income, while 31 per cent fell into the lowest income bracket (Table not shown). This finding suggests that circumstances such as extra marital affairs of the spouse or domestic violence (the most common reasons for women to leave a marital union in this study – see Table 5.2.1.5), may lead women to make choices, independent of income (see also Box 5.2.1.1 below).

Table 5.2.1.5: Percentage distribution of female heads reporting a disrupted union by reason for union disruption

<table>
<thead>
<tr>
<th>Reason for disrupted union</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extra marital affairs of spouse</td>
<td>13</td>
<td>44.8</td>
</tr>
<tr>
<td>Domestic violence</td>
<td>10</td>
<td>34.6</td>
</tr>
<tr>
<td>Spouse’s economic irresponsibility</td>
<td>2</td>
<td>6.9</td>
</tr>
<tr>
<td>Parental interference</td>
<td>1</td>
<td>3.4</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>10.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>29</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Present study

In-depth interviews with female heads revealed that several of them have left marital unions only after they tried to make their marriages work over a long
period, only to ultimately have them fail. Their revelations indicate that social stigma attached to marital separation is a dominant reason for their persisting with an unsatisfactory marriage. Discussions also indicated the possibility that some would have left their spouses earlier, had they been economically independent. The case of Anula, a 49 year old, primary level educated estate labourer, who only commenced working for a wage after separating from her spouse, is one example\(^90\) (Box 5.2.1.1).

As seen in Box 5.2.1.1, Anula does not directly say that she remained with her spouse for economic reasons since she had three young children. However, the awareness that she could be an income earner, later on into her troubled marriage, indirectly suggests that if she had realized this earlier, she may have not remained with the spouse for so long.

**Box 5.2.1.1**

At the time of this study Anula was 49 years old. She had married a man who had had several extra marital affairs and also had another legal wife. Although she found about his “misconduct” very early in her married life, she remained with the spouse for 13 years before deciding to leave the marriage. According to Anula, “when you are a woman, broken marriages are a problem – and it is not good for the children”. While married Anula did not have an independent income and she started to work as an estate labourer only after separating from her spouse. As Anula notes: “I lived with the man (spouse) till I had three children. I tried my best to change him. He had to go to prison also because of a ‘woman problem’ – at last I decided to get away. I felt, if other women can work in the estate and earn, why can’t I?” Anula went onto say: “Now I don’t have a problem with money as my daughter sends money from abroad. But it was very difficult in the beginning as estate labourers are not paid well”.

Source: Present study

Table 5.2.1.1 also shows that nine per cent of the women with disrupted unions became heads of household due to death or old age of a former head. Since these

\(^90\) See Appendix B.5 for further details of Anula.
former heads were most often a parent or a sibling, it indicates that women with disrupted unions do not all chose (or have to) fend for themselves alone. Some return to live with their relatives despite the social stigma attached to marital dissolution. Some of the women who were divorced or separated also revealed that their parents had come to live with them after the breakup of their marriages in order to provide support.

*(d) Death/ old age of former head*

‘Death/old age of former head’ was given as a reason for female headship by eight per cent of the women in the sample (Figure 5.2.1.1). Among them, the larger proportion (61 per cent) reported death of a former head, while 39 per cent reported old age. As already noted, ‘former head’ is not a spouse/partner; therefore the women who gave this reason for becoming a female head cannot be categorized as widows, indicating that mortality as a reason for female headship cannot be connected only to widowhood.

It is interesting to note that 85 per cent of the never-married women state the reason for their headship as death/ old age of a former head, in contrast to less than 10 per cent in all other marital groups (Table 5.2.1.1). Never-married status is identified in other developing countries as a common reason for formation of FHHs. This is mostly because never-married women form independent households by migrating to urban areas for employment (Bradshaw, 1995a, 1995b for Honduras; Miwa, 2005, for Cambodia). In contrast, the never-married women in this sample appear to remain in the natal home.

Studies also show that in some instances young women have to shoulder household responsibility due to death or illness of parents. This has been reported quite often in Africa in relation to AIDS related deaths. However, studies have shown that it is very rare for unmarried young women in Sri Lanka to form independent households (Metthananda, 1990). Among the never-married women who formed households in this sample, 62 per cent were above age 50 while 24 per cent were aged between 40-49 years (Table not shown) – Metthananda’s (1990) view is true even for the present sample.
A noticeable minority of women surveyed gave their spouse’s disability (four per cent) or economic irresponsibility (four per cent) as the reason for becoming a female head (Figure 5.2.1.1). These women are currently married and their spouse lives in the same residence. Although in some parts of Africa it is common for women to identify themselves as household heads even when a spouse is present due to cultural reasons (United Nations, 2000), in Asian countries female headship is usually not acknowledged when an adult peer male is present (Centre on Housing Rights and Evictions, 2007; Coomaraswamy, 1990; Goonesekera, 1990; M. Perera, 1991; Ruwanpura, 2003 for Sri Lanka; Lewis, 1993; Habib, 2010 for Bangladesh; Miwa, 2005 for Cambodia). However, women acknowledging headship when a husband is present is not unique to the present study; research in Sri Lanka (Perera, 1984, as cited in M. Perera, 1991; Ruwanpura, 2003) as well as other Asian countries (Miwa, 2005; Habib, 2010) report similar findings.

Two important factors emerge from this discussion of reasons for women forming FHHs. First, the situation of female headship arises for a range of reasons, even though all the women have ended up forming their own households. Demographic reasons, i.e. widowhood, migration, disrupted unions and never-married status are the prominent reasons. Second, even for women citing a similar reason (i.e. widowhood), there are again another level of heterogeneities such as causes for death. More investigation beneath these generic causes is therefore needed before drawing conclusions about their vulnerabilities, as these differences can differently affect the economic as well as socio-psychological wellbeing of women (see Chapter 6).

5.2.2 Age at assuming headship

It was shown in Chapter 3 that life expectancy of women (and men) is relatively high in Sri Lanka and women in general are likely to become widows when they are older. By contrast, it is the younger women who are ‘left behind’ and become de facto heads when men leave for employment. Age at assuming headship can
therefore differ quite markedly among female heads. In order to ascertain this difference, women in the sample were asked to report at what age they assumed household headship\textsuperscript{91}. The results are shown in Figure 5.2.2.1.

Just over a quarter (26 per cent) of the women assumed headship when they were in their 50s. However there isn’t a significant difference in the proportions reported for 40-49, 50-59 and 60-65 age groups. By comparison, only a relatively small proportion assumed headship responsibilities when they were in their 20s. Overall, however, it can be noted that 50 per cent of the women in the sample had become female heads before they reached age 50. This is an indication that female headship in Sri Lanka is not exclusive to older ages.

**Figure 5.2.2.1: Percentage distribution of female heads by age at assuming headship**

![Percentage distribution of female heads by age at assuming headship](image)

Source: Present study

*Note.*

Gradual transition refers to women who could not pinpoint an exact age at assuming headship.

There is a very small group of women who could not state their age when they assumed headship. They indicated that theirs was a gradual transition to household headship and did not coincide with a particular event (i.e. death, divorce or migration etc.) – Female headship cannot always be linked with a specific event which occurred at a particular time in a woman’s life. Two groups

\textsuperscript{91} Appendix B.1 – Questionnaire/ Section 2: Background information of household head - Q201.
of women gave this answer. The first group comprised those who had been living with their parents and had gradually assumed headship as the parents aged. The second and larger group, were women who reported that their spouses were not taking economic responsibility for the household and they had to gradually step in to the role. This second group of women, despite their small numbers (as discussed in Section 5.2.1 above and also later in Section 5.5.4), are significant, as they could represent many more women in similar positions who do not acknowledge their role as a de facto head of household.

As noted at the beginning of this section, reasons for assuming household headship can have a relationship to the age at assuming headship. In order to see if this is observed in empirical data, Table 5.2.2.1 shows the distribution of the sample women by age at assuming headship, and the reasons for assumption of headship.

Table 5.2.2.1: Percentage distribution of female heads by age at assuming headship and reason for heading household

<table>
<thead>
<tr>
<th>Reason</th>
<th>Age at assuming headship</th>
<th>Total No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20-29</td>
<td>30-39</td>
<td>40-49</td>
</tr>
<tr>
<td>Death of spouse</td>
<td>1.2</td>
<td>6.9</td>
<td>20.7</td>
</tr>
<tr>
<td>Migration of spouse</td>
<td>21.2</td>
<td>46.0</td>
<td>24.8</td>
</tr>
<tr>
<td>Union disruption</td>
<td>15.5</td>
<td>17.2</td>
<td>29.3</td>
</tr>
<tr>
<td>Spouse disabled/sick</td>
<td>0.0</td>
<td>17.4</td>
<td>39.1</td>
</tr>
<tr>
<td>Irresponsible spouse</td>
<td>0.0</td>
<td>7.7</td>
<td>38.5</td>
</tr>
<tr>
<td>Death/old</td>
<td>4.9</td>
<td>17.1</td>
<td>24.4</td>
</tr>
<tr>
<td>Other</td>
<td>13.8</td>
<td>20.7</td>
<td>17.2</td>
</tr>
<tr>
<td>Total</td>
<td>8.0</td>
<td>18.7</td>
<td>23.7</td>
</tr>
</tbody>
</table>

Source: Present study

Note. The total sample of the study is 534. This Table excludes 11 women who could not remember at what age they assumed headship and reported ‘gradual transition’ to headship. Figure 5.2.2.1 above includes all 534 women. As such there is a slight disparity in the proportions between this Table and Figure 5.2.2.1 above.

92 All of these women except one were currently married and residing with their spouses. The one exception was a woman who ultimately separated from her spouse.
Not surprisingly, ‘death of spouse’ as a reason for women assuming household headship is more prevalent among those who took on this role at an older age (i.e. age groups 50-59 and 60-65). This supports the previously drawn connection between increasing life expectancy and formation of FHHs. For example 71 per cent in the age group 50-65, in contrast to eight per cent among the 20-39 year old women, report the reason they became head as ‘death of spouse’. This also applies in the case of never-married women who remain in their natal home and assume household headship at the death or old age of the former head (i.e. parent) – 54 per cent of these women became female heads at age 50 or above (Table 5.2.2.1).

Another expected relationship shown in Table 5.2.2.1 relates to age of becoming head and ‘migration of spouse’. In this case it is the younger women (age groups 20-29 and 30-39) who cite this as the reason for them becoming female heads. Just over two thirds (67 percent) of the women who reported ‘migration of spouse’ as the reason for their becoming a female head were aged between 20 and 39 years, by comparison with only eight per cent of the women in the 50-65 age group. This is not surprising given that migration in Sri Lanka is more prevalent among the younger age cohorts (see Chapter 3: Section 3.4.4).

The proportions of women reporting a disrupted union as the reason for becoming household heads are relatively low at both the very young (20-29) and old (60-65) age groups; this reason is most frequently cited amongst women in the age group 40-49. Although more probing is needed before drawing conclusions, based on the insights gained from women during the in-depth interviews, one reason could be that most women try to make the marriage work for as long as possible due to socio-cultural reasons or economic pressure (Box 5.2.1.1 above cites one example).

The results presented in this section indicate diversity in age at assuming household headship. In common with findings in the household formation literature, the majority of the female heads in the sample assumed the role of household head at older ages. There is also a clear link between the age at

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93 It was pointed out earlier that 85 per cent of the women who reported the reason ‘death/ old age of former head’ were never-married.
assuming headship and the reasons for forming FHHs. This, in turn, suggests that the life circumstances of women when they became female heads would vary. For example, a younger woman (if married), is very likely to have young dependent children whereas an older woman may have working age children. This could have a significant effect on household income and sharing household reproductive responsibilities which, in turn, may influence household vulnerability (Chant, 1997a; Varley, 1996). For example, women without other adults in the households are seen to be vulnerable to ‘time poverty’ as they have to balance both productive and reproductive tasks (Buvinic & Gupta, 1997). The fact that there is no uniformity in the age at assuming headship suggests that there should also be a difference in the duration women have functioned in the role. The issue is explored below.

5.2.3 Period of headship

Based on the reasons given for formation of households discussed above, it is reasonable to assume that for many women in the present sample (as is the case for most women in developing countries generally), household headship is not pre-planned. These women will need time to get accustomed to their role as the excerpts below indicate.

Muthu is a 64 year-old widow living in the estate sector with her daughter-in-law. She has been a widow for 20 years, of which 16 years have been spent as a head of household. After becoming a widow, she started to work as an estate labourer and spent four years at her mother’s house before moving to her own place. Muthu relates her experience.

We were living in Colombo and came back to the estate when doctors said they can’t cure my husband. Unlike in Colombo, I had family here. Husband was very sick for about two years. So I got used to it. It was very hard for me to do labourer’s work as I had never done it – my son was young and it was a task to keep him away from the rowdy estate boys. It is around 15 years since my husband died. My son is grown up and doing a good job. I don’t have problems now.
Currently Muthu falls into the high income category as she receives remittances from her son. But when she started life independently, she was an estate labourer on a very low wage. In contrast, Jeeva, who has only been a head of household for just one year, gets a very high income from savings which enable her to manage comfortably. However, while Muthu was prepared for widowhood as her spouse was diagnosed with an incurable illness, widowhood came to Jeeva as a shock; her spouse died of a sudden heart attack and she has still not come to terms with her situation.

I had spoken to him just about 2 hours before (Jeeva’s spouse died when working in a foreign country at the age of 42). Then I got a telephone call saying he had passed away. I still can’t get over the shock and take medication. If my sisters and brothers were not here I don’t know how I would have survived.

Jeeva will hopefully come to terms with her situation as she is financially well-off, and socially well supported. However, a comparison of the two women demonstrates that financial stability is not the solution to all problems. Muthu had around two years to plan for a life without a spouse. During this time she moved back to her native residence where she believed she would have more social support, and secured employment. As such Muthu was prepared for female headship. Twenty years into household headship, Muthu has overcome her obstacles and is well satisfied. In contrast Jeeva encountered widowhood quite unexpectedly and is still new to the role; as such she is still struggling to cope, despite economic stability.

Figure 5.2.3.1 records the distribution of female heads according to period of headship. The vast majority of women have not been in the position for long, with 30 per cent having had the experience for only four or fewer years and 29 per cent between five to nine years. The findings are similar to a previous study conducted in Sri Lanka by the National Institute of Social Development (2009), where 60 per cent of the female heads had been heads of households for less than 10 years. It should however be noted that, in the present sample, around 40 per cent have had relatively long durations (more than 10 years) as heads of household, with 14 per cent of the women having been heads of households for 20 or more years (Figure 5.2.3.1). Among these women, 61 per cent reported that they prefer to head their
own household. This preference indicates women’s ability to function in the headship role on a long term-basis, without for example, merging with another household.

**Figure 5.2.3.1: Percentage distribution of female heads by period of headship**

![Percentage distribution of female heads by period of headship](image)

Source: Present study

A question that arises when observing the period of headship is whether the current age of the women has any relationship or bearing on the period of headship – for instance whether older women have longer durations of headship. This question is important because the experiences of a woman who is currently 65 years old and has been a head of household for 25 years could be quite different from those of a similar aged woman who has been head of household for a shorter period.

Table 5.2.3.1 explores the relationship between the current age of female heads and the length of time of headship (period of headship) for women aged 40 to 65 years. The results clearly show that the current age does not have a connection to duration of headship. For example, although 29 per cent of the 60-65 year old female heads have more than 20 years of experience as head, a relatively similar proportion (24 per cent) also have very short durations (less than four years) of headship.

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Table 5.2.3.1: Percentage distribution of female heads currently aged 40 or above according to period of headship

<table>
<thead>
<tr>
<th>Current age</th>
<th>Period of headship in years</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-4</td>
<td>5-9</td>
</tr>
<tr>
<td>40-49</td>
<td>29.0</td>
<td>37.1</td>
</tr>
<tr>
<td>50-59</td>
<td>28.2</td>
<td>23.7</td>
</tr>
<tr>
<td>60-65</td>
<td>24.2</td>
<td>23.4</td>
</tr>
</tbody>
</table>

Source: Present study

Notes.
This table excludes women below age 40 as the durations of headship for younger women do not differ much.
The eleven female heads who did not report the period of headship are also excluded.

It is also important to note that five per cent of the 40-49 year olds have been a head of household for 20 or more years. This suggests that they have been carrying the responsibility of headship since their twenties, and also that, if mothers, would have had very young dependent children when commencing the headship role. Muthu’s story given above is such an example. Muthu commenced female headship with a young dependent son. Within 16 years he turned into a working age adult and now supports Muthu financially. The household includes a new addition – Muthu’s daughter-in-law who attends to the household tasks, and Muthu leads a relaxed life. The changes in the household/family size and structure (i.e. the change from having a dependent child to one that is working and married) have been beneficial in Muthu’s case.

The discussion so far has mainly focused on information related to formation of households headed by women – the incidence of FHHs within the population of households, the ages at which women assume the role of headship and their reasons for this change in status, and the duration of their terms as household heads. It has become evident in this initial analysis how important the mix of demographic and socio-economic characteristics (i.e. age, marital status etc.) of the female heads is, to their circumstances. These characteristics are explored in detail in the next section.
5.3 Demographic and socio-economic characteristics of female heads of household

This section moves from the analysis of reasons for household formation to the characteristics of the woman head of household. A deeper analysis of the characteristics of the women household heads is justified because, especially in Third World countries, conclusions about FHHs are largely based on the ‘sometimes assumed’ and ‘sometimes proven’ disadvantages of women. This section focuses on the demographic characteristics of the women heads such as age, ethnicity, marital status and residence as well as socio-economic characteristics such as education and occupation.

Prior to the discussion on individual characteristics, it is important to note that this study was based in three districts of Sri Lanka (Kandy, Matara and Colombo), and included three residential sectors; i.e. urban, rural and estate (see Chapter 4). Residential sector is the only characteristic that is common to both the woman head as well as her household, and therefore an important variable in any analysis. The residential distribution of female heads by district show that 50 per cent are from Kandy district, while 21 and 29 per cent are from Matara and Colombo respectively. The three selected districts show diverse demographic and socio-economic characteristics, and a district vice distribution is important in analyzing differences within Sri Lanka. However, it is not possible to do any comparisons with other countries, whereas residential sector is a better criterion for this purpose. From the total FHHs selected for the present study, 42, 38 and 20 per cent were from the urban, rural and estate sectors respectively. As mentioned in Chapter 4, all three districts selected for the study constitute of an urban, rural and estate sector. Therefore, in subsequent analysis of the individual characteristics of the women heads, ‘sector’ will be used to analyze residential differences.

5.3.1 Age differences

The most basic characteristics analyzed in any demographic study are sex and age. Since this study is focusing only on women, the discussion of demographic characteristics of the female heads commences with their age. Female heads in the
sample were aged between 20 to 65 years with a mean age of 49 and a median age of 51\textsuperscript{94}. The mean and median ages suggest that female heads are predominantly older women. Figure 5.3.1.1 shows the distribution of female heads according to 10 year age groups. Note that this analysis is of the current age of the female head, and differs from the earlier analysis, which focused on the age at which household headship was assumed.

The highest proportion of female heads is observed in the age group 50-59 (30 per cent) with a further 24 percent aged between 60 and 65 years. The proportion of female heads in the very young age group (20-29) is low (five per cent). The relative infrequency of female heads amongst younger women is common to other South Asian countries (see Habib, 2010 for Bangladesh). However, it is important to note that just over one-fifth (22 per cent) of the female heads are in the 20-39 age group, while nearly 25 per cent are aged 40-49.

Figure 5.3.1.1: Percentage distribution of female heads by age groups

![Bar chart showing percentage distribution of female heads by age groups]

Source: Present study

\begin{align*}
\text{Mean age} & = 49.28 & \text{Median age} & = 50.50
\end{align*}

\textit{Note.}
Age is given in 10 year groups up to age 60 when a six year group (60-65) is used.

\textsuperscript{94}Only women aged 65 years of below were selected for this study (see Chapter 4).
Age is an important determinant of conditions surrounding woman’s life. From an economic perspective, women in the older ages are likely to have older children who can contribute to the household income; younger women may not have this privilege. Further, younger women are more likely to have younger children, and if childcare is not available this may act as an obstacle in relation to the woman’s economic role (González de la Rocha, 1994). However, older women are more likely to be poor in health and unable to earn an income of their own. Further, job opportunities usually decline with age (Safa, 1986; Siddhisena, 2005; World Health Organization, 2007). Therefore, some older women who are heads of households and do not have alternative support bases can be economically more vulnerable than younger female heads.

From a social aspect, younger women can have more restrictions on their mobility and are likely to be under more social surveillance and scrutiny than older women (Chant, 1997a; Razavi, 1999). Although these are outcomes that can be seen as general, certain specific things can also overlap with age to create or mitigate vulnerability. For example, studies highlight that teenage pregnancy and single motherhood have negative health and socio-economic consequences (Bandarage, 1999; Buvinic & Gupta, 1997; D. P. Hogan, Hao, & Parish, 1990), which could worsen if these teenagers have to form their own households.

To examine whether the age of the female head has any connection with her socio-demographic characteristics, a comparison was done between the age of the female head and her residential sector, ethnicity and marital status. The results are given in Appendix C.1. Chi-square tests were performed to see whether a statistical relationships exists between age and these characteristics, and the results indicate that there is no significant statistical association between ‘age and sector’ as well as ‘age and ethnicity’. However, there is a significant association between age and marital status95. Interesting findings from these comparisons are discussed below.

95 Chi-square(9) = 139.868, p<.01
In both urban and rural sectors the proportion of female heads increases with age, while in the estate sector it shows a slightly declining trend. A similar trend is observed when comparing age by ethnicity. For the Sinhalese and the Muslims the proportions increase with age; and it is the opposite for the Tamils. Consequently in the urban and rural sectors, as well as among the Sinhalese and Muslims, female headship could be more related to ageing, and therefore, the focus should be on resultant circumstances.

In contrast, there is a need to identify why female headship is relatively higher among the younger age groups in the estate sector (and among the Tamils). Average age at marriage is relatively low in the estate sector; 23 years against 26 and 25 in urban and rural sectors respectively in 2000 (Department of Census & Statistics, 2002). There is virtually no diversity in occupation choices in the estate sector and almost all end up as estate labourers. Studies note that the large majority of estate youth (both male and female) prefer to be employed outside the estate sector (Centre for Poverty Analysis, 2005). The combination of early marriage and migration of males out of the estates could contribute to the formation of FHHs by younger women in this sector.

The proportions of married female heads and also those with disrupted unions are relatively higher in the estate sector compared to urban and rural sectors (see Appendix C.2). Fieldwork indicated that desertion and out-of-wedlock births were comparatively more prevalent in the estate sector, while discrimination and stigma attached were relatively less. This was evident in the in-depth interview with Sudara, a 26 year-old unmarried mother from the estate sector. Referring to her non-marital pregnancy Sudara reported “My parents beat me when they got to know. I felt ashamed at first. But there are many girls like me in the estate and later everyone helped me”. Although no definite conclusions can be drawn without further exploration, it is important to highlight that, if female headship in the estate sector is at least partly related to issues such as ‘non-marital fertility’, they need special focus. It should also be noted that since estate labourers are provided with housing, and employment prospects in the estate sector are

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96 It should be noted here that in this sample the majority of Tamils were from the estate sector and therefore a connection is present between ethnicity and sector.

97 See Appendix B.5 for further details of Sudara.
relatively high (even though it is manual labour), these could indirectly act as facilitating factors. In such circumstances, reproductive issues should be given more attention in these areas, in contrast to ageing.

In contrast to sector and ethnicity, there is a clear statistical relationship between age and marital status. The important finding with regard to age and marital status is that the majority of female heads among the never-married (62 per cent), widowed (74 per cent) and women with disrupted unions (52 per cent) are aged 50 or above. Increasing age as noted above could carry with it both health and economic risks. It should also be noted that this is a group who do not have the economic or social support of a male peer. The lack of a partner also suggests that they are at risk of isolation as they age further, if not living with others.

5.3.2 Ethnic differences

Another important characteristic in demographic analyses is ethnicity. Figure 5.3.2.1 shows the ethnic distribution of the female heads. The majority, or 52 per cent of the female heads in the sample, is Sinhalese (Figure 5.3.2.1). This is not surprising as 75 per cent of the total population in Sri Lanka is Sinhalese. At national level only 15 and nine per cent are Tamils and Muslims respectively (Department of Census & Statistics, 2012c). However, given the purposive nature of sample selection, both Tamils (28 per cent) and Muslims (20 per cent) are highly represented in the present sample98. Unfortunately no published data is available on the ethnic distribution of FHHs at national level to make a comparison.

Demographic studies have connected ethnicity (or most often religion) to socio-economic disadvantage. For example, Muslims women are most often considered to have low social status which increases their vulnerability, for example, by having an impact on health (J. C. Caldwell, 1986; Obermeyer, 1992). As shown in Chapter 3, Tamils from the estate sector in Sri Lanka (Indian Tamils) are seen to be more disadvantaged socio-economically, with higher rates of poverty and low

98Only two cases were reported from an ethnic group other than Sinhala, Tamil or Muslims in the sample.
education, than other ethnic groups. Since income disparities are focused in Chapter 7, a comparison is made here between ethnicity and education (Table 5.3.2.1). Chi-square tests were performed to analyse the relationship between ethnicity and education level, and the results show that a statistically significant relationship (Chi-square (8) = 113.856, p<.01) exists between these two variables.

**Figure 5.3.2.1: Percentage distribution of female heads by ethnicity**

![Percentage distribution of female heads by ethnicity](image)

Source: Present study

Table 5.3.2.1 indicates that there are considerable disparities in education attainment by ethnicity. Seventy per cent of the female heads without any education are Tamils. Tamils also dominate the primary level of education (43 per cent in contrast to 32 and 24 among Sinhalese and Muslims respectively), indicating that the educational level of Tamil female heads is low compared to the other two ethnic groups. This condition of the Tamil female heads is a reflection of the low education levels in the estate sector\(^9\), although this is not necessarily true of Tamils in general (Jayaweera, 2007). Low education is not specific for female heads in the estate sector, but is common for the estate sector labour force as a whole\(^10\).

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\(^9\) As also noted earlier, in this sample the Tamils were mainly from the estate sector.

\(^10\) At national level, 11 per cent of the estate population has no schooling while 47 per cent has only primary level education. Corresponding figures for urban sector are three per cent (no schooling) /22 per cent (primary) and for rural sector, five per cent (no schooling)/ 26 per cent (primary) (Department of Census & Statistics, 2007b).
Table 5.3.2.1: Percentage distribution of female heads by ethnicity and education level

<table>
<thead>
<tr>
<th>Education level</th>
<th>Ethnicity²</th>
<th>Total</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sinhala</td>
<td>Tamil</td>
<td>Muslim</td>
<td></td>
</tr>
<tr>
<td>No Schooling</td>
<td>22.0</td>
<td>70.0</td>
<td>8.0</td>
<td>127</td>
</tr>
<tr>
<td>Primary (Grade 1-5)</td>
<td>32.3</td>
<td>43.3</td>
<td>24.4</td>
<td>191</td>
</tr>
<tr>
<td>Secondary (Grade 6-10)</td>
<td>51.8</td>
<td>21.5</td>
<td>26.7</td>
<td>138</td>
</tr>
<tr>
<td>Tertiary (Passed GCE O/L –A/L)</td>
<td>74.6</td>
<td>10.9</td>
<td>14.5</td>
<td>26</td>
</tr>
<tr>
<td>Diploma / degree</td>
<td>84.6</td>
<td>7.7</td>
<td>7.7</td>
<td>50</td>
</tr>
<tr>
<td>Total</td>
<td>51.9</td>
<td>27.8</td>
<td>20.3</td>
<td>532</td>
</tr>
</tbody>
</table>

Source: Present study

Note.
a. Two cases reporting an ethnic group other than Sinhala/ Tamil/ Muslim was excluded due to lack of numbers. As such there is a slight disparity in the proportions between this Table and Figure 5.3.2.1 above.

The lower educational attainment of estate workers, and especially the estate women, has its roots in the perceptions of the colonial rulers, who had no interest in providing their male or female workers with an education other than at a very basic level (Chatopadya, 1979, as cited in Samarasinghe, 1993; Jayaweera, 2007). This educational isolation of the estates continued even after independence from Britain, although not to the same extent, and has affected both Tamils and Sinhalese residing in the estate sector. The finding of this study indicates this clearly and shows that the majority in the estate sector (irrespective of ethnicity) have lower levels of educational attainment than their peers in the urban and rural sectors (Table 5.3.2.2).
Table 5.3.2.2: Percentage distribution of Tamil and Sinhala female heads by education attainment and sector

<table>
<thead>
<tr>
<th>Ethnicity/Sector</th>
<th>No schooling</th>
<th>Primary</th>
<th>Secondary</th>
<th>Tertiary</th>
<th>Diploma/degree</th>
<th>Total No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamil</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>12.5</td>
<td>30.0</td>
<td>35.0</td>
<td>17.5</td>
<td>5.0</td>
<td>40</td>
<td>100.0</td>
</tr>
<tr>
<td>Rural</td>
<td>5.6</td>
<td>33.3</td>
<td>33.3</td>
<td>27.8</td>
<td>0.0</td>
<td>18</td>
<td>100.0</td>
</tr>
<tr>
<td>Estate</td>
<td>32.2</td>
<td>41.1</td>
<td>23.3</td>
<td>3.3</td>
<td>0.0</td>
<td>90</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>23.6</td>
<td>37.2</td>
<td>27.7</td>
<td>10.1</td>
<td>1.4</td>
<td>148</td>
<td>100.0</td>
</tr>
<tr>
<td>Sinhala</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>0.9</td>
<td>14.7</td>
<td>32.1</td>
<td>37.6</td>
<td>14.7</td>
<td>109</td>
<td>100.0</td>
</tr>
<tr>
<td>Rural</td>
<td>4.7</td>
<td>13.4</td>
<td>36.2</td>
<td>41.6</td>
<td>4.6</td>
<td>149</td>
<td>100.0</td>
</tr>
<tr>
<td>Estate</td>
<td>16.7</td>
<td>27.8</td>
<td>55.6</td>
<td>0.0</td>
<td>0.0</td>
<td>18</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>4.0</td>
<td>14.9</td>
<td>35.9</td>
<td>37.3</td>
<td>8.0</td>
<td>276</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

Note.

a. Muslim population was excluded as there were no Muslims in the estate sector in the present sample. Even at national level the proportion of Muslims in the estates are very low.

In Sri Lanka education is a major factor facilitating socio-economic mobility (Jayaweera, 2010). The demographic characteristics of estate female heads who have lower ages at marriage, younger ages at assuming female headship and also the relatively higher proportion of unmarried motherhood could, in combination, contribute to intergenerational transfer of disadvantage.

5.3.3 Differences in marital status

In this sample, widows and married women together comprise nearly 80 per cent of the female heads, with the highest proportion (48 per cent) being widows (Figure 5.3.3.1). The frequency of disrupted unions, which are common causes in the formation of FHHs in some parts of the world (i.e. Latin America – see Ono-Osaki, 1991), is relatively low in Sri Lanka (see Chapter 3: Section 3.2). Despite this fact, it is interesting to note that a significant minority (14 per cent) of the
female heads in the sample reported a disrupted union\textsuperscript{101}. Note that the 14 per cent of women with disrupted unions here relates to the current marital status of the women heads. The proportion differs from the 11 per cent who reports the reason for household formation as disrupted unions (Figure 5.2.1.1. above). As mentioned, some divorced, separated and deserted women first moved in with their parents or siblings and later succeeded to household headship.

The proportion of disrupted unions in the sample is more than double that reported at the national level for female heads of households (five per cent – Department of Census & Statistics, 2011a). However, micro-studies in Sri Lanka support a higher incidence of disrupted unions among female heads (Perera, 1984, as cited in M. Perera, 1991; National Institute of Social Development, 2009; Weerasinghe, 1987\textsuperscript{102}). For example, a study on FHHs conducted by the National Institute of Social Development (2009) reported that 20 per cent of the FHHs are the result of family dissolution. The study further reports that the reasons for marital disruptions are extra marital affairs and alcohol addiction of spouse, and domestic violence. Women in the present sample also stated extra-marital affairs and domestic violence as the two most common reasons for marital disruption (see Table 5.2.1.5 above).

The Sri Lanka Demographic and Health Survey 2000 states that the incidence of divorce and separation is relatively low in Sri Lanka as they are not socially accepted (Department of Census & Statistics, 2002). Social stigma could also be a reason for women in disrupted unions not to report their correct marital status. Hiding the true marital status due to social stigma is identified in other Asian countries (Joshi, 2004 for Bangladesh). It is difficult to capture these situations in national censuses or surveys, as there is no time for in-depth probing (M. Perera, 1991). As reported in Chapter 4, the present study used community members to collect preliminary information about heads of households (i.e. age and marital status), and this would have reduced the likelihood of giving wrong information.

\textsuperscript{101} As noted in Section 5.2.1, in this study three groups of women were categorized as having a ‘disrupted union’ – those who are divorced or legally separated, woman leaving spouse on own account without a legal contract, and women who have been deserted by a partner (spouse/partner leaving the woman without a legal contract or women who have had children through pre-marital unions).

\textsuperscript{102} Marital disruption was the second most common cause for female headship in Weerasinghe’s (1987) study.
since the community is generally aware of the actual marital situation of its members. The figure for ‘disrupted union’ could have been lower if the research team collected information on the marital status of the female heads.

**Figure 5.3.3.1: Percentage distribution of female heads by marital status**

![Bar chart showing percentage distribution of female heads by marital status.](chart)

Source: Present study

**Notes.**

In this study women who have never been legally married, but have children out of temporary unions and deserted by a partner, are categorized under ‘disrupted unions’ and not under the category ‘never-married’.

The category ‘married’ includes a few cases of women who are not legally married but living with a partner. At national level, 0.3 per cent of the women report that they are in union outside wedlock (Department of Census & Statistics, 2002, p. 119).

The percentage of ‘widows’ in the sample is different to that of women who reported ‘death of spouse’ as the reason for household formation (Figure 5.2.1.1). This is due to two reasons: some women had only become widows after they formed a FHH; others have become widows prior to household formation and later succeeded to headship.

Although the numbers are too small to draw strong inferences, and there are no national or micro-level data to support, it is important to mention an interesting diversity observed among those reporting a ‘disrupted union’ – that is the majority (75 per cent) of them had been dissolved without a legal contract such as divorce or legal separation. Twenty-five per cent of the union disruptions are legal, and the higher percentages (53 per cent) among them have been initiated by the woman. However, there is only a slight disparity between ‘woman-initiated’ and ‘man-initiated’ union disruptions that are legal (man-initiated being 47 per cent). This situation is in stark contrast to that of non-legal separations, where the bulk (67 per cent) had been initiated by the man (Figure 5.3.3.2). It should also be
noted that non-legal separation here includes women with out-of-wedlock births and had been deserted by their partners. The relatively high incidence of desertion as a cause of female headship has been reported by other studies in Sri Lanka (Ruwanpura, 2003).

As revealed in the in-depth interviews, women who decided to leave their spouse either with or without a legal contract had done so only after all means of trying to make the marriage work had failed. This suggests that marital disruption especially that initiated by a woman, was not a sudden decision. Most women who chose to leave their spouse would have planned for the outcome of this change in their situation. However, the same cannot be said for the women who were faced with their spouse leaving the union suddenly. These women would definitely be more vulnerable as the union disruption was not pre-planned by them.

**Figure 5.3.3.2: Nature of union disruption among female heads**

The proportion of female heads reporting marital dissolution is relatively high in the estate sector (19 per cent) compared to urban (12 per cent) and rural (14 per cent) sectors (Appendix C.2). More importantly, 95 per cent of the union disruptions in the estate sector are not legal. The comparable figures for the urban
and rural areas are 65 and 69 per cent respectively (Table 5.3.3.1). Non-legal marital disruptions can make women more vulnerable as they will not have a right to maintenance support. This can be especially problematic if these women do not have families or friends who can provide assistance in their place of residence, or if these group themselves are resources poor and cannot provide the needed support. It should be noted that the estate population are in general more disadvantaged than those in other residential sectors, due to, for example, poverty and lack of education. These and the relative physical isolation of the estate sector would limit women’s ready access to institutional support in case of desertion.

Table 5.3.3.1: Nature of union disruption among female heads by sector

<table>
<thead>
<tr>
<th>Sector</th>
<th>Legal No.</th>
<th>Not legal No.</th>
<th>Total No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>33.3</td>
<td>66.7</td>
<td>24</td>
</tr>
<tr>
<td>Rural</td>
<td>31.3</td>
<td>68.7</td>
<td>32</td>
</tr>
<tr>
<td>Estate</td>
<td>4.8</td>
<td>95.2</td>
<td>21</td>
</tr>
<tr>
<td>Total</td>
<td>24.7 (19)</td>
<td>75.3 (58)</td>
<td>77</td>
</tr>
</tbody>
</table>

Source: Present study

However, estate women also view the situation in a more ‘practical sense’, as can be interpreted from the interview with Anula, who initiated her union disruption:

What purpose will it serve by going to court? We don’t have money to pay lawyers. The men don’t themselves have enough money – so how can they pay maintenance. Will the police come and get the man to pay us? It is better to go and earn the daily wage than wasting time going to courts.

As also mentioned earlier, the majority of the estate population in the present sample, as well as at national level are (Indian) Tamils. As such an analysis of marital disruption by ethnicity is useful to see if the issue of union disruption relates to residential sector or to ethnicity. The results show that among the female heads, the proportion with a ‘disrupted union’ is 18, 15 and 12 per cent
respectively for the Muslims, Tamils and Sinhalese (Appendix C.2), indicating that the differences by ethnicity are not as large as those observed for sector.

It is also important to mention that, when the nature of union disruption is analyzed, almost half (47 per cent) of the Muslim women report a union disruption that is legal. In contrast, the proportions of Sinhalese and Tamil female heads reporting the same are low (Table 5.3.3.2). Ruwanpura and Humphries (2004), focusing on eastern Sri Lanka where the concentration of Muslim is higher, also found that there is a higher proportion of divorced female heads among the Muslims compared to Sinhalese and Tamils. Why the proportions of legal union disruptions are more prevalent among the Muslim women needs further investigation, as does the high incidence of non-legal marital disruptions amongst the other two ethnic groups.

Table 5.3.3.2: Percentage distribution of female heads reporting a union disruption by nature of union disruption and ethnicity

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Legal</th>
<th>Not legal</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
</tr>
<tr>
<td>Sinhala</td>
<td>17.6</td>
<td>82.4</td>
<td>34</td>
</tr>
<tr>
<td>Tamil</td>
<td>9.1</td>
<td>90.9</td>
<td>22</td>
</tr>
<tr>
<td>Muslim</td>
<td>47.4</td>
<td>52.6</td>
<td>19</td>
</tr>
<tr>
<td>Total</td>
<td>75a</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Present study

Note.

a. Two women reporting an ethnicity other than Sinhala/Tamil/Muslim are excluded.

Another vulnerable group according to marital status can be the ‘never-married’, as they are unlikely to have children and therefore lack support from immediate family (, 2006). In the present sample 34 women (seven per cent of the total sample) were never-married. However, among the never-married women, only 21 per cent are living alone, the others are heading households that consisted of extended family members. This again suggests that extended family networks

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remain important in the context of support for members who might otherwise be vulnerable in Sri Lanka.

5.3.4 Educational differences

Chapter 3 demonstrated that educational levels of Sri Lankan women are high; in the case of the sample surveyed for this research, more than 60 per cent had received a secondary or tertiary education (Figure 5.3.4.1). The level of education among the female heads is ‘bell shaped’ with the proportion peaking at secondary level (36 per cent). However, despite the fact that Sri Lanka provides free education, including at university level since the 1940s (Jayaweera, 2007; Samarasinghe, 1993), just over 30 per cent of the sample women heads have a low education level, with almost 10 per cent having received no schooling at all.

Figure 5.3.4.1: Percentage distribution of female heads by level of education

Since free education is provided in Sri Lanka, it is interesting to see one-third of the female heads with low levels of education (primary or no schooling). The relationship between ethnicity, residential sector and education was discussed in

Source: Present study

Note.
- Primary = grade 1-5
- Secondary = grade 6-10
- Tertiary = GCE O/L passed to GCE A/L passed
Section 5.3.2 above. The focus in this section is therefore on age and education (Table 5.3.4.1); Chi-square analysis indicate that there is a statistically significant relationship between these two variables\textsuperscript{103}.

Table 5.3.4.1: Percentage distribution of female heads by education and age

<table>
<thead>
<tr>
<th>Sector/ Ethnicity/ Age</th>
<th>Educational attainment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No Sch.</td>
<td>Primary</td>
</tr>
<tr>
<td>Age group</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20-39</td>
<td>6.0</td>
<td>8.5</td>
</tr>
<tr>
<td>40-49</td>
<td>7.8</td>
<td>28.7</td>
</tr>
<tr>
<td>50-59</td>
<td>8.9</td>
<td>25.9</td>
</tr>
<tr>
<td>60-65</td>
<td>14.6</td>
<td>30.0</td>
</tr>
<tr>
<td>Total</td>
<td>9.4</td>
<td>23.8</td>
</tr>
</tbody>
</table>

Source: Present study

In general, 84 per cent of the 20-39 year olds have had secondary or higher education, while the proportion is only 56 percent among the 60-65 year olds. Women in the older age group are the cohort born during 1945-1950, the very initial years of the free education policy. The differences suggested above could be a reflection of the time society needs to adjust to the new policy. However, Table 5.3.4.1 reports that six per cent of the aged 60-65 women have a diploma or degree, which is considerably higher than that reported for women aged 20-39 and 50-59. While there is no trend in Sri Lanka for older women (or men) to engage in education as mature students, this could reflect the encouragement given to young men and women during the colonial period to get education\textsuperscript{104}.

Table 5.3.4.1 also shows that the ‘no schooling’ proportion is lower among younger age groups; only six per cent of the 20-39 year olds have never attended school compared to 15 per cent among the 60-65 year olds. Even the proportion

\textsuperscript{103} Chi square (12) = 43.917, p<.01
\textsuperscript{104} This is simply a supposition that may not be sustained by further investigation into the education of older women in Sri Lanka.
that has had only primary level education is comparatively low among the younger age group (20-39). The changes in education policy, especially the introduction of free education to all (at all levels) in the 1940s, combined with intermittent incentives such as free text books, uniforms etc., have resulted in increasing proportions of children enrolling and continuing in school education, irrespective of gender (Jayaweera, 2007).

Education is considered the best indicator of female status, especially in developing countries (Sathar, Crook, Callum, & Kazi, 1988), as a good education can provide women with more bargaining power in the household and some fallback opportunities (Agarwal, 1994). Education has been a major factor in reducing poverty and socio-economic inequalities in Sri Lanka (Jayaweera, 2010), for example, through access to better paid employment. In the context of India Gangopadhyay & Wadhwa (2004) conclude that among the FHHs that are poor, higher poverty is not because the head of household is a woman, but because these women heads have lower education. Therefore, a fair assumption can be made that women with a lower education are more vulnerable compared to their higher educated counterparts.

5.3.5 Differences in employment status

Fifty-four per cent of the female heads are employed either in the formal or the informal sector (Figure 5.3.5.1). The most striking fact when observing the employment status of female heads, however, is that a relatively high proportion of them (46 per cent) are currently ‘unemployed’ and 61 per cent of the unemployed female heads have never been employed (Figure 5.3.5.1). This latter group accounts for 149 female heads and is 28 per cent of the total sample.

Although Sri Lankan women have seen considerable improvements in many other aspects of their wellbeing such as health and education, their labour force participation remains comparatively low (see Chapter 3). In most contexts, an

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105See notes ‘a’ & ‘b’ in Figure 5.3.5.1 for explanations. One female head who does domestic work in houses (grouped under elementary occupations) is only paid in kind.

106The proportion of female heads categorized as ‘employed’ in this chapter and the proportion of female heads ‘obtaining an income’ in Chapter 7 differs. This is because certain female heads, although not employed, receive an income, for instance through their husband’s pension.
important dimension for household headship is the ability of the head to provide for the economic maintenance of the household. The high level of unemployment amongst female heads in the sample calls for further investigation (the employment status of the female heads in the sample will be focused again in Chapter 7).

**Figure 5.3.5.1: Employment status of female heads**

![Diagram showing employment status of female heads]

**Female heads**

(N = 534)

- **Employed**
  - 54% (N = 289)
  - Employed before
    - 39% (N = 96)
- **Unemployed**
  - 46% (N = 245)
  - Never been employed
    - 61% (N = 149)

Source: Present study

*Notes.*

‘**Employed**’ refers to those who worked as paid employees, employers, self-employed, including those with a job but not at work at the time of interview due to sickness etc.

‘**Unemployed**’ refers to those who are not employed/ but seeking and available for work as well as those who were not in the labour force (i.e. persons who are in full time care of the household, full time student, retired, infirmed or disabled, not interested in working for one reason or another)\(^{107}\).

The occupational distribution of the two hundred and eighty-nine female heads (54 per cent of the total sample) who are currently employed is given in Figure 5.3.5.2. As can be seen, female heads are mainly concentrated in five...\(^{107}\) These are based on definitions adopted by the Labour Force Surveys conducted by the Department of Census & Statistics.
occupational categories: professional/ senior managers/ employers\textsuperscript{108} (hereafter professionals); agricultural; manual labour; self-employment\textsuperscript{109} and junior/middle level employment in the formal sector (i.e. ‘other’).

**Figure 5.3.5.2: Percentage distribution of currently employed female heads by occupational group**

![Pie chart showing percentage distribution of currently employed female heads by occupational group.](chart)

Source: Present study

*Note.*

‘Other’ = All those in formal employment excluding professionals/senior managers and manual labourers.

Women who are employed are seen to be better off than the unemployed. However, only 10 per cent of the employed women heads are professionals. The majority (46 per cent) are engaged in manual labour, 26 percentage points higher than the next occupational group (self-employed). Manual labour carries with it hard physical activity for a relatively low wage. Most often this work is not in the formal sector and thus carries with it the risk of job loss without prior notice. In this context, although the status ‘employed’ applies to all occupational categories, the situation of women employed in professional jobs and as manual labourers cannot be easily compared.

\textsuperscript{108} ‘Employers’ refers to those women with own business enterprise and employing more than 10 employees.

\textsuperscript{109} The category ‘self-employment’ in this study also includes persons earning an income purely by renting and leasing property or land.
Women who are engaged in manual labour do so because they have no other choice (see also Chapter 7: Section 7.5). Lack of choice may have a significant impact on women who have no choice but to earn their own living. However, even for manual labourers, security in employment may change according to different factors such as the permanent/temporary nature of employment or wage differences. In-depth interviews revealed that when women encounter physically constraining factors such as ill-health, and cannot engage in hard manual labour, they become vulnerable due to lack of other options. In contrast, higher level jobs bring with them both financial security and social status, irrespective of gender, and women themselves acknowledge this. As one female head (as cited in Weerasinghe, 1987, p. 85) observed:

I don’t mind being a woman if I could become a doctor. A lady doctor has money; she drives a car; she has social position. Then it doesn’t matter to be a woman. She is in a better position than our men who are poor.

5.3.6 Income and economic relations

At the heart of discussions on FHHs is poverty; this chapter would not be complete without a discussion of the income of female heads (as well as their households). The distribution of female heads by monthly income shows that 63 per cent have an income of their own, while 37 per cent do not have an individual income. The individual income distribution of female heads range from SL Rs.300 (US $2) a month, to SL Rs.300,000 (US $2308)\(^{110}\). The income of female heads includes wages as well as non-wage income received as a pension (own or spouse’s), interest from savings/investments etc. It should be noted that the individual income of female heads differs from that of their household income which includes not only the female head’s income, but also that of other household members and remittances received by the FHH. A detailed discussion of the income of female heads as well as their households is undertaken in Chapter 7, so this dimension of heterogeneity amongst FHHs will not be discussed further here. Rather the discussion now moves from attributes of individual heads of household to some characteristics of the households.

\(^{110}\) The monthly income of female heads was collected in Sri Lanka Rupees (SL Rs.). US $ 1 = SL Rs. 130 as of May, 2012.
5.4 Size and composition of female-headed households

Household research indicates that on average FHHs are smaller than MHHs (Bongaarts, 2001, De Silva, 2003; Joshi, 2004; Quisumbing et al., 2001). One main assumption for this difference is that households are nuclear in nature, and, therefore, the absence of a spouse, as in the case of FHHs, will impact on its size. However, as suggested by empirical research, and as seen in this study, FHHs are not necessarily lone women with children; they can take a range of different forms from single person households to large extended families (Chant, 1997a, 2003a; Handa, 1994; Tienda & Salazar, 1980; Varley, 1996; see also Chapter 2). These different compositions will in return have an impact on household size.

5.4.1 Household Size

Figure 5.4.1.1 shows the distribution of FHHs in the sample by household size. While the average number of people in each household is 3.5, ranging from several one-person households to one with 16 members, the survey results indicate that over two-thirds of the households have three or more people in them. Although a minority, there is still a significant proportion of women heads who live alone (11 per cent). According to Abeykoon & Elwalagedara (2008) there is an increasing prevalence of single person households, mainly comprising elderly women, in Sri Lanka\textsuperscript{111}. The present study supports these research findings as 89 per cent of the single person households in the sample consist of women aged 50 years or above (Appendix C.3).

\textsuperscript{111} It is said that between a quarter to half of single person households in many countries are elderly women living alone (United Nations, 1995b, p. 6).
The variations in household size suggest their compositions/structures will not be similar. Many of the sample households will have children. Other cases, particularly the households headed by never-married women, who have assumed the role due to old age of a former head, indirectly suggest that some FHHs could also consist of the elderly. In this context, it is useful to examine the composition of FHHs to capture better, some of the diversity in this form of household in Sri Lanka.

5.4.2 Household Composition

Using data collected via a question on relationship of household members to the female head, it is evident that the sample households range from one person households, through same-generation households to multi-generational households. Same-generation households mainly comprised ‘head and spouse’ and ‘head and siblings’. Multi-generational households included ‘head and children’, ‘head, parents and children’ and ‘head, children and grandchildren’. Based on these data, three main types of households are identified: single person, nuclear and extended. Table 5.4.2.1 presents the distribution of households according to this classification.

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112 Appendix B.1 – Questionnaire/ Section 1: Background information of household members - Q101a.
Table 5.4.2.1: Distribution of FHHs by household structure

<table>
<thead>
<tr>
<th>Household composition</th>
<th>No.</th>
<th>%</th>
<th>Household Type (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Only head of household</td>
<td>61</td>
<td>11.4</td>
<td>Single person</td>
</tr>
<tr>
<td>Head of household + unmarried children</td>
<td>193</td>
<td>36.1</td>
<td></td>
</tr>
<tr>
<td>Head of household + spouse + unmarried children</td>
<td>24</td>
<td>4.5</td>
<td>Nuclear</td>
</tr>
<tr>
<td>Head of household + parents</td>
<td>10</td>
<td>1.9</td>
<td></td>
</tr>
<tr>
<td>Head of household + unmarried children + parents</td>
<td>36</td>
<td>6.7</td>
<td></td>
</tr>
<tr>
<td>Head + unmarried/married children + grand children</td>
<td>24</td>
<td>4.5</td>
<td></td>
</tr>
<tr>
<td>Head of household + siblings(^{a})</td>
<td>22</td>
<td>4.1</td>
<td></td>
</tr>
<tr>
<td>Head of household + married children(^{b})</td>
<td>19</td>
<td>3.7</td>
<td>Extended</td>
</tr>
<tr>
<td>Head of household + unmarried/married children(^{b})</td>
<td>12</td>
<td>2.2</td>
<td></td>
</tr>
<tr>
<td>All other combinations (each 10 households or less )</td>
<td>133</td>
<td>24.9</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>534</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Present study

*Notes.*

a. Most often includes the spouse of a sibling.
b. Includes the women head’s own offspring as well as their respective spouses.

Eleven per cent of the households are one person units. The great majority of these women do not have a spouse due to widowhood, disrupted unions or non-marriage. Since most of these women are also in the older ages (Appendix C.3), it is very likely that they will remain alone as they grow older. Focusing on Indonesia, Eeuwijk (2006) has highlighted that never-married women and widows are especially vulnerable in old age; never-married women do not have immediate kin such as a spouse, or children to provide care for them as they get older, while widows are considered to comparatively lacking in material resources. In the present sample some of the women living alone have their own incomes, and a considerable proportion is financially supported by non-resident children or relatives. This contributes to mitigating some risks that the women face when living on their own.
Nuclear families comprised 43 per cent of the total and there are three types of nuclear families within the sample. The *first type* is ‘woman heads and unmarried children’, and consists of 36 per cent of the total households. The largest proportion (46 per cent) of the women who live with unmarried children are widows, while 16 per cent have a disrupted union. These women can therefore be acknowledged as taking the responsibility of their offspring alone. In 38 per cent of these households, the woman head is married with a migrant spouse. Having a migrant spouse (most often) implies that they are supported by a peer adult. It should also be noted that all unmarried children (in both types of households discussed above) are neither young nor economically dependent as some could be adults and also employed. The *second type* of nuclear family observed in the sample is households with the ‘female head, spouse and unmarried children’ (five per cent). Some of these spouses were disabled or sick while the others had not assumed the economic responsibility for the household. The presence of a resident spouse, their role in the household and how it affects the household wellbeing will be discussed in chapter 6. The study also identified a *third nuclear household type* where the head of household lived with one or both parents (two per cent). It is very likely that these women will carry the responsibility of aged care alone.

Forty-six per cent of the households are extended, with diverse combinations. This suggests that in the present sample of FHHs, extended families are slightly more prevalent than nuclear households. Studies in other developing countries support the high prevalence of extended families among FHHs (Chant, 1997a for Costa Rica, Mexico and Philippines, Kumari, 1989 for India, Morada et al., 2001 for Philippines). Further, they also note that in some settings the proportion of extended FHHs are relatively higher than extended MHHs (Morada et al, 2001; see also Chant, 1997a). It should however be stated that in the present sample, formation of extended households did not always adhere to the traditionally identified pattern where the woman returns to her natal home; fieldwork demonstrated how parents move in with the daughter instead of the daughter returning to the parents’ house, and siblings or married children moving in with a woman at the death of her spouse. Fieldwork also revealed that women heads take in children and siblings who cannot afford a house of their own. In some instances, the women heads have also invited children or siblings who have lost
their spouses or jobs to provide them financial as well as emotional support. Here the women heads are not victims, but rather benefactors. For example, **Hewa** (a 62 year old, secondary educated rural Sinhala woman, owning a house and a relatively large house plot sufficient to meet the food needs of a family) is providing shelter and childcare support for her daughter-in-law (see also Chapter 6). **Chandra**, a 53 year old, never-married Sinhala woman with no schooling and employed as an estate labourer, and therefore provided with housing, offered her brother and his family a place to live when the brother lost his job, **Mala**, a 65 year old Sinhala woman living with her children and working as an estate labourer and therefore entitled for housing, provided her estranged spouse a place to live when he became sick and too old to live alone, despite his ill-treatment to her when she was young. **Rama**, a 45 year old Tamil widow, who is a professional with a high individual income and having a house of her own, continued to live with her in-laws when they lost their only child (Rama’s husband). The arrangement has been beneficial for Rama by giving her social acceptance (see Chapter 6); however according to Rama, it also gave her in-laws emotional support and the protection of a young capable adult.

It is difficult to find clear relationships between household composition and the demographic and socio-economic characteristics of female heads, due to the diversity in household forms in the present sample. This indicates clearly that FHHs should not be stereotyped as, for example, lone mothers and their dependent children. However, the differences in household size, as well as composition, can have an impact on the nature of household dependency structures. The next section examines the dependency structures of FHHs.

### 5.4.3 Nature of dependency

There are two groups of dependents in the population: the young (usually defined as being below age 15) and the old (usually defined as 65 years and over). Development literature considers FHHs to be vulnerable because they are assumed to have only one working age adult (15-64 years) and some dependents, often resulting in a high dependency burden (Buvinic & Gupta, 1997; Moser,

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113 See Appendix B.5 for details of these female heads.
1989). However, studies that have focused on female headship from a critical perspective show that this is not so (Barros et al., 1997; Chant, 1997a; Snyder, McLaughlin, & Findeis, 2006). According to Moser (1998), vulnerable FHHs sometimes adopt a deliberate strategy of forming extended households for survival.

Only 31 per cent of the households in the present sample have one working age adult, i.e. the head of household. Around one quarter (26 per cent) have three working adults, while another 18 per cent have 4 or more. In sum, 69 per cent of the FHHs have more than one working age adult (Figure 5.4.3.1). Similar to findings by Kossoudji & Mueller (1983 for rural Botswana), it can be assumed that at least a portion of these adults contribute to the household income.

**Figure 5.4.3.1: Percentage distribution of FHHs by number of working age adults**

![Percentage distribution of FHHs by number of working age adults](source: Present study)

Having ‘working age’ members of households does not necessarily mean that all these individuals are actually employed (Waite, 2000). They may be unable to find employment because of lack of opportunity or illness, and some of those aged 15 and over will still be engaged in education activities. The total household population in the present sample is 1861, and 1297 of these people, including the head of household, were identified as being of ‘working age’ (i.e. aged 15-65). However, out of the working age population, only 656 individuals (or 51 per cent)
were contributing to household incomes. A considerable proportion of those in the survey who are identified as being members of the ‘working age group’, are therefore actually dependents. As shown above in Section 5.3.6 and later in Chapter 7, even the head of household can be a dependent. An analysis by Morada et al. (2001) in the Philippines indicated that FHHs have more co-resident members in the labour force compared to MHHs; however, the proportions ‘actually employed’ are lower in FHHs.

Census definitions of FHHs in Sri Lanka exclude non-resident spouses and children purely because they are not living in the particular household. However, studies from both developed and developing countries show that most absentee spouses take an active economic and decision-making role in household matters (Burch, 1979; Chant, 2003a; Lewis, 1993). Around one-fifth of the respondent women in this sample had a migrant spouse, and 95 per cent of them received remittances (Appendix C.4). This suggests that, in reality, the number of adults who bear the dependency burden in FHHs could actually be higher than what is depicted when adopting conventional procedures.

Exploring the issue further, Figure 5.4.3.2 presents FHHs according to the persons who contribute to household income. The results indicate that only 17 per cent of the households are solely managed by the head. In six per cent of the households, the head receives state assistance; in another six per cent, the head is supported by a migrant spouse; in 13 per cent she is supported by other household members. Eight per cent of the households are solely dependent on the income of household members, while the largest proportion of households (30 per cent) are jointly supported by household members and non-members. Interestingly, nearly one fifth (19 per cent) of the FHHs in this sample are solely dependent on the income of non-household members. Among them, nine per cent of the households are totally dependent on the remittances sent by a migrant spouse while the remaining 10 percent depends on remittances sent by ‘only children/only relatives’ or combinations of these (combined with or without a spouse).

Income contribution or economic responsibility can have an impact on household decision making and authority, consequently implying that FHHs with a “single or
dominant earner and decision-maker may be unrealistic” (Rosenhouse, 1989, p. 1). Further, even if there is no income contribution, certain household members, such as aged parents or grandparents may have a prominent social role in a household (see below).

**Figure 5.4.3.2: Percentage distribution of FHHs by income contributors**

![Percentage distribution of FHHs by income contributors](image)

Source: Present Study

**Notes.**
28 households did not report the monthly income. These are excluded.
The category ‘HH members & non-members’ include the head of household.
The category ‘only non-members’ includes households which are dependent solely on the remittances sent by a migrant spouse (8.9 per cent) as well as those (9.7 per cent) that rely on migrant children, relatives or combinations of these (with or without the contributions from a migrant spouse).

Household dependency is based on the ratio of working age adults to young (below 15 years) and old persons (above 65 years) in a household. While FHHs are often considered to comprise a lone mother with young dependents (Chant, 1997a; Varley, 1996), data from this study indicates that a relatively large proportion (29 per cent) of the FHHs does not have any dependents; young or old (Table 5.4.3.1)\textsuperscript{114}. Seventy-one per cent of the households have dependents and the majority have only young dependents (49 per cent). Interestingly, a

\textsuperscript{114} Barros et al. (1997) report similar findings for Brazil.
considerable minority (15 per cent) have only older dependents. Since seven percent of the households have both young and old dependents, 22 per cent of the households in total have older dependents (Table 5.4.3.1).

### Table 5.4.3.1: Percentage distribution of FHHs by dependents

<table>
<thead>
<tr>
<th>Dependentsa</th>
<th>No.</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Only young dependents</td>
<td>264</td>
<td>49.4</td>
</tr>
<tr>
<td>Only old dependents</td>
<td>80</td>
<td>15.0</td>
</tr>
<tr>
<td>Both young &amp; old dependents</td>
<td>35</td>
<td>7.0</td>
</tr>
<tr>
<td>No dependents</td>
<td>155</td>
<td>28.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>534</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Present study

**Note.**
Young dependents = persons below age 15
Old dependents = persons above age 65

Young dependents are given prominence in studies on FHHs, because it is assumed that the mothers carry the economic and social responsibilities of them without the support of a father. In fact, other than poverty, the implications for the wellbeing of young children appear to be the other area of female headship that is given most attention in research (see Joshi, 2004; Kennedy & Haddad, 1994; Kennedy & Peters, 1992 for studies on female headship and implications on children). In this sample 58 per cent of the female heads with young dependents are currently not married (Table 5.4.3.2), indicating that the majority of women heads are supporting young dependents without the emotional or economic support of a spouse. Forty-two per cent of the female heads with young dependents are married (Table 5.4.3.2). Most of them receive economic support from non-resident spouses (Appendix C.4). In some others, the spouse is present and, although not contributing economically due to disability or sickness, support the social wellbeing of the household (see Chapter 6). A woman with ongoing contacts with a spouse and his financial and social support, irrespective of physical presence in the household, has a strong fallback mechanism by comparison with women who do not have the support of a spouse.
Eighty households (Table 5.4.3.1) had only old dependents. Sixty-one per cent of them were headed by a woman who was currently not married (Table 5.4.3.2), indicating that they carry the old dependency burden alone. Older dependents can place continued constraints on female heads because, unlike younger dependents who will enter the working age in future, and provide support to the female head, the older dependents will only grow more dependent as they age further. This is particularly so in countries such as Sri Lanka where elderly care is seen as a moral obligation of the young (Amarabandu, 2004). It is not necessarily perceived as a negative obligation in all instances; in-depth interviews (see below) suggested that having older persons in the household also provided a strong social support base for women.

Table 5.4.3.2: Percentage distribution of FHHs with dependents according to the marital status of the female

<table>
<thead>
<tr>
<th>Type of dependents/Marital status</th>
<th>No</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>With only young dependents</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Currently married</td>
<td>126</td>
<td>42.1</td>
</tr>
<tr>
<td>Currently not married</td>
<td>173</td>
<td>57.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>299</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>With only old dependents</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Currently married</td>
<td>31</td>
<td>38.8</td>
</tr>
<tr>
<td>Currently not married</td>
<td>49</td>
<td>61.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>80</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>With both young &amp; old dependents</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Currently married</td>
<td>18</td>
<td>51.4</td>
</tr>
<tr>
<td>Currently not married</td>
<td>17</td>
<td>48.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>35</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

Note.
a. ‘Currently not-married’ refers to the never married/widowed/ and women with disrupted unions.

Vindya is a 30 year-old never-married female head living in the rural sector. She became the head of household because both her parents died, and she is the eldest
in a family of three girls. They live in a large five-bedroom house. After the parents died Vindya’s maternal uncle came to live with them. As Vindya says:

Uncle came to live here as it was only the three of us in the house. Most of his children are married and one lives with them – so aunty (the particular uncle’s wife) is not alone. That family is doing a sacrifice for us. We have the protection of an elder now. It is not proper for three girls to be living alone.

Vindya does not see the aged uncle as a ‘dependent’, but as an asset. As such, in specific social contexts the classification of an older person as a ‘dependent’ could be entirely wrong. Studies done in Sri Lanka have highlighted the benefits that the elderly bring to households. They can contribute financially as well as socially, for example by providing child-care (Andrews & Hennink, 1992; Risseeuw, 2010; Uhlenberg, 1996). These methods of support could be especially important in the context of female headship and should be given more attention in research.

Vulnerability of FHHs, especially feminization of poverty, is most often justified under the assumption that one woman with dependents bears the full socio-economic responsibility of a household (Buvinic & Gupta, 1997, p. 23; Folbre, 1991; Fuwa, 2000; Moser, 1989). The above section indicates that all FHHs in the sample do not carry a heavy dependency burden as defined by demographers. Even in households with dependents, the issue of dependency is not simple. Some have young dependents while others have old; a third group has both types of dependents. The circumstances of all three types of households cannot be similar as the demands of the young and the old differ considerably. Further, in-depth discussions with participant women revealed that, although defined as dependents, some, especially the elderly, may not be considered ‘dependents’; for example, some serve as ‘protectors’ for the women who are living alone, revealing another dimension of the complexities of household compositions.

5.5 Conclusion

This chapter has provided a detailed descriptive analysis of the characteristics of female heads and their households, drawing on the basic demographic and socio-economic data collected in the sample survey. Many studies focusing on FHHs provide a profile of these women, although not in as much detail as the one
provided in this chapter. This chapter (as one example) shows that, although the majority of female heads are widows, there are also married and single women, as well as divorced and deserted women among the female heads. By giving equal importance to these ‘minorities’, the chapter changes its focus from generalizations to specificities, and provide ground to highlight specific sub-groups and their issues that would otherwise be undermined in the process of generalization.

The focus on heterogeneity in this chapter has also allowed a deeper level of investigation into particular categories of FHHs. For example, female heads cannot be covered by a blanket label of widowhood – the situation of women whose spouse died of natural causes is quite different to that of one whose spouse was murdered, or committed suicide. Similarly, all women with a disrupted union cannot be branded together, as some have had the ‘agency’ to walk away while the others did not have this opportunity.

There were important variations which indicate to the vulnerability of FHHs by their socio-demographic characteristics. One example is the finding that estate sector has a higher proportion of female heads in the younger ages. The analysis by residential sector revealed that the estate female heads were more likely to have lower levels of education compared to their urban and rural counterparts. Younger age at headship, combined with lower education could create specific socio-economic disadvantageous positions. Yet the analysis in this chapter was based essentially on quantitative data collected from a survey. Attention paid to what the women heads had to say was limited. This is the subject of Chapter 6.
CHAPTER SIX

The Meaning of Female Headship: Unseen Diversities

6.1 Introduction

It is not unusual for analyses of heterogeneity amongst female-headed households (FHHs) to elaborate on the diverse reasons for their emergence, the different socio-economic characteristics of the women who head the households and the diversity in their household structures. Such an approach is certainly in contrast with the orthodox way of looking at FHHs as a homogenous category identified on the basis of sex of the head of household. The demographic characteristics of the female heads and their household compositions have a major influence on their socio-economic conditions. However, structural differences may not reveal much about how the headship role is perceived, or actually functions. To reiterate what Lewis (1993)\textsuperscript{115} says:

> What do we mean by headship? Many of our ideas about heads of household are ... imposed by the need among outsiders to find a readily manageable analytical category .... and may not correspond to people’s own experiences (p. 25).

This is a significant limitation in the whole process of analyzing FHHs as a category. Chant (1997a) who takes a critical view about FHHs has highlighted the importance of subjective perceptions, and discusses the views of women heads (and those around them) in relation to perceptions of female headship, household formation and intra household and community relationships. The present chapter continues with a subjective analysis seeking to establish a profile of female headship, but follows an alternative approach. Rather than using the pre-determined and widely used variables that were analysed in Chapter 5, or only drawing on the perceptions of women on pre-classified themes, this chapter explores the meaning of female headship and its functions through a subjective classification, constructed based on the descriptions of the women who are heading these households.

\textsuperscript{115} Chant (1997a, p.7) also refers to Lewis’s idea.
As noted in Chapters 1 and 2, the ‘head of household’ in censuses and surveys is identified to be the person reported as such, by household members. This self-reporting identification method does not delve into details of the economic or social role played by the household head. Yet, from a sociological perspective, ‘household headship’ is a descriptive term that highlights the primary responsibility for economic maintenance of a household, as well as the authority and power in decision making (Nazoktabar & Aliabadi, 2011; see also Aritomi & Jayakody, 2006; Barros et al., 1997; Roosta, 1993). There has been very little exploration of whether the women identified as heads of households in censuses or surveys actually fit the expectations of headship (Fuwa, 2000; Handa, 1994; Rogers, 1995; Rosenhouse, 1989). For example, Handa (1994) notes that in 12 per cent of Jamaican households identified as female-headed, the male spouse works a greater number of hours in the labour market and suggests that factors other than economic, such as the woman being older than the spouse, the woman having more education, or the woman owning the residential household, could be in operation when identifying the head of household (see also Jackson, 1996, p. 492).

As Korale (1988, p. 11) points out with regard to Sri Lanka, the identification of the head could be on age and legal ownership of assets and not necessarily work responsibilities or management roles. Yet, other than Korale’s analysis in the late 1980s, the meaning of headship has not received much attention in Sri Lanka.

This chapter acknowledges that some male heads of households may not play a major role in the household economy or decision making. It is also acknowledged that, due to diverse situations relating to female headship (i.e. aged widowhood, wives receiving high remittances from migrant spouses etc.), some female heads may also be unconnected with the economic maintenance and decision-making role expected of headship. Studies, such as Handa’s (1994) in Jamaica do, however, stress the significance of ‘decision making’ in a household. With regard to the notion that children are better off in FHHs, Handa (1994) points out that it is not exactly female headship that is associated with the wellbeing of children, but more critically, the presence of a woman who takes decisions within the household; children in un-partnered MHHs have the highest risk of lower school enrolment and health, despite higher household expenditure levels. Kabeer (1989) also focuses on the decision making role to differentiate households (see Chapter
2). Using Kabeer’s classification as a guideline, this chapter draws on personal and subjective encounters, and seeks to bring out the experiences, perceptions and meanings of household headship, as understood by the women heads themselves.

The analysis draws on the qualitative data generated from the 32 in-depth interviews carried out with the women respondents, and has two main sections: The first section attempts to categorize the role of female heads according to the descriptions of the women themselves (Section 6.2). The second section (Section 6.3), again based on the views expressed by the interviewees, reflects how these women are seen by society, depending on their socio-demographic profile.

6.2 Household headship: Women’s perceptions of their role

A key theme addressed when conducting the in-depth interviews was the ‘headship role’. Apart from the basic information such as when the women became a head of household and for what reason, respondents were also asked as to whether they preferred the role, the perceptions of others around them about women who are heads of households, and more importantly, how they function in the role. Depending on the information received, this chapter identifies four main types of female heads based on how women described the economic and social management of their household:

- Female heads who are the primary managers of their household
- Female heads who are joint managers of the household
- Female heads who perform a secondary management role (i.e. those who only manage the subsistence activities of the household)
- Females who are nominal heads

A comparison of the demographic and socio-economic characteristics of the women falling into each of these groups shows that, while there are some similarities among them, there also appear major differences (see Tables 6.2.1.1 – 6.2.1.4 in the following sections). This analysis and the findings provide an important conclusion about female heads of households: a similarity in demographic or socio-economic characteristics of female heads does not
necessarily mean that their headship role is similar. This justifies the need to probe beneath the objective classifications of female heads, and with reference to the four groups identified above, the following sections delve deeper into the role and meaning of female headship.

6.2.1 Female heads who are the primary managers of their household

Women who can be identified as ‘primary managers’ are those who take the primary decision making role and has authority with regard to household matters, both socially and economically. This includes managing the day-to-day requirements of the household, as well as more complex economic tasks (i.e. buying property and investing), as well as social activities (i.e. organizing marriage ceremonies for children, deciding which school to send the children to etc.). All of these women are not necessarily the main income earner of the household; but even in instances where they were not, they had the major say in the socio-economic management of the household. This was due to reasons such as their position as mothers being recognized and respected, better financial management or household ownership. The women who could be categorized into this role were usually de jure household heads, i.e. those who were never-married, widowed or separated. However, a minority of women took the main responsibility of the household even though they were currently married, either because the spouses were disabled or too sick to take an active management role, or the spouses were not concerned about the wellbeing of the household. Other studies acknowledge women who report being head of household in the presence of a spouse (Horrell & Krishnan, 2007).

In-depth interviews also revealed the diversity in the roles carried out (or were expected to be carried out) by these spouses who were not the head of household. Sita\textsuperscript{116} has a paralysed spouse. Due to his physical condition Sita’s spouse cannot engage in any type of income generating activity to support the household, economically. However, he provides considerable emotional support to Sita, while also contributing to and helping her in tasks such as disciplining the children; therefore his role as ‘husband and father’ is acknowledged in the household. In

\textsuperscript{116} See Appendix B.5 for further details of Sita.
contrast, Rani’s spouse does not make any social or economic contribution to the household – he is virtually a non-entity, as neither Rani nor her daughter, consults or involves him in any personal or household matter. Yet, as Rani notes, the fact that a spouse is present in the house has some social benefits. First, it has an impact on their (hers and her daughter’s) “protection from neighbourhood men”. Next, in important social events such as the daughter’s wedding he would be given due recognition because (as Rani notes), “it is good for the girl when the family that she marries into see that the parents are together”\(^\text{118}\). A third situation is reported by Fareena\(^\text{119}\), who has a mentally sick spouse. He does not (and cannot) in anyway contribute to the socio-economic wellbeing of the household; due to his mental condition, he would be of no use even in a social event. Furthermore, he poses a threat to the physical safety of Fareena and her children due to his uncontrollable anger. But, Fareena has the social recognition given to a married woman. However, her most important asset was that the spouse owned a house; therefore, Fareena and the children had shelter, a difficulty faced by some female heads where neither they nor their spouse owned a house (see also Chapters 7 & 8).

Women who are ‘primary managers’ can be divided into two groups: a) those who have risen to the challenge of household headship and approach this role in a positive way, irrespective of the reason why they had to become a household head (positively-selected female heads); and b) those who would rather not be in the role but have no other alternative (negatively-selected female heads). Some characteristics of these women are given in Table 6.2.1.1 for comparison. Lewis (1993, pp. 23-24) notes that there is a need to look at different assumptions made by researchers with regard to female headship in analytical terms. For instance the absence of a spouse can be interpreted negatively as a state of being a victim or positively as a symbol of strength as women cope with new challenges. Even within the same study context, it is possible to distinguish such differences.

\(^{117}\) See Appendix B.5 for further details of Rani.
\(^{118}\) Lewis (1993) also notes the importance of a mother’s social status in relation to the marriage of daughters in Bangladesh.
\(^{119}\) See Appendix B.5 for further details of Fareena.
Table 6.2.1.1: Socio-demographic characteristics of female heads who are primary managers of the household

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Marital Status</th>
<th>Resid.</th>
<th>Education</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Positively selected</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Angela</td>
<td>42</td>
<td>Divorced</td>
<td>Urban</td>
<td>Degree</td>
<td>Middle management</td>
</tr>
<tr>
<td>Anula</td>
<td>49</td>
<td>Separated</td>
<td>Estate</td>
<td>Primary</td>
<td>Estate Labourer</td>
</tr>
<tr>
<td>Ayesha</td>
<td>57</td>
<td>Never-Married</td>
<td>Urban</td>
<td>Degree</td>
<td>Professional (Retired )</td>
</tr>
<tr>
<td>Deepthi</td>
<td>42</td>
<td>Never-Married</td>
<td>Urban</td>
<td>Degree</td>
<td>Professional</td>
</tr>
<tr>
<td>Fareena</td>
<td>35</td>
<td>Married</td>
<td>Urban</td>
<td>Secondary</td>
<td>Home based tailoring</td>
</tr>
<tr>
<td>Hewa</td>
<td>62</td>
<td>Separated</td>
<td>Rural</td>
<td>Secondary</td>
<td>Selling products from land</td>
</tr>
<tr>
<td>Jeena</td>
<td>43</td>
<td>Widowed</td>
<td>Urban</td>
<td>Diploma</td>
<td>Currently not employed</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Formerly Bank manger</td>
</tr>
<tr>
<td>Lali</td>
<td>53</td>
<td>Lali</td>
<td>Estate</td>
<td>No schooling</td>
<td>Estate Labourer</td>
</tr>
<tr>
<td>Mallika</td>
<td>55</td>
<td>Widowed</td>
<td>Rural</td>
<td>Primary</td>
<td>Manual Labourer (informal)</td>
</tr>
<tr>
<td>Rama</td>
<td>45</td>
<td>Widowed</td>
<td>Urban</td>
<td>Degree</td>
<td>Professional</td>
</tr>
<tr>
<td>Rani</td>
<td>48</td>
<td>Married</td>
<td>Urban</td>
<td>No schooling</td>
<td>Permanent manual Labourer – formal sector</td>
</tr>
<tr>
<td>Sita</td>
<td>37</td>
<td>Married</td>
<td>Estate</td>
<td>Primary</td>
<td>Estate Labourer</td>
</tr>
<tr>
<td>Suba</td>
<td>42</td>
<td>Married</td>
<td>Urban</td>
<td>Secondary</td>
<td>Business employer</td>
</tr>
<tr>
<td>Sudara</td>
<td>26</td>
<td>Never-Married</td>
<td>Estate</td>
<td>No schooling</td>
<td>Estate Labourer</td>
</tr>
<tr>
<td>Vindya</td>
<td>30</td>
<td>Never-Married</td>
<td>Rural</td>
<td>Degree</td>
<td>Earning from property</td>
</tr>
<tr>
<td><strong>Negatively selected</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ines</td>
<td>65</td>
<td>Never-Married</td>
<td>Urban</td>
<td>No schooling</td>
<td>Manual Labourer (informal )</td>
</tr>
<tr>
<td>Kadija</td>
<td>63</td>
<td>Separated</td>
<td>Urban</td>
<td>Primary</td>
<td>Not employed</td>
</tr>
<tr>
<td>Nazeera</td>
<td>44</td>
<td>Deserted</td>
<td>Rural</td>
<td>Primary</td>
<td>Manual Labourer (informal)</td>
</tr>
</tbody>
</table>

Source: Present study
Anula\textsuperscript{120}, an estate labourer separated from her spouse, fits into the first category perfectly. She is a de jure female head, as she is separated from her spouse. Anula’s life has been more or less restricted to the estate in which she has lived her whole life. She married when she was in her early twenties to a man from the same estate. She tolerated his extra-marital affairs for more than 10 years (see also Chapter 5: Box 5.2.1.1), and ultimately left the marriage when she got to know that the spouse had another legal wife; but only after “beating him with a broom, till it broke”.

Anula only started earning an income after her separation. But she was determined to succeed in life. Anula could not afford to educate all of her three children. She decided to enrol her youngest daughter in a school in the city because the girl was keen on studies, and also because Anula realized that “going to the estate school will not get you anywhere”. Every day, the girl had to spend at least four hours travelling to and from school. Anula accompanied her for safety reasons, and did manual work in the town until school finished. Anula says she would have been monetarily well-off if she migrated to the Middle East, or physically less tired, if she worked in the estate, but was not prepared to do so. She was concerned about leaving her two daughters alone in the “estate set-up”; she says “most of the children, whose mothers went abroad, have gone astray”.

When her elder daughter was old enough to work abroad, Anula decided to send her to Kuwait. According to Anula, one reason was high remittances, and the other that “she would have got involved with an estate boy at a young age and ended up suffering like me”. Anula says that she does not waste the remittances on food and clothes, or to buy electrical goods like the rest of the estate-folk who receive remittances. The money is used for educational purposes, or to buy clothes etc. for the younger daughter, so that she will not be different from the town kids. The girl is now a university undergraduate and is the first from the estate to be so. The rest of the remittances are safely banked, so that the family can buy a house, probably near the town, and move out of the estate.

\textsuperscript{120} See Appendix B.5 for further details of Anula.
Anula visualizes a change in their social circumstances when the younger daughter gets a “good job” after graduating. Anula says that the elder daughter is very pleased that Anula uses the remittances she sends with a plan, unlike the parents of her friends. Anula now works as an estate labourer, and does not travel to town, as she feels that the daughter is now able to look after herself. Looking back at her life Anula says:

Those days I was bitter because of what my husband did. But now I feel it was the God’s blessings. I would never have achieved this much if I lived with him. I got the strength, only when I realized that I had to do it alone. Husband would have never suffered going to town everyday to take my daughter to school.

Anula did not choose to ‘head’ a household, but when headship was thrust on her, she took up the challenge positively. Compared with the rural and the urban populations, the estates population in Sri Lanka lives in relatively backward socio-economic circumstances (see Chapter 3). However, Anula’s willpower and careful planning has made it possible for her family to advance despite their low incomes and social status.

Hewa\(^{121}\), a rural woman separated from her spouse, is another example of a female head who is the primary manager of the household. Like Anula, Hewa also married young. She has low education, had never been employed before marriage, and had not had the opportunity to venture beyond the village boundaries when she was young. At present she lives with her daughter-in-law and grandchild. In common with Anula, Hewa had not planned for household headship. She is currently not the main income earner, nor is her household income very high. In contrast to Anula, who tried to make the marriage work, Hewa started planning to leave her marriage when she got to know that her spouse was having an extra-marital relationship. She says:

I was pregnant when I got to know that he was cheating on me. But I stayed with him till the child was born, as the child had to have a father. Then I came home to my parents. My husband came several times and tried to take me back, but I refused. I knew my parents had written their house in my name and that they will accept me and my child. I could survive with the products of the land.

\(^{121}\) See Appendix B.5 for further details of Hewa.
Anula is from a very low socio-economic background and did not have any support for ‘survival’ from her family, as they themselves were very poor. She knew she had to earn a wage to live. In contrast, Hewa, although belonging to a lower income group, had more fallback mechanisms. Her parents supported her when she decided to separate from her spouse; Hewa’s parents had a fair bit of land which (as acknowledged by Hewa herself), if not anything else, was sufficient to meet Hewa’s subsistence needs. When Hewa decided to leave her spouse, she was confident that she could use the product of this land without any objections. In the early stages of household headship, she used to earn a small income by working for a village development programme conducted by a foreign NGO (non-governmental organization). Hewa feels that this opportunity brought out her hidden capabilities, and says “if someone guided us properly when young, we would have achieved such a lot”.

Hewa’s main target was to build a new house, as her parental home was quite old and beyond repair. Apart from developing her human resources, working with the NGO also benefited her materially as she was allowed to use any excess construction material, and could also use the NGO lorry to transport construction materials from the town. Hewa’s current income, although not large, is gained through selling coconuts and fruits from the home garden. The main income earner of the household is Hewa’s daughter-in-law, who is a manual labourer in the formal sector. However, Hewa does not have to depend on her daughter-in-law’s income, as she can manage by selling coconuts and fruits from the land. As suggested by Kabeer (2003), availability of home-grown food is a strong fallback mechanism for the poor – Hewa is a clear example of someone who had this opportunity available to her.

Hewa’s life has not been easy. However, she is committed to the headship role and the wellbeing of her household members. More importantly, she shows her support for women and children who have been unfairly left to fend for themselves by men. This is evident when Hewa describes the situation of her daughter-in-law who has been deserted by Hewa’s son. Hewa has only this one son, and the mother and son have always been close. However, Hewa strongly
disapproves her son deserting his wife and shows her loyalty to her daughter-in-law and not her son. Hewa says:

When my daughter-in-law made arrangements to go back to her parents after the marriage failed, I told her not to go, and that I will look after her. She is from a very poor family. What can she gain by going back? I look after the child so that she can go and work. I do the housework. There is enough food in the garden so she can save her money. I will not give this house to my son. I will write it to my grandchild so that my daughter-in-law will always have a home.

Hewa’s strength in character is also shown by how she dealt with sexual advances from village men when she was young. Hewa says “I was not frightened of men. If anyone made ‘approaches’ I told that I will tell their wives. It’s only when you are weak that men try to get advantages”.

In summary, despite the differences in initial fallback mechanisms, both Anula and Hewa can be seen to have similar characteristics that relate to the sociological descriptions of household headship, for they both took on the responsibility of headship willingly, and both work towards the wellbeing of household members, and project inner resilience to overcome vulnerabilities.

Negatively selected female heads of households

In-depth interviews also identified a second group of women who are in command of their household by virtue of taking the primary management role. However, in contrast to the women discussed above, these female heads were not comfortable in their role. All but one of them were the main income earners of the household (the exemption was Kadija, who lived on the remittances sent by her sister). However, in contrast to the first group, these women could not take decisions with regard to the wellbeing of the household, either because they were not ready to take challenges, or because they were poor and socially isolated, and did not have any support systems.
Kadija is a woman head who is not ready to take challenges. She is a 63-year-old Muslim woman living alone in the urban sector. Although she has four grown up children, none of them support her. She is too sick to work, and manages with the remittances sent by her sister. Kadija was married to a man who had several extra-marital affairs. After trying hard to “change him” and failing, she returned home to her mother, with her two children. Yet, her spouse used to intermittently return, and although he never contributed to the household income during his short stays, neither Kadija nor her mother had the power to ask him to leave. The only result of his returns was that Kadija had two more children by him. As Kadija says “he used to stay with me till a child came to my belly and then would leave”. Eventually her maternal uncles, seeing the helpless situation of Kadija and her mother, intervened and warned the spouse not to come back. Kadija has had no connection with him since.

Kadija’s mother made ‘snacks’ and sold them at the nearby boutique. They had no other income except what was given by Kadija’s uncles out of sympathy. Kadija never went to work as she was “not used to working and was ashamed of my marital situation”. Many women from Kadija’s neighbourhood had migrated to the Middle East and improved their households. Kadija had the support of her mother to take care of the children, and according to her, the uncles were also helpful. However, Kadija did not have the will power to migrate. She has a sister who is doing relatively well in Colombo, the capital city of Sri Lanka, and if Kadija wanted, could have sought help from the sister to find employment in the city. But the discussions indicate that Kadija never took the initiative, as she says “I have never worked. I have never gone to Colombo. I didn’t know what I can do there”. Kadija says she could not send her children to school as she did not have the finances, for which her off-spring now blame her; it is one reason why they are not taking care of Kadija in her old age. It is not that Kadija has attempted to earn an income and failed, but that she has never tried.

The Economic Commission for Latin America and the Caribbean (2002) identifies that vulnerability could arise due to exogenous as well as endogenous factors. Focusing on real life situations related to women, Sen (1985) notes that when a

122 See Appendix B.5 for further details of Kadija.
woman undervalues herself, which can be taken as an example for endogenous risks, her bargaining position weakens and she will be likely to accept inferior conditions and outcomes. Kadija discussed above is an example of vulnerability arising from endogenous factors. According to Rowlands (1997, 1998, as cited in Willis, 2005), a major form of power is “power that comes from within the individual” (pp. 102-103). It should be noted that there is an extent to which outside sources can contribute, and it is this difference in power that comes from within that may result in different outcomes, despite being provided with the same resources or opportunities. Kadija, is proof that resilience is also heterogeneous.

In common with Kadija, **Nazeera**\(^\text{123}\), a woman with three children (aged 4, 8 and 10 years), and deserted by her spouse, is also functioning in the headship role due to lack of other options. However, in contrast to Kadija, who is supported by her sister, Nazeera has no support systems. The only asset she has is a small plot of land donated to her by the mosque, on which she has built a ‘make-shift’ shelter. Nazeera is the primary economic provider and the decision maker of her household. However, due to her conditions, the management is based on current and short-term necessities, rather than on the long-term wellbeing of the household. For example, Nazeera lives on daily wages, and if she does not report for work, the risk of job loss is high. Since she has low education and no extra skills, alternative job opportunities are almost zero.

As she does not have the support of neighbours or relatives for child care, nor the finances to obtain paid child-care, Nazeera has no option but to sacrifice the education of the two elder children, and utilize them to look after the younger child. Although she realizes the repercussions, Nazeera has to give priority for a daily wage instead of her children’s schooling, because survival needs comes first. Nazeera has always been poor. However, when her spouse was around, Nazeera could stay at home and take care of the children. This joint decision, although economically not beneficial, contributed to the children’s health and wellbeing.

\(^{123}\) See Appendix B.5 for further details of Nazeera.
6.2.2 Female heads who are joint managers

The second group of household heads are those who can be described as ‘joint managers’, as they were sharing the headship role with another adult/s. The other adults who contributed to household management were either migrant spouses or parents or adult children. Here again, these women were not similar in all demographic or socio-economic characteristics (Table 6.2.2.1). However, they had one commonality – they were either currently employed (if so they were either the main income contributor of the household, or were earning a relatively large individual income), or if currently not employed, had been the sole or main earner and the primary decision maker of the households at a prior date. Whether currently employed or not, these women all had the leadership strengths to hold the position of headship, and gain the acceptance of the other adult in the ‘management role’.

Table 6.2.2.1: Socio-demographic characteristics of female heads who are joint managers of the household

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Marital Status</th>
<th>Resid.</th>
<th>Education</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ali</td>
<td>57</td>
<td>Divorced</td>
<td>Rural</td>
<td>Tertiary</td>
<td>Currently not/ Earlier in Middle East</td>
</tr>
<tr>
<td>Chandra</td>
<td>53</td>
<td>Never-married</td>
<td>Estate</td>
<td>No schooling</td>
<td>Estate Labourer</td>
</tr>
<tr>
<td>Kumi</td>
<td>42</td>
<td>Married</td>
<td>Urban</td>
<td>Degree</td>
<td>Professional</td>
</tr>
<tr>
<td>Mala</td>
<td>65</td>
<td>Widowed</td>
<td>Estate</td>
<td>Secondary</td>
<td>Estate Labourer</td>
</tr>
<tr>
<td>Muthu</td>
<td>64</td>
<td>Widowed</td>
<td>Estate</td>
<td>Primary</td>
<td>Currently not/ Earlier estate labourer.</td>
</tr>
<tr>
<td>Padma</td>
<td>38</td>
<td>Married</td>
<td>Estate</td>
<td>No schooling</td>
<td>Currently not/ Earlier domestic worker in the Middle East</td>
</tr>
<tr>
<td>Sashi</td>
<td>25</td>
<td>Divorced</td>
<td>Rural</td>
<td>Tertiary</td>
<td>Dispensary assistant</td>
</tr>
<tr>
<td>Thushari</td>
<td>35</td>
<td>Widowed</td>
<td>Urban</td>
<td>Diploma</td>
<td>Business employer</td>
</tr>
</tbody>
</table>

Source: Present study

In these households, both the woman as well as the other adult in the ‘management role’ had the power to make all types of decisions with regard to the
household wellbeing. The main characteristic of this relationship was discussion and a willingness of compromise over decisions. None of the women in this category reported a conflict in household management.

**Joint management with a spouse**

Kumi\(^{124}\) shares headship responsibilities with a migrant spouse. She falls into the high income household category and lives in the urban sector. The remittances sent by Kumi’s spouse are the main source of income in the household. However, Kumi is a professional with a high individual income. According to Kumi the decision to migrate was a joint one “to build up extra savings”.

For Kumi, household headship is:

> Something related to ‘paper work’ (identification for administrative purposes). Just because your name is given as head of household, it does not mean that you are the only person responsible for household activities. This is a family – everyone does what they can.

Kumi even takes major investment decisions without consulting her spouse, although he is informed. For example, they were planning to buy a plot of land and there was no way that the spouse could come to inspect it. So Kumi inspected the land herself and decided to buy it, using the savings built up from her spouse’s remittances.

The difference between women like Kumi, and those classified as ‘female-heads who perform a secondary management role’ (see below) is that these women take decisions beyond the day-to-day management of household subsistence without necessarily consulting the spouse (or the other adult). Kumi summarizes her situation as: “I just do what should be done. I spend the money he sends, but I don’t have to report about my spending to him. This is a joint endeavour”.

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\(^{124}\) See Appendix B.5 for further details of Kumi.
Joint management with other adults

While Kumi manages the household together with her spouse, Ali\footnote{See Appendix B.5 for further details of Ali.}, on the other hand, makes joint decisions with her migrant son, who at present is the main income contributor to the household. According to the definition of household headship adopted in Sri Lanka, Ali has been a head of household for only about two years, even though she has been a divorcee for more than 10 years. Soon-after her divorce, Ali migrated to the Middle East and was employed there for 10 years, while her two sons boarded in Sri Lanka. She returned to the country only about two years ago.

While in the Middle East, Ali had been in regular contact with her sons over the phone, and took the full economic responsibility for her offspring, even declining maintenance from her estranged spouse. Ali says “if he didn’t want me, why should I go begging for his money”. She took all major decisions about the children, consulting with their boarding mistress. In this context, Ali has assumed both primary economic maintenance, as well as social decision making authority of her children (the main tasks assigned to the head of household), although the children were ‘by definition’ members of another household. Ali returned to Sri Lanka at the request of her elder son who became of age to work. He now sends her remittances and she lives with her younger son. Ali’s elder son could not enter the university, and he is very keen that the younger brother should not miss the opportunity, and feels that the mother’s presence will have an impact. Ali is in agreement with this view.

Ali recalls that the divorce court initially entrusted her children to their father, as Ali did not have a place to live, while her spouse was the head of his own household. However, he did not have the means to provide for them; Ali says: “the children have told me that some days they didn’t have anything to eat”. She later obtained custody of the children through legal means. Ali’s story shows that being a head of household by definition will not guarantee the wellbeing of the household members.
The most important decision for Ali as a head of household is educating the younger son, and buying a house of their own. She does both by consulting her elder son, because she “was not in Sri Lanka for a long time and he (the son) has more knowledge about the Sri Lankan situation”. Ali has looked at several houses, and will contribute towards buying it. However, she prefers to wait till her elder son returns, so that all three of them can be happy about the house. Chant (1997a, p. 271) proposes that households with an intact couple could be termed “couple-headed households” instead of ‘male’ or ‘female’ headed households. The joint management situations discussed above related to absentee spouses (or sometimes persons other than spouses), justifies the need to acknowledge joint headship.

6.2.3 Female heads who perform a secondary management role

The third group of women heads are also in a joint headship role. However, the difference between women in this group and those discussed above is that, women with a secondary management role only manage the day-to-day subsistence affairs of the household, such as cooking, cleaning and taking the children to school. Although they manage finances for subsistence needs, all major financial and social decisions are taken by their absentee spouse (see Table 6.2.3.1 for characteristics). The common link between women in this group is that they all are married or have a partner. Two of them have never been employed, and the other earns an income by growing and selling products from her land\textsuperscript{126}.

Table 6.2.3.1: Socio-demographic characteristics of female heads who are secondary managers of the household

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Marital status</th>
<th>Resid.</th>
<th>Education</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indrani</td>
<td>42</td>
<td>Living with partner</td>
<td>Rural</td>
<td>Secondary</td>
<td>Cultivating own land (+ by pension of former spouse)</td>
</tr>
<tr>
<td>Janeera</td>
<td>36</td>
<td>Married</td>
<td>Rural</td>
<td>Secondary</td>
<td>Never worked</td>
</tr>
<tr>
<td>Param</td>
<td>42</td>
<td>Married</td>
<td>Rural</td>
<td>Secondary</td>
<td>Never worked</td>
</tr>
</tbody>
</table>

Source: Present study

\textsuperscript{126} This particular female head also receives her former spouse’s pension.
Although not included in the in-depth interviews, the sample survey identified two women who were not currently married, but could also be classified as belonging to this group. One was a ‘never-married woman’ in her 30s, managing a household on behalf of a migrant sister, and the other, a ‘widow’ who managed the household on behalf of a migrant daughter.

*Female heads who are secondary to a spouse*

**Janeera** is an example of women who perform a role secondary to that of their spouses. She is a woman with secondary education, but has never been employed. Janeera got married when she was quite young (late teens), and has been a de facto head of household for almost five years. Janeera is totally dependent on her spouse for income, as well as decision making. The two married women (Janeera and **Param**) in this group did not consider themselves to be the head of household, and were so identified only based on the definition adopted for the survey – i.e. their spouses were not residents of the household at the time of interview. Both expressed similar thoughts about their role. Janeera’s is given below.

> We are women. We are not used to managing alone. I speak to my husband every day and do as he tells me to. He instructs his brother to do the bank transactions or any other important matters. I don’t know how to handle them.

Janeera has no major social or economic vulnerabilities at present; she is financially well-off and has a high social position in the community; neither does she have any reason to fear desertion by her spouse. However, she is concerned about future risks, in case of death or illness of her spouse, as she feels she has no capability to take on the full responsibility of a household (see also Chapter 7: Section 7.6).

In contrast to Janeera and also Param, **Indrani**’s case is different. That is, while Janeera and Param have migrant husbands, Indrani has a resident male partner, who is the main income provider and decision maker of the household. However, Indrani is identified as the head of household for official documentation as she is a widow on ‘paper’ and the house belongs to her. Further, Indrani still receives her

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127 See Appendix B.5 for further details of Janeera.
128 See Appendix B.5 for further details of Param.
129 See Appendix B.5 for further details of Indrani.
former spouse’s pension, which Indrani has no intention of loosing, and in order to receive this pension Indrani has to remain a widow (on paper). Therefore in Indrani’s household, the spouse (in this case partner) had the prominent role in household activities, although Indrani was identified as the ‘head’ on paper. Compared to Janeera and Param, the dominance of Indrani’s partner on her life was evident; this is despite her having an individual income, and her own house. The reason could be his being a local politician, and therefore having considerable power in public life, whereas Indrani did not meet up to his social standings. As an individual, Indrani is more secure due to her income and house ownership. Yet, in contrast to Janeera and Param, she is socially marginalized based on her ‘unapproved’ relationship. Indrani also anticipates desertion, and more than financial insecurity in such a situation, fears the increase of social wrath. As Indrani says “the reason why people stop at comments is the position held by my partner, and people need his help. The day he leaves me I will be an outcast”.

What we see in this group, and among those who were in a joint management role (Section 6.2.2 above), is a form of ‘interdependence’, rather than ‘independence’ which is identified as a proxy for ‘gender power’ in western thinking. These findings support the claim that concepts and relationships should be understood and constructed within specific contexts, rather than based on pre-determined assumptions (Kabeer, 1994, 1997b; see also Safa, 1986; Williams, 2012).

Female heads who are secondary to family members

As mentioned above, there are a few female heads who have roles that are similar to those of Janeera, Param and Indrani, but are secondary to persons other than a spouse (as noted earlier these women are not among the in-depth interviewees). The most interesting fact about these women is that they are not at all happy in their headship role. **Nisha**130 is a 32 year-old never-married, Tamil woman. Her household consists of an 87 year-old physically-incapacitated father, a brother who is a heavy substance user and therefore rarely at home, and a teenage niece. As such, Nisha qualifies as the head of household according to the criteria of ‘usual residence’ as adopted by the census definition in Sri Lanka (see Appendix

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130 See Appendix B.5 for further details of Nisha.
A.1). They live in a house belonging to Nisha’s sister who is separated from her spouse and is working in the Middle East. The household is totally dependent on the remittances sent by Nisha’s sister; financial decisions as well as all the main social decisions are also taken by her. As reported by Nisha, she does what her sister directs her to do. Although Nisha has to be reported as the head of household based on the census definition, her subjective perception states otherwise:

Sister is the head of household. This is her house…we came here because sister did not have anyone to leave her daughter with. Sister sends money monthly. I look after the household as she wants. I ask her everything. The child is anyway her child – so we have to bring her up the way the mother wants.

Apart from being directed by an absent head of household, Nisha is also not happy in her role. More importantly, and in contrast to what is expected of a head, Nisha’s aims and plans are not connected to the household in which she is identified as the head. As she revealed: “I want to get married and have a family of my own. Everyone my age is married. But my sister is not concerned. If I get married she will not have anyone to look after her daughter. I am sick of this life”. Although Nisha’s sister is not theoretically the head of household in this context, she is an example similar to what Datta and McIlwaine (2000) identifies as female heads who exploit household members (see Chapter 1: Section 1.3.1).

Female heads who are included in the above group, although not meeting all the criteria encapsulated in the role of a household head, at least take on the day-to-day management of the household. In contrast, some females in the sample appear to be total figure heads.

6.2.4 Females who are nominal heads of household

Nominal female heads of household is the final group to be discussed – a group that is not specific to the present study (see Ito, 1990, as cited in Lewis, 1993 for examples in Bangladesh; Social Policy and Development Centre, 2010). Two types of nominal heads of households were identified among the interviewees: a) those who received the status due to social respect (via succession due to death of
a patriarch); and b) those who ended up in the role by the way the household functioned with no particular meaning or authority being attached to the role. Unlike the other three groups identified above, these women had several common features (Table 6.2.4.1): they were in the older age groups and were not (and had never) economically contributing to the household. However, their circumstances differed considerably by virtue of why they were selected as heads of household.

Table 6.2.4.1: Socio-demographic characteristics of female heads who are nominal heads of the household

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Marital Status</th>
<th>Residence</th>
<th>Education</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kadala</td>
<td>54</td>
<td>Widowed</td>
<td>Rural</td>
<td>Tertiary</td>
<td>Never worked</td>
</tr>
<tr>
<td>Parumai</td>
<td>59</td>
<td>Mistress(^a)</td>
<td>Urban</td>
<td>No schooling</td>
<td>Never worked</td>
</tr>
<tr>
<td>Siththi</td>
<td>59</td>
<td>Widowed</td>
<td>Rural</td>
<td>Secondary</td>
<td>Never worked</td>
</tr>
</tbody>
</table>

Source: Present study

Note.

\(^a\) Lived with a partner for some years, who later married another woman but continued to visit and financially support Parumai.

**Nominal household headship due to social respect**

**Kadala\(^{131}\)**, a Tamil widow, is a nominal head due to what can be identified as ‘social respect’. Kadala’s unmarried son and son-in-law, who live in the same household unit make all household decisions and oversee financial management in her household. The major portion of the day-to-day tasks such as cooking, cleaning and childcare are taken care of by her daughter. Even the house does not belong to Kadala. Below is Kadala’s reply when questioned about house ownership:

> No the house is not in my name. We (Kadala and her spouse) gave it to our son. Just because it belongs to him he will not send me out. There is nothing like that in our culture. This is my house!

\(^{131}\) See Appendix B.5 for further details of Kadala.
Kadala’s son adds in:

Till mother lives she is the head of household. We don’t let her work. She is old now – it is our turn to respect and look after her, after father died.

Kadala’s role highlights a different perspective with regard to female headship. Nominal headship of men is highlighted by scholars who take a critical look at automatically assigning the headship role to men, and thereby justify the importance of recognizing women who take primary responsibility of the household under a nominal male head (Ayad et al., 1997; Folbre, 1991; Handa, 1994). However, there has been little exploration or critical analysis of women in the same position. Kadala’s situation indicates that nominal headship can be found amongst men as well as women. A similar example is given below.

Nominal household headship due to practice

Parumai\(^{132}\) is a 59 year-old Tamil woman from a very low socio-economic background. She lives in the urban sector with her son and his family. Parumai was lured into a sexual relationship by a man from a high socio-economic background, and had a child by him. The relationship continued for around 5 years when he decided to get married to a woman from his own socio-economic class. Parumai was removed from her own village, and kept as his mistress in a house in another village. She was restricted by her lover from engaging in any income-generating activity for fear that it may expose him. As Paruami says, neighbours also did not want to associate with her as they did not approve of her relationship; therefore, Parumai led a relatively isolated life. Her lover provided for her, and wrote the house in her name, but the money he provided was only sufficient for basic survival. She did not have the power to resist, therefore functioned according to his wishes.

Parumai’s lover died some time ago, and since then she has been dependent on her son, who is now married and has his own family. Parumai does not contribute to the household income, nor take part in any decision-making. She has no power in

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\(^{132}\) See Appendix B.5 for further details of Parumai.
the household, and is virtually a ‘non-entity’. Parumai’s powerlessness to go against her lover, her lack of education and skills, fear of being removed from her home area where she would have had social support, her inability to educate her son, and deterioration of her health have all contributed to create a chain of vulnerabilities. Yet, out of practice, her name is given as the head of household.

The above examples clearly demonstrate that although identified as heads of household, the way in which women perceive their role, and more importantly, function in their role, are vastly different. Homogenizing FHHs based on the standard classification of a head of household will not capture the differences discussed above. If headship is used as a reference person, as was the original intention in censuses and surveys, probing as above is not needed. However, it should be noted that in the development literature, ‘female headship’ is used for more than identification purposes.

The increase in female headship is an issue of attention in Sri Lanka. Different forms of household are gaining priority in the forthcoming family policy due to the connection of certain types of household with vulnerability and poverty (Ministry of Social Services, 2013a). However, the economic and decision-making role of female heads has not received due attention. The ‘self reporting method’ that has been used to highlight the magnitude of female headship, may not only lead to an over reporting\(^\text{133}\) of FHHs, but in the process, will also take attention away from the persons who actually have the main socio-economic responsibility for the household. For example, in the household of Param cited above, the main economic role is taken by her son, but he may not be a target in policy as he is not the head of household on paper.

The discussion above related to the private sphere of the lives of women heads. The fact that women’s roles in the household differ, despite all being heads of households, suggests that the situations they face in public will also be dissimilar. As will also be discussed later in Chapter 8, households are not isolated units, and their interactions with the community will have a considerable influence on

\(^{133}\) This study also supports the view that self reporting method can lead to an under-reporting of female headship. See also Chapter 5.
household wellbeing. Based on the in-depth interviews with women, the next section focuses on how Sri Lankan society perceives women who have assumed the headship role.

6.3 Female heads of households: Society’s perceptions

The fact that female heads are representing their households, suggests that they also need to take an active role in the social activities of the household. These women, by virtue of being female heads, have moved to a space culturally assigned to a male. More importantly, in Asian cultures where un-partnered women are not the norm, the attitudes towards women may not change simultaneously with their new roles. As Thomas and Hunt (2010) says, in Sri Lanka “gender stereotypes are being challenged, but women also have to bear the insecurities of taking on new roles in communities without the support of male family members” (p. 5).

In relation to the perceptions of the community, the respondent women in the present study could be divided into two groups: those who faced social constraints with regard to formation and functioning in their role as female heads, and those who did not. The following discussion compares and contrasts women in these two groups.

As discussed in Chapter 3, Sri Lankan women tend to hold a relatively better position in comparison to their South Asian counterparts in many objective indicators of wellbeing. More importantly, they are also not subjected to many gender based discriminations (Abeyasekera & Amarasuriya, 2010). Visible signs of gender disadvantage or stigma, which can be captured through objective measures, are limited in the Sri Lankan context. However, many traditional ways of thinking which prejudice the interests of women operate covertly (Tudawe, 2001; Weerasinghe, 1987). From the context of Sri Lanka, Kottegoda (1991b, as cited in Tudawe, 2001, p. 23) notes that social position of female heads is inferior to that of married women. Although Tudawe does not specifically elaborate the difference, it is very likely that Kottegoda refers only to de jure female heads (i.e. widows, divorcees etc.) and society’s perception of these women. In-depth
interviews conducted for the present study revealed that these prejudices act as constraints to the social roles that female heads need to perform.

6.3.1 Different perspectives on the formation of female-headed households

The divergent pathways that led to formation of FHHs (widowhood, migration of spouses, disruptions to unions and non-marriage etc.) influenced how these women are perceived in society, and consequently, the ease with which they performed their social functions. Discussions with the women revealed that there are ‘socially accepted’ and ‘not accepted’ pathways to the formation of a FHH, even if the objectively identified reason is the same. Despite the high incidence of non-marriage and divorce, singlehood still carries stigma in western countries such as America (DePaulo & Morris, 2005; Sharp & Ganong, 2011). It must be noted that this is not too dissimilar from the situation in Sri Lanka. Women, who are never-married or currently single due to divorce and separation, are examples of such ‘social anomalies’. This may also apply to widows, who, in certain parts of South Asia, are regarded as deviant, because they have outlived their husbands (Buitelaar, 1995, as cited in Chant, 1997a, p. 63). However, the discussions with women in the sample showed that, even within these sub-groups, there will be social distinctions depending on context.

Diversity within widowhood

Widowhood is increasingly common in Sri Lanka as well as other countries, due to increasing life expectancy of women. Widows are usually viewed ‘sympathetically’ and as ‘deserving’ thus gaining more social acceptance, compared to female heads belonging to other marital status groups (Chant, 1997a; Hossain & Huda, 1995; Ruwanpura & Humphries, 2004; Youssef & Hetler, 1984). However, according to the United Nations (2001, p. 6) widows in India, Bangladesh and some African countries are seen as ‘evil eyes’, ‘witches’ and ‘whores’. Empirical findings in this study show that the meaning of widowhood cannot be generalized. Different reasons for spouse’s death and age at widowhood can, for example, generate different circumstances for women heads, even within the same context.
The large majority of widows in the sample reported natural causes as the reason for the death of spouse (see also Chapter 5), thus making them ‘respectable’ widows. However, there are a few incidents of suicide, homicide, and a relatively high proportion of deaths of spouses due to alcohol and drug addiction. These ‘unnatural’ causes of death provided grounds for negative perceptions of their widows.

Rama\textsuperscript{134} became a widow at the age of 35, when her spouse was killed by unidentified persons, for unknown reasons. She is a professional, and belongs to the high income category. She has continued to work, and takes part in many informal and formal social activities. Rama has been a widow for 10 years and has lived with her in-laws throughout this period. According to Rama, this living arrangement has granted her more 'social acceptance', compared to living alone or even with her own parents (see also Chapter 8 where women heads stress the importance of living with or near kin). However, in the initial stages of her widowhood Rama lived a relatively isolated life, confining herself to the family, as the way her husband died generated a “large amount of gossip”.

We did not know why or who killed my husband. He went out to the garden in the late evening, and never came in. The police later found him dead on the beach with injuries. There were many people who sympathized with me – but there was also the gossip going around, especially since we were Tamils and people tried to link the death to militant connections. The pain from the rumours was more than the pain from losing my husband. People at my office used to stop conversations when I arrived or suddenly change the topic – My husband was not connected to the militants. I could not change their opinions, so I kept to myself.

Rama is well educated, and in professional employment. She gets a high, stable income and has other property from which she receives additional income. As such, an income-focused study on female headship will not target Rama. However, she faces psychological constraints that cannot be revealed or solved with money.

In a similar way to homicide, suicide-related widowhood, especially if the incident is connected to the woman, has a large impact on her social functions, and does not receive the sympathy extended to other widows. Indrani is a rural

\textsuperscript{134}See Appendix B.5 for further details of Rama.
widow whose husband committed suicide. Indrani currently lives with a man to whom she is not legally married. Indrani’s version is that her relationship with the current partner commenced after the death of her spouse. She says that her former spouse believed the rumours in the community that she was having an extra-marital affair and committed suicide. Indrani is financially secure because she receives the pension of her former spouse, a reason why Indrani does not want to enter into a marriage with the current partner, and also because her partner receives a good income. However, she continues to lead a very isolated life, and does not engage in any of the village activities. As Indrani says:

After my husband committed suicide, villagers don’t associate me as they used to. I never even go to the temple, as I know that I will be isolated or the subject for harsh hints.

According to social perceptions, Indrani’s spouse died of an ‘avoidable’ cause. However, even when a spouse dies of ‘unavoidable’ circumstances, the situation of young widows (although they received more sympathy than older widows) is different to that of the older widows. While the older women are allowed to “get on with their lives” as their widowhood is seen as a life cycle process, and more so because “they are old”, young widows are under continuous scrutiny, and this appears to have an impact on their social-role. Thushari is a 35 year-old widow with three small children, the last with whom she was pregnant when her spouse died. She lives in an urban area and the household belongs to the high income group. Thushari has the support of her parents and also her ‘in-laws’ in managing household tasks, as well as her business enterprise. As such, compared to many female heads, she is less vulnerable. She has accepted her widowhood, and wants to get on with what she describes as a “normal life”, but social attitudes constrain her.

The death of my husband was so sudden. I was very young and pregnant. My pregnancy has been a continuous topic. Some people say “she lost her husband when she was pregnant”, which dramatises my condition. I suppose they feel sorry for me, but I don’t want to be the topic of conversation.

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135 Indrani’s partner’s legal wife (included in the sample survey), who is living in the same area and has become a female head due to this situation, states otherwise.
136 According to Indrani, neither does her partner want to get married.
137 See Appendix B.5 for further details of Thushari.
For Thushari, like many other young widows, it is not only the way that sympathy is offered that is a strain on their lives, but also the intentional or un-intentional ways in which their lives are scrutinized. Although Thushari “wants to get on with life”, she is constantly reminded of her widowhood.

These days women are educated. Times have changed. People don’t except women to live in the traditional way. I didn’t work when my husband was living, by choice, because I could afford to do it. But when something like this (widowhood) happens we are suddenly seen differently. If I could wear bright colours when my husband was living, why can’t I now? If a woman can continue to work after her husband dies, why can’t it be the same for dressing and make-up? I only wear grey, black or white clothes. If I don’t feel like wearing bright colours, that is different. I don’t know whether it’s because of my age. I have aunts who are widowed. They dress colourfully!

In Sri Lanka the largest proportion of female heads are widows, and most studies go no further than simply identifying this reality. Yet Thushari’s (and also Indrani’s) revelations highlight the complexities lying behind a demographically unified group of women and, how, even a simple fact such as what one wears, generates different meanings in different social contexts, and impacts on women.

Thushari continues:

I don’t go to weddings and parties - if I go everyone would come up with similar comments like: “we didn’t expect you to come. It’s good that you have got over the death”, “You are young and should get on with life”. How can you get over your husband’s death? If he was old it’s alright. But Shan (Thushari’s late spouse) was very young. Now I don’t go out, I don’t even go to the gym. I get looks which say: “why is she coming to the gym when the husband is dead”. You go to the gym to keep fit. Why can’t people understand that. Dressing up or going to the gym does not mean that I have forgotten Shan (Thushari’s spouse). I want to get on…

Similar to Thushari, Jeeva138, again a young widow, is constrained by mobility norms. Jeeva is a ‘high income’ Muslim woman with three young children. As Jeeva states, conforming to cultural or religious practices is sometimes not practical, especially if you do not have help at hand.

We Muslims are supposed to stay indoors for a period after the husband dies. If you read the Qumran it actually is a measure to protect the women’s reputation;

138 See Appendix B.5 for further details of Jeeva.
for instance if she is in early stages of pregnancy staying at home will prove that
she has not engaged in bad behaviour. But these days it cannot be practiced. I
have to take the kids to school. But my husband’s relatives expect me to stay at
home. They say that I am living a luxurious life because of what he earned, and
the least I can do is respect the ‘dead man’. I can do that if they come every
morning and take the kids to school!

Thushari and Jeeva encounter constraints not specifically because of their marital
status, but for trying to get on with “normal activities”, which would not have
received much notice if their spouses were living. In contrast, for others, their
marital status itself is a problem.

Diversity among the never-married

In Sri Lanka the proportion of women who remain ‘never-married’ is low. For
example, in 2006/07, although 91 per cent of all Sri Lankan women aged 15-19
were never-married, the proportion declined to 57 per cent among the 20-24 year
olds. The ‘never-married’ proportions show a rapid decline thereafter and among
the women who are in the end of their reproductive age span (age 45-49) only six
per cent were never married (Department of Census & Statistics, 2009b). As such,
these women are exceptions to the norm and generate social interest. However,
the discussions with women revealed that again the situations they encounter
depend on context. A comparison between Ines\textsuperscript{139}, a never-married woman who is
disabled, and Deepthi\textsuperscript{140}, demonstrates this contrast. Ines is now 65 years old. She
lives in an urban shanty area which is a very “close knit community”. When she
was asked whether her never-married status attracts comments, Ines’ response
was:

No! No one says anything. Everyone knows that it is hard for me to find a
husband because of my disability. What everyone does is sympathize with me.
When I was young some even proposed men who were like me. But they never
worked out.

However, women who are single by choice do not receive this sympathy;
especially when they do not seem to have any social, economic or physical

\textsuperscript{139} See Appendix B.5 for further details of Ines.
\textsuperscript{140} See Appendix B.5 for further details of Deepthi.
hindrance to marriage. Deepthi’s case (a 42 year-old, never-married, professional with a high individual income) is an example for Chandler’s (1991, p. 6, as cited in Chant, 1997a) observations regarding single women – “single women remain unassigned in the structure of cultural terrain” and can be the “object of social suspicion and butts of sexual innuendo” (pp. 62-63) (see also Lewis, 1993, for similar views from the context of Bangladesh, noting that “lack of a male guardian casts serious doubts about women’s femininity” (p. 32) and Reynolds & Wetherell, 2003 from the context of England). Deepthi describes her situation:

I don’t want to get married. It is a decision that I have made. No, it is not because of anything like that (for example, a broken love affair). I prefer to live independently. True, the decision is facilitated because I am qualified and don’t have to depend on anyone economically. But people do not understand my choice. If you don’t marry you are a ‘lesbian’. I know that people say I am a lesbian. Sometimes even close associates seem to have doubts; let alone men, even some women don’t understand why I don’t marry when I am supposed to have everything.

Although non-marriage is quite common in the western world, it is still not culturally accepted in Sri Lanka. Even the women themselves perceive it as a social set-back, while the families try to get their daughters married before they pass the ‘marriageable-age’. In such a context, non-marriage by choice is always treated with suspicion. In the case of Deepthi, she is assumed to be a lesbian. Similar assumptions regarding marital status were expressed by other respondents who had taken the choice to remain single. For Ayesha141, a high income woman living in the urban sector, her choice was connected to “loss of virginity”, and as Ayesha says, the “social verdict is very humiliating!” Both Deepthi and Ayesha have the ability to stand firm in their choice despite social interpretations and stigma, as they have the finances, skills, and also social recognition for their occupational positions. However, the situation of others who do not have these privileges would be different.

141 See Appendix B.5 for further details of Ayesha.
Women with disrupted unions

It is not only the never-married who attract attention due to their marital status, but also the divorced and the separated, who again do not conform to the expected cultural pattern. The percentage ‘divorced’ in Sri Lanka is under one per cent for all age groups while the proportion ‘separated’ is under three per cent (Department of Census & Statistics, 2009b). Angela is a 47 year-old divorcee, who reports of sexual advances purely because of her marital status. The never-married status (i.e. virgins) is usually not interpreted as ‘available for companionship’. In contrast, widows and divorced women are considered as ‘available’ for sexual encounters because of their prior experience (Buitelaar, 1995, pp. 8-11, as cited in Chant, 1997a, p. 63). Angela notes:

Just because I am a divorcee, men think that I am in desperate need of a man – even young boys who are not much older than my son. I can give many examples. One day my hairdresser asked whether I want him to come home and do my hair. He never asked that when I was married – and I have been going to the same place for years. Sometimes even my friend’s spouse’s make approaches. I have suffered with a man for 17 years; I have missed so much in life. I don’t want another man.

As the revelations of Angela (and also Deepthi and Ayesha above) demonstrate, in certain circumstances, choosing not to enter marriage is viewed as deviant, and creates vulnerabilities; however, for some women like Ali, a 45 year old divorcee with two grown up sons, getting (re)married brings shame. Ali has a steady relationship with a man, but in anticipation of what society would say, they are refraining from marriage. Ali’s partner is a never-married man, and Ali is a divorcee, hence both have no legal constraints for marriage. However as Ali says, in the eyes of the society, he can get married to a “respectable young girl”. When Ali was asked whether the situation is similar to all women she replied:

No! no! You (me the researcher) don’t understand the society. It is like this. If a young woman is divorced by her husband, and she has young children – parents will arrange a marriage for her. No one will say anything to that – but it is different for me.
Ali has not encountered any particular stigma as her relationship is not known to anyone. Her judgment is based on social experience and anticipation of social criticism and stigma. She is especially concerned with the assumption that it may contribute negatively towards the marriages of her children. She concludes by saying “Now it is time for my son to get married not me. People will say it is the time for the children to marry, not the mother”. Ali’s analysis (see quote above) about divorce and re-marriage, is somewhat similar to the findings of Datta and McIlwaine (2000) regarding women who were raped by the armed forces in Guatemala. They note that women, who were raped and had children, received social acceptance during the conflict, but that the situation changed when the conflict ended. Again all these examples highlight that the situations faced by women are context-specific.

The fact that there is a general acceptance in Sri Lanka of re-marriage for women who are considered vulnerable (i.e. young and/or with dependent children) is evident in Thushari’s revelations. In instances such as Thushari’s, the suggestion for re-marriage can even come from the dead spouse’s family. As Thushari says:

His (the spouse’s) parents don’t restrict me in marriage – actually they want me to get married and have also brought a couple of marriage proposals. They say that I am too young to be alone and must think what will happen when they are not there to support me.

The discussion in Section 6.3 has revealed two important facts. First, that there are heterogeneous social situations that women heads of households face, which cannot be easily captured in quantitative statistics. Second, that social norms change according to women’s situations, and consequently may constrain their social wellbeing. It should also be noted that many of these social issues were reported by women belonging to the higher socio economic strata; as such some of these issues may not be common to all female heads, and therefore unlikely to be captured when the focus is on female headship and poverty. The diverse views of women heads with regard to the social problems that they face are adequate proof, as can be seen by the excerpts below.

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142 See Appendix B.5 for further details of these four women heads.
Everything is relative. When you are poor you think money is the answer to problems. When you have money and social position you realize that you are exposed to a much wider and definitely more complex set of problems, which are not actually easy to solve.

Kumi, High income/Professional

Is there any problem bigger than not having a daily meal? If you have enough to eat and drink you can overcome any other problems. If I had a ‘mustard seed’ of what those women had, my life would be very much better.

Nazeera, Low income/Manual labourer

If the children can be fed, what does it matter what comments you get? Comments don’t harm you physically. You can ignore them.

Mala, Low income/Manual labourer

What are the problems we have! If we have the daily meal we can live peacefully. We think that money can solve all problems.

Mallika, Low income/Manual labourer

6.4 Conclusion

Based on information revealed during the in-depth interviews, this chapter has introduced a subjective classification to analyzing differences in female headship. Discussion has focused on women who are identified as a unitary group (i.e. heads of households) according to an objective definition; but based on their perceptions about the headship role, has re-classified them into diverse groups. The analysis has highlighted two important factors. First, the objective, or outsider’s identification of female headship in the context of Sri Lanka, which is based on usual residence and self-reporting, does not always coincide with the subjective perceptions of the women heads. Further, and more importantly, that the self-reporting, constrained by an objective frame (i.e. usual residence) does not in some contexts capture the criteria that is encapsulated in the category ‘head of household’ from a sociological perspectives, mainly the primary economic and decision making role. It can therefore be argued that the census criteria in
identifying household heads could actually lead to an over reporting of FHHs when operated in real life.

Second, the discussions with women heads also showed that the way in which female headship is analyzed, and how their vulnerabilities are created, do not have any uniform patterns. A purely objective approach, for example separating widows as a group and identifying them as having common problems, is rarely what is encountered in reality. How widowhood is perceived, depends not only on the basic socio-economic characteristics of the women, but also on how they became a widow (see Chapter 5 also). Consequently, their vulnerabilities are in part socially created and if not probed in-depth can be subsumed under objective categorizations. This information provides the backdrop to further the investigation into heterogeneity and vulnerability of female headship using diverse perspectives. This chapter (Chapter 6) and the preceding (Chapter 5) focused more on the heterogeneous characteristics of women and their households. The next chapter brings into focus the heterogeneously vulnerable situations that are encountered by women heads in their economic life.
CHAPTER SEVEN

The Economic Context of Female Headship: Vulnerability versus Poverty

7.1 Introduction

Pre-identified categories such as ‘female-headed households’ tend to be associated with particular socio-economic characteristics even though the same category (FHHs) can encounter different situations, and different categories (i.e. MHHs) can experience similar situations (Szreter et al., 2004b). In a similar vein, vulnerability studies focusing on groups reveal that: a) similar groups are affected by different risks; and b) different groups can be affected by similar risks (Dow, 1992; Moser, 1998; Prowse, 2003; Susman et al., 1984). The vulnerability focus in many studies of female headship neglects both these aspects, concluding that all FHHs are vulnerable because they are poor, and conflating their economic condition with income poverty. The heterogeneous nature of characteristics in FHHs in Sri Lanka revealed in chapters 5 and 6 provides grounds for questioning the ‘taken-for-granted’ link between poverty and economic vulnerability in these households, which is the basis for this chapter.

In recent studies that focus on the heterogeneity of female headship there has been a move away from comparing poverty levels between female and male-headed households at a generalized level, to focusing on poverty levels in different types of FHHs (Chant, 2008, as cited in Klasen et al., 2011). General conclusions are that poverty levels of female and male-headed households do not always differ; that in some instances MHHs are poorer than FHHs; and, more importantly, that even in circumstances of overall poverty, there is a difference in income levels between different types of FHHs. Studies have further highlighted that to capture a true picture, poverty in FHHs should be analyzed using different objective measures of poverty (Dreze & Srinivasan, 1997; Horrell & Krishnan, 2007; see also Chant, 2007).
While acknowledging that ‘poverty’ is a necessary concept when examining the economic conditions of individuals and households, the present chapter argues that, on its own, poverty measures per se are not sufficient to capture the overall economic (let alone any other) risks encountered by FHHs, as they can be experienced by the monetarily poor as well as the rich. It is necessary to expand the discussion from poverty to economic vulnerability.

The chapter begins with an exploration of the poverty status of FHHs using the commonly adopted objective measures of poverty: aggregate household income, per capital income and individual income (Sections 7.2 – 7.4). Following this, the chapter goes on to demonstrate, using a mix of quantitative and qualitative analysis, the notions that poverty and vulnerability are actually different concepts and that individuals or household can experience vulnerability (even economic vulnerability), irrespective of poverty by focusing on income dependency, stability of income, non-monetary resources and constraints to employment (Sections 7.5 & 7.6 respectively).

7.2 Objective measures of poverty: Aggregate household income

An ideal entry point to a discussion of the economic conditions of female headship is household income. Conventional approaches to poverty in the literature on FHHs, specifically the notion the ‘feminization of poverty’, rely on measures of aggregate household income or consumption (Chant, 2007; Fukuda-Parr, 1999; Fuwa, 2000; Kabeer, 2003). Even in studies focusing on social vulnerability, a central concern has been income and consumption (Holmes & Jones, 2009).

All female heads who participated in this survey were asked to state their individual and household income in the preceding month, as well as identifying all parties who contributed towards the household’s income (Appendix B.1 – Questionnaire/Section 3: Economic situation – Q301i & 301ii). Two distinct groups contribute to household income: members of the immediate household and

143 Section 7.4 discusses the individual income of the female heads of household in detail.
144 Both individual and household income was collected in Sri Lanka Rupees (SL Rs.). US $ 1 = SL Rs. 130 as at May 2012. US $ figures are rounded to the 1st decimal place.
persons external to the household, such as non-resident spouses and children, kin, state and other institutions. The sources of household income include: wages, pensions, remittances, income from agricultural activities (including selling garden products), self-employment, and interest from savings and regular income\textsuperscript{145} in kind (estimated value of food/medicine/clothes etc.). Many low-income FHHs also receive money and support in kind when there is a need. Contributions in kind are excluded from the monthly household income because they cannot be readily quantified in terms of monetary value. Fieldwork however showed that, these irregular and informal transfers contribute considerably to sustain the poorer FHHs, even though this is often only at a bare minimum subsistence level (see Chapter 8).

It is important to acknowledge that obtaining information on income is difficult, as people, especially the poor, tend to hide actual figures in anticipation of state or other benefits. Therefore, under-reporting is common. In rare instances, over-reporting can also occur, especially when female heads tried to convince the research team that their children are taking very good care of them. No information is available on the total income of 28 households, and the individual incomes of eight female heads. This is the only question in the sample survey to which there was a noticeable non-response rate\textsuperscript{146}. Further, the income reported is usually an approximate rounded figure, not a precise amount.

The monthly income distribution of the sample households ranges from a low of SL Rs.400 to a high of 300,000 (US $3 to $2,308), with a mean income of SL Rs. 22,299 or US $172 (Std. Deviation SL Rs.27,988) and a median income\textsuperscript{147} of SL Rs.13,950 (US $107). Median income indicates that half of the FHHs earn less than or more than the above figure. The very high standard deviation (greater than

\textsuperscript{145} Regular income is defined here as what is received consistently on a daily/weekly/monthly basis.

\textsuperscript{146} The total sample for this study was 534 households. Since 28 households did not report their aggregate income, when analyzing quantitative data, the present chapter will focus only on the 506 households that reported their income. Therefore, certain results will be slightly different to that reported in Chapter 5.

\textsuperscript{147} When encountered with extreme high or low values as such observed in the monthly household incomes in the current sample, median income is considered a more appropriate measure on which to base comparisons compared to the mean, as the mean is sensitive to these variations (Department of Census & Statistics, 2011a).
the mean) indicates that high incomes should be considered as exceptions rather than the norm.

It is not possible to compare national figures for median household incomes with those obtained for the sample, nor to generalize the results from the sample, as the sample was not selected randomly. However, in order to put the survey results in some wider perspective, some comparisons are made with the results of the Household Income and Expenditure Survey Sri Lanka (hereafter HIES) 2009/10 (Department of Census & Statistics, 2011a, 2011b). According to the HIES 2009/10, the median monthly household income at a national level is SL Rs. 23,746 (US $183) and the mean, SL Rs.36,451 (US $280), indicating again that very high incomes are not the norm even at a national level. On the basis of these figures it can be seen that 72 per cent of the households in the sample are below the national median income. In order to generate a more comprehensive picture of the income status of the study population, Table 7.2.1 gives the distribution of FHHs according to monthly household income, in groups of SL Rs.5,000.

Two important facts emerge from Table 7.2.1. First, around one-third (34 per cent) of the FHHs are concentrated in the lowest two income groups (less than SL Rs.10,000), suggesting that low incomes are quite prevalent among the FHHs in the sample. Second, despite the prevalence of low incomes, noticeable proportions of FHHs can be observed in the higher income groups as well. Thirty-five per cent of the households have monthly incomes above SL. Rs.20,000 (US $154), with 11 per cent obtaining more than SL Rs.50,000 (US $385). The findings support previous international studies showing that all FHHs are not equally poor (Ayad et al., 1997; Barros et al., 1997; Chant, 1997a, 2007; Dreze & Srinivasan, 1997; Gangopadhyay & Wadhwa, 2004; Joshi, 2004; Morada et al., 2001; Rosenhouse, 1989; Varley, 1996).

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148 Unless otherwise specifically mentioned, national figures refer to all households (both male and female-headed).
149 Household Income and Expenditure Survey (HIES) 2009/10 will be used to make comparisons with national figures as it the closest in terms of timing of interviews to the present study.
Table 7.2.1: Percentage distribution of FHHs by monthly household income

<table>
<thead>
<tr>
<th>Income level</th>
<th>Households</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(SL Rs.)</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Less than 5,000</td>
<td>44</td>
<td>8.7</td>
</tr>
<tr>
<td>5,000 – 9,999</td>
<td>128</td>
<td>25.3</td>
</tr>
<tr>
<td>10,000-14,999</td>
<td>90</td>
<td>17.8</td>
</tr>
<tr>
<td>15,000-19,999</td>
<td>65</td>
<td>12.8</td>
</tr>
<tr>
<td>20,000-24,999</td>
<td>40</td>
<td>7.9</td>
</tr>
<tr>
<td>25,000-29,999</td>
<td>24</td>
<td>4.7</td>
</tr>
<tr>
<td>30,000-34,999</td>
<td>29</td>
<td>5.7</td>
</tr>
<tr>
<td>35,000-39,999</td>
<td>10</td>
<td>2.0</td>
</tr>
<tr>
<td>40,000-44,999</td>
<td>16</td>
<td>3.2</td>
</tr>
<tr>
<td>45,000-49,999</td>
<td>6</td>
<td>1.2</td>
</tr>
<tr>
<td>50,000 or more</td>
<td>54</td>
<td>10.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>506</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Present study

Range = SL Rs.400 – Rs.3,00,000
Median Income= SL Rs.13,950.00    Mean Income= SL Rs.22,299.29
Std. deviation = SL Rs. 27988.46

A simple and popular way often used to understand income differences is to divide the population into income quintiles or deciles. The highest quintile holds the richest 20 per cent of households, while the lowest quintile has the poorest 20 per cent (Department of Census & Statistics, 2011a). When the present sample is grouped into income quintiles (Table 7.2.2), the poorest 20 per cent receives an income of SL Rs. 7,000 (US $54) or less, while the richest 20 per cent receives more than SL Rs. 30,000 (US $231).
Table 7.2.2: Percentage distribution of FHHs according to income quintiles in the sample and the national Household Income and Expenditure Survey (HIES) 2009/10

<table>
<thead>
<tr>
<th>Quintile groups</th>
<th>Income group (SL Rs.)</th>
<th>Mean Income (SL Rs.)</th>
<th>Median Income (SL Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poorest 20 %</td>
<td>7,000 or less</td>
<td>5,053</td>
<td>5,250</td>
</tr>
<tr>
<td>Middle 60 %</td>
<td>7,001 - 30,000</td>
<td>15,620</td>
<td>14,800</td>
</tr>
<tr>
<td>Richest 20 %</td>
<td>30,001 or more</td>
<td>61,781</td>
<td>50,000</td>
</tr>
</tbody>
</table>

**HIES**

<table>
<thead>
<tr>
<th>Quintile groups</th>
<th>Income group (SL Rs.)</th>
<th>% of sample with incomes within these quintile ranges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poorest 20%</td>
<td>12,500 or less</td>
<td>47.6</td>
</tr>
<tr>
<td>Middle 60%</td>
<td>12,501 – 44,762</td>
<td>40.5</td>
</tr>
<tr>
<td>Richest 20%</td>
<td>44,763 or more</td>
<td>11.9</td>
</tr>
</tbody>
</table>

Sources: Department of Census & Statistics, 2011b; Present study

*Note.*

HIES demarcations are for all households in Sri Lanka.

It should be noted that in the sample, the monthly household incomes of the richest 20 per cent covers a wide range from SL Rs.30,000 to 300,000 (or US $ 54 to 2,308); the income range of the other two groups are much narrower. This is clearly demonstrated by the Standard deviations in income of the poorest (1,611.87), middle (6,446.84) and richest (42,610.69) income quintiles. When groups within the sample are compared in subsequent sections of this chapter, these three quintiles will be adopted to distinguish between low, middle and high income groups.\(^{150}\)

According to the HIES 2009/10, the poorest 20 per cent of the households earns SL Rs. 12,500 (US $96) or less a month. In the present sample 48 per cent falls below this demarcation (Table 7.2.2), suggesting that, if compared to national figures, poverty is quite prevalent among the sample population. The richest 20 per cent at national level earn more than SL Rs.44,763 (US $344) a month. Twelve per cent of the sample falls within this range.

\(^{150}\) Low income group = monthly household income SL Rs.7,000 or less.
Middle income group = monthly household income SL Rs. 7,001-30,000.
High income group = monthly income above SL Rs.30,000.
Since all of the households in the sample are female-headed, Tables 7.2.1 and 7.2.2 suggest that sex/gender of the head cannot be the sole predictor of household income (a discussion of the relationship between characteristics of FHHs and income is included in Section 7.3). The data demonstrate that not all FHHs are poor, and this finding is complemented by qualitative information gained from in-depth interviews with some women, who acknowledged that they were quite affluent.

I have money to live. More than enough for us. When you think of it I am lucky. I did not have to go begging from anyone – having money solves a lot of problems. Economic strength (income) is ‘strength’. I didn’t have to change anything.

**Thushari** (monthly household income SL. Rs.300,000/US $2,308)

I don’t have any problems with money now. My husband also sends money monthly. But I can manage very well without that.

**Suba** (monthly household income SL. Rs.200,000/US $1,538)

Although both of these women report very high monthly household incomes, and fall into the high income group, discussions with them revealed that their economic situations and vulnerabilities were quite different, something that is not depicted in the summary quantitative measures.

**Thushari** is a widow. Currently she is managing a large-scale business created by her spouse. Before becoming a head of household, she had never been employed, and did not have an income of her own; neither had she got involved in her husband’s business. Thushari had inherited her wealth without any economic contribution from her part. Since she has no prior experience in being employed, let alone handling a business enterprise by herself, she manages with the help of her father-in-law, a competent businessman himself. Although Thushari is continuing to learn, she stressed that she remains totally dependent on her father-in-law, and his death, illness or withdrawal of support would create a vulnerable situation for Thushari, and she would have no other person she can rely on.

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151 See Appendix B.5 for more information on Thushari.
In contrast, Suba built up her business and wealth by herself from scratch, and therefore is a confident manager. One of her concerns was that her spouse will be a hindrance to her upward (socio and) economic mobility. Because of this, Suba took the initiative to find employment for her spouse in the Middle East around ten years ago. He has been there since, although he is now planning to return. Since she is very well established, Suba has no fear of her spouse interfering in her management of the business, her household or her life. The stories of Thushari and Suba demonstrate clearly that economic vulnerability should not be assessed purely on the basis of aggregate household incomes. There is a need to probe more deeply to obtain qualitative information; a fact acknowledged by other researchers focusing on poverty and FHHs (see also Dreze & Srinivasan, 1997).

The survey also asked the women to rate the sufficiency of monthly household income to meet monthly expenses, on a scale ranging from ‘not sufficient’ to ‘more than sufficient’ (Appendix B.1 – Questionnaire/Section 3: Economic situation - Q308). The findings are given in Table 7.2.3. A comparison was done between the views expressed by the women and their monthly household income, and chi-square tests were performed to assess the relationship.

Table 7.2.3: Percentage distribution of female heads according to views on 'sufficiency of household income' by household income groups

<table>
<thead>
<tr>
<th>Household income groups (in SL Rs.)</th>
<th>More than sufficient</th>
<th>Sufficient</th>
<th>Just sufficient</th>
<th>Not sufficient</th>
<th>Total No</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low income (Less than 7,000)</td>
<td>0.0</td>
<td>9.4</td>
<td>29.9</td>
<td>60.7</td>
<td>117</td>
<td>100.0</td>
</tr>
<tr>
<td>Middle income (7,001-30,000)</td>
<td>3.1</td>
<td>37.4</td>
<td>40.5</td>
<td>19.0</td>
<td>289</td>
<td>100.0</td>
</tr>
<tr>
<td>High income (more than 30,000)</td>
<td>31.0</td>
<td>63.0</td>
<td>5.0</td>
<td>1.0</td>
<td>100</td>
<td>100.0</td>
</tr>
<tr>
<td>Total (in numbers)</td>
<td>40</td>
<td>182</td>
<td>157</td>
<td>127</td>
<td>506</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

Note. Chi square (6) = 245.160, p<01

152 See Appendix B.5 for more information on Suba.
According to the results in Table 7.2.3, there is a significant relationship between household income and views of the female heads (Chi-square (6) = 245.160, p<.01). Female heads in the low income group were more likely to report that the income was ‘just sufficient’ or ‘not sufficient’ for monthly expenses, while it was the opposite for the high income groups. The results indicate that, similar to using qualitative data to support quantitative results, quantitative figures can also be used to reinforce subjective views.

While aggregate household income is a reasonably robust indicator of poverty when referring to women generally, and FHHs specifically, the literature highlights two main limitations of the measure. The first relates to the size of the household and the second to the disadvantaged position of many women within the household. Sections 7.3 and 7.4 respectively focus on these two issues.

7.3 Objective measures of poverty: Per capita household income

FHHs are, on average, smaller than MHHs and this could negatively influence their aggregate household income, for example due to smaller number of income earning members. As such, per capita income is not only suggested as better able to reflect the economic status of FHHs, but also to present a more advantageous picture for FHHs (Chant, 1985, 1997a, 1997b; Johnsson-Latham, 2004b, as cited in Chant, 2007; see also Dreze & Srinivasan, 1997). Empirical studies which have compared per capita monetary measures between female and male-headed households support this argument (Dreze & Srinivasan, 1997; Horrell & Krishnan, 2007). Researchers that acknowledge the heterogeneity of female headship have also compared per capita incomes among sub-groups of FHHs, and shown that it differs among different types of FHHs (Chant, 1997b; Dreze & Srinivasan, 1997; Fuwa, 2000). Women’s views regarding their economic conditions given in the examples below also indicate that per capita income is a better measure to use when analyzing the economic situation of FHHs.

Lali and Sita\textsuperscript{153} are both estate labourers, and their monthly household income is approximately the same amount (around SL Rs.5,000 /US $38). Both are sole-

\textsuperscript{153} See Appendix B.5 for more information on Lali and Sita.
earners of the household. Lali lives alone and has no dependents; as such, her monthly per capita income is SL. Rs. 5,000 (US $38). In contrast, Sita’s household comprises of five members – Sita, her paralyzed husband and three children below age 12. Sita has no other financial assistance, such as help from non-resident children or interest from savings. The per capita income of Sita’s household is approximately SL Rs.1,000 (US $8). While Lali says “yes, my income is enough for me to live”, the story is completely different for Sita who says, “sometimes I wonder whether there is a God, because he does not seem to see my struggle”. This is because she has to fulfill the needs of a sick spouse as well as three school going children with the money she earns. Thus, judgments based on aggregate incomes can be misleading, and per capita income can be a better measure for comparisons of wellbeing or vulnerability among FHHs. To make a comparison of monthly per capita income among FHHs, the income of each household was divided by the number of its members. The results are given in Figure 7.3.1 (see also Appendix C.5).

Figure 7.3.1: Percentage distribution of FHHs by monthly per capita income

![Figure 7.3.1: Percentage distribution of FHHs by monthly per capita income](image)

Source: Present study

Note.
The national poverty line for the period 2009/10 was SL Rs. 3,028 per person per month. The first column shows the proportion of FHHs below the national poverty line.
The per capita monthly income in the sample households ranges from a low of SL Rs.258 (US $2) to a high of SL Rs.76,000 (US $585). However, the median monthly per capita income is SL Rs.4,158 (US $32), while the mean is SL Rs.7,529 (US $58). This suggests that, as with total household incomes, very high per capita figures are exceptions. According to the HIES 2009/10, the median and mean monthly per capita incomes for the population as a whole were SL Rs.5,803 (US $45) and SL Rs.9,104 (US $70) respectively. The difference in median incomes between the HIES and the sample figures is SL Rs.1,645 (US $13), while it is SL Rs.1,575 (US $12) for the mean. The per capita incomes in the sample are thus generally lower than the national figures, and 64 per cent of the households in the sample report a per capita income below the national median.

The national poverty line in Sri Lanka for the year 2009/10 was SL Rs.3,028 (US $23) per person per month (Department of Census & Statistics, 2011d). A striking fact emerging from Figure 7.3.1 is that 35 per cent of the households in the sample have a per capita monthly income below the national poverty line. The HIES has not published data with regard to the proportion of FHHs below the national poverty line for 2009/10 for a comparison. However, the Ministry of Social Services (2013a) noted that 50 per cent of the FHHs were below the national poverty line. On the basis of these figures, the poverty level in the sample is relatively low by comparison with the national average. Almost two thirds of the FHHs surveyed have per capita incomes above the national poverty line. Further, nine per cent of the sample households have very high per capita incomes (SL Rs.20,000 /US $ 154 or more). These general findings show the importance of comparing per capita incomes amongst FHHs, and not only between FHHs and MHHs, as they do capture another dimension of the heterogeneous nature of incomes among the FHHs.

A clearer picture of the income status of FHHs is obtained by grouping them into per capita income quintile groups, which also makes it easier to compare their income distribution with the HIES figures. Table 7.3.1 divides the sample

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154 No reference time period is given. It can be assumed that the period is around 2009/10 as the proportion of FHHs according to this document is that cited in the HIES 2009/10.
households into per capita income quintiles, and also shows the per capita income quintiles at national level, according to the HIES 2009/10.

Table 7.3.1: Percentage distribution of FHHs according to per capita income quintiles in the sample and according to the Household Income and Expenditure Survey (HIES) 2009/10

<table>
<thead>
<tr>
<th>Quintile groups</th>
<th>Income group (SL Rs.)</th>
<th>% of sample with incomes within HIES quintile ranges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poorest 20%</td>
<td>2,200 or less</td>
<td>3,256 or less</td>
</tr>
<tr>
<td>Middle 60%</td>
<td>2,201 -10,000</td>
<td>3,257 - 10,949</td>
</tr>
<tr>
<td>Richest 20%</td>
<td>10,001 or more</td>
<td>10,950 or more</td>
</tr>
</tbody>
</table>

Sources: Department of Census & Statistics, 2011b; Present study

Note. HIES demarcations are for all households in Sri Lanka.

When comparing aggregate household income quintiles (Table 7.2.2) and per capita income quintiles, at national and sample level, it is clear that the disparities are much less in the comparison of per capita income quintiles. For example, when focusing on aggregate incomes, 48 per cent of the sample households fall below the national demarcation for the poorest 20 per cent; the proportion declines to 37 per cent for the per capita demarcation of the poorest 20 per cent. The differences are narrowed further for the richest 20 per cent. In aggregate income comparisons, only 12 per cent of the sample households belong to the richest group, however, the figure increases to 17 per cent when comparing per capita incomes. This finding supports the literature which suggests that per capita incomes are a better measure than aggregate household incomes for assessing poverty levels amongst FHHs.

While per capita income is identified as more suitable to analyze poverty, there are still limitations in using this measure, in the sense that per capita measures do not take into account the variance in demographic composition of households; i.e. household size, sex and age of household members. It should be noted that although the needs of a household grows with each additional member, this does
not happen in a proportional way because of economies of scale in consumption. An accepted way of addressing this issue is using ‘equivalence scales’, which for example gives different weights to household members according to their age and sex\(^\text{155}\).

**Equivalence Scales**

Since consumption needs of children can be met at a lower cost than that of adults, households of similar size, but with differences in the numbers of children could result in over (or under) estimation of consumption wellbeing (Dreze & Srinivasan, 1997; Fuwa, 2000). In the current sample, 62 per cent of the poor households\(^\text{156}\) have children (aged below 15), in contrast to only 42 per cent of the non-poor\(^\text{157}\) households. Further, the proportion of children in poor households is 31 per cent, while it is 21 per cent among the non-poor.

Figure 7.3.2 gives the distribution of households according to equivalence income. The result shows that the proportion of households in the sample that are below the national poverty line declines significantly (to nine per cent) when equivalence scales are adopted, whereas it was 35 percent according to an unweighted per capita income calculation (see Figure 7.3.1 above). Concurrently, the proportions in higher per capita income groups also increase.

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\(^\text{155}\) There is no one accepted way of constructing equivalence scales. This study used the square root method which divides the household income by the square root of household size. As an example this implies that a four person household has needs twice as large as that of a single person household (OECD Project on Income Distribution and Poverty, n.d.). The square root method is used here not based on any theoretical perspective pertaining to Sri Lanka, but only to highlight another dimension of heterogeneity in relation to household income.

\(^\text{156}\) Defined as households having a per capita monthly income below the national poverty line (for year 2009/10) in Sri Lanka.

\(^\text{157}\) Any household with a monthly per capita income above the national poverty line of Sri Lanka, irrespective of the per-capita income level.
Figure 7.3.2: Percentage distribution of FHHs by equivalence monthly per capita income

![Percentage distribution of FHHs by equivalence monthly per capita income](image)

Source: Present study

Note.

National poverty line for the period 2009/10 was SL Rs.3,028 per person per month. The first column shows the proportion of FHHs below the national poverty line.

It will be clear from the discussion above that it is necessary to use different methods to ascertain the household income before drawing conclusions about the extent of poverty, as measured by income, in a sample. The finding that FHHs are generally not ‘poor’ as defined by comparison of their per capita incomes with the national poverty line does, however, leave a question as to what types of FHHs in the sample are poor. This question is addressed in Section 7.3.1.

7.3.1 Poor and non-poor FHHs by socio-demographic characteristics

Table 7.3.1.1 compares poor and non-poor FHHs (based on the national poverty line) according to selected socio-demographic characteristics; chi-square tests were performed to ascertain the relationship between the selected characteristics and poverty status of the FHHs.
The results in Table 7.3.1.1 indicate that there are clear relationships between poverty status and sector\textsuperscript{158}, household size\textsuperscript{159}, young dependents\textsuperscript{160} and remittances\textsuperscript{161}. In all three sectors the proportion of non-poor is higher than the poor. However, compared to urban and rural sectors, the proportion of poor is relatively high (41 per cent) in the estate sector. This is not surprising, as even at the national level, poverty is higher in the estate sector compared to that in the urban and rural sectors (Department of Census & Statistics, 2011b). A large proportion (84 per cent) of the single person households are non-poor, and the percentage of poor households increase with household size. Households with

\textsuperscript{158} Chi square (2) =36.407, p<.01
\textsuperscript{159} Chi square (3) =31.939, p<.01
\textsuperscript{160} Chi square (1) =16.673, p<.01
\textsuperscript{161} Chi square (1) =19.836, p<.01

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Poverty status</th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Poor</td>
<td>Non-poor</td>
<td>No.</td>
</tr>
<tr>
<td><strong>Sector</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>24.5</td>
<td>75.5</td>
<td>192</td>
</tr>
<tr>
<td>Rural</td>
<td>32.7</td>
<td>67.3</td>
<td>211</td>
</tr>
<tr>
<td>Estate</td>
<td>40.8</td>
<td>59.2</td>
<td>103</td>
</tr>
<tr>
<td><strong>Household size</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One</td>
<td>16.1</td>
<td>83.9</td>
<td>56</td>
</tr>
<tr>
<td>Two</td>
<td>28.4</td>
<td>71.6</td>
<td>102</td>
</tr>
<tr>
<td>Three</td>
<td>25.4</td>
<td>74.6</td>
<td>122</td>
</tr>
<tr>
<td>Four or more</td>
<td>47.8</td>
<td>52.2</td>
<td>226</td>
</tr>
<tr>
<td><strong>Headship status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>De jure</td>
<td>34.9</td>
<td>65.1</td>
<td>350</td>
</tr>
<tr>
<td>De facto</td>
<td>35.5</td>
<td>64.7</td>
<td>156</td>
</tr>
<tr>
<td><strong>Young Dependents</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>43.8</td>
<td>56.2</td>
<td>249</td>
</tr>
<tr>
<td>No</td>
<td>26.5</td>
<td>73.5</td>
<td>257</td>
</tr>
<tr>
<td><strong>Old Dependents</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>40.5</td>
<td>59.5</td>
<td>74</td>
</tr>
<tr>
<td>No</td>
<td>34.0</td>
<td>66.0</td>
<td>432</td>
</tr>
<tr>
<td><strong>Remittances</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receiving</td>
<td>22.8</td>
<td>77.2</td>
<td>189</td>
</tr>
<tr>
<td>Not receiving</td>
<td>42.3</td>
<td>57.7</td>
<td>317</td>
</tr>
</tbody>
</table>

Source: Present study
young dependents are more likely to be poor compared to those without; however there is no significant relationship between poverty status and the presence of old dependents. It should also be noted that, apart from these household characteristics, the characteristics of the individual female head will also have a connection to poverty status. This is discussed in Section 7.4 below.

Although per capita income is considered to be a better measure than aggregate household incomes to interpret the income status of FHHs, it is still an average measure, and does not capture the individual incomes of different household members. Further, and of more relevant to this study, it does not reveal the income of the head of household. The income of the female head is important when analyzing poverty of FHHs for two reasons: first, ‘feminization of poverty’ is linked to female headship, and second, the head of household is assumed to be the primary income contributor to the household. Section 7.4 looks into the individual incomes of the women heads.

**7.4 Intra-household income differences: Income of head of the household**

A central tenet in gender and development literature is that, unlike other disadvantaged groups, intra-familial relations are crucial for women’s disempowerment (Malhotra et al., 2002; Mayoux, 2005b). As noted earlier, the second main criticism levelled against aggregate household income for judging poverty is that it does not reveal the individual income portfolios of household members, and therefore intra-household poverty, especially of women (Fukuda-Parr, 1999; Bruce & Dwyer, 1988; Mayoux, 2005b; Razavi, 1999; see also Holmes & Jones, 2011). Although the notion ‘feminization of poverty’ directs attention to FHHs, literature suggests that the gendered nature of poverty is incomplete without a micro-level analysis at the intra-household level (Cagatay, 1998; Daly, 1989, as cited in Tarkowska, 2002, p. 412; Jackson, 1996). This is because (especially) women can be poor on an individual basis, irrespective of whether the household is rich or poor (Bradshaw et al., 2013; Bruce & Dwyer, 1988; Chant, 1997a, 1997b).
Moving beyond aggregate incomes is important for FHHs for two reasons. First, female heads of households are not exempted from certain conditions common to women in general. For example, as noted in Chapter 1, women are considered disadvantaged compared to men in monetary terms for reasons such as low employment, and if employed, relatively low wages (Barros et al., 1997; Jackson, 1996; Moghadam, 2005; M. Perera, 1991). Second, although household headship implies holding the central economic role in a household (see Chapter 2: Section 2.2), studies report that, especially in the context of developing countries, women who hold the headship role are not always the ‘main income contributor’ (Rosenhouse, 1989; see also Chapters 1, 5 & 6). Based on the above reasons as to why individual incomes of women are important to a discussion of female headship, this section will explore the concept of ‘feminization of poverty’ at an intra-household level, focusing mainly on the individual income of the female head.

Apart from information on household incomes, the female heads in the sample were also specifically asked to provide details about their own individual income sources. These income sources included wages, earnings from self-employment, agricultural activities, selling garden products, interest from own savings and pensions (own or widow’s pension).

Table 7.4.1 shows the percentage distribution of the respondent women by income status. Among the female heads, 54 per cent (274 in number) were employed, and therefore earning a wage. The finding is contrary to some micro-studies done in Sri Lanka, which show that most (around 90 per cent) of the female heads are engaged in income generating activities; either formal or informal (Ruwanpura & Humphries, 2004, p. 184; Weerasinghe, 1987, p. 77). However, as noted in Chapter 3, national level statistics report that although the percentage of employed

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162 This fact is true for some male heads also.
163 Appendix B.1 – Questionnaire/Section 3: Economic situation - Q303.
164 Selling products naturally growing in home garden such as coconuts and fruit.
165 All widows of public sector employees in Sri Lanka receive the Widow’s and Orphan’s Pension (see Chapter 3: Section 3.5).
166 See Chapter 5: Section 5.3.5 - Figure 5.3.5.1 for a definition of ‘employed’. However, note that the present chapter excludes FHHs not reporting household income. Much of the analysis is based on the 506 cases reporting incomes. Therefore, the figures here are slightly different from that given in Figure 5.3.5.1.
female heads is 52 per cent in the estate sector, for rural and urban sectors it is below 35 per cent. Further, at the national level, the proportion of female heads who say that they are unable or too old to work is also relatively high (22 per cent). The wage income of some employed women was complemented with spouse’s pension and interest from savings. Nine per cent (44 in number) of the women heads were not employed, but gained income from the following: own or spouse’s pension, interest from savings or investments and selling naturally grown garden products. In this table, women ‘having an income’ include wage earners as well as those receiving an income from any other source. Women ‘not having an income’ therefore are those who do not receive any cash income.

Table 7.4.1: Percentage distribution of female heads 'having' and 'not having' an individual income

<table>
<thead>
<tr>
<th>Nature of income</th>
<th>Female heads</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
</tr>
<tr>
<td>Having own income</td>
<td>318</td>
</tr>
<tr>
<td>No income</td>
<td>188</td>
</tr>
<tr>
<td>Total</td>
<td>506</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Income distribution of female heads (SL Rs.)</th>
<th>Female heads</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5,000</td>
<td>108</td>
</tr>
<tr>
<td>5,000-9,999</td>
<td>96</td>
</tr>
<tr>
<td>10,000-14,999</td>
<td>33</td>
</tr>
<tr>
<td>15,000-19,999</td>
<td>25</td>
</tr>
<tr>
<td>20,000-24,999</td>
<td>14</td>
</tr>
<tr>
<td>25,000-29,999</td>
<td>5</td>
</tr>
<tr>
<td>30,000 or more</td>
<td>37</td>
</tr>
<tr>
<td>No income</td>
<td>188</td>
</tr>
<tr>
<td>Total</td>
<td>506</td>
</tr>
</tbody>
</table>

Source: Present study

167 This is for year 2006/07 (http://www.statistics.gov.lk). Studies based on national level samples in other countries have also shown that a relatively large proportion of the female heads were not working (Handa, 1994).
The most important finding emerging from Table 7.4.1 is that 37 per cent of the female heads do not have an income of their own, although they are heads of households. The finding that a large proportion of the female heads do not have an income of their own supports Rosenhouse’s (1989) observation that the identified female head is not always the main income contributor to the household. This aspect will be discussed below in Section 7.4.2 below.

Table 7.4.1 also presents the percentage distribution of female heads who have an individual income, according to their monthly income. Twenty-one per cent of the respondents have a monthly income less than SL Rs.5,000 (US $ 38), while 19 per cent have an income between SL Rs.5,000-9,999 (US $ 38-79). The figures, therefore, suggest that even if having their own personal income, a relatively large proportion of the female heads are in the low income bracket. Although comparatively smaller, a noticeable proportion (seven per cent) of the female heads also have very high individual incomes (SL Rs.30,000/ US $ 231 or more), and 15 per cent receive between SL Rs.10,000-29,999 (US $ 77-231) a month; thus the individual incomes of female heads vary considerably.

To see if the initial argument of this section (i.e. that aggregate household incomes do not reflect individual incomes of the household members, especially women) holds true for the present sample, Figure 7.4.1 presents the distribution of female heads who ‘have’ and ‘don’t have’ individual incomes according to aggregate household income.
Female heads having an income

A relatively large proportion (36 per cent) of the women having an individual income belongs to households with low aggregate incomes (less than SL Rs.10,000) (Figure 7.4.1). Similarly, almost one quarter (24 per cent) of the women having an individual income belong to the high income households (SL Rs.30,000 or more). The finding shows that women with own incomes are more concentrated at the two ends of the aggregate household income distributions. In comparison, the middle income households (especially households in the income range of SL Rs. 15,000-29,000) have relatively lower proportions of women with individual incomes.

The literature focusing on gender and poverty suggests that the likelihood of individual poverty among women in poor households is low, because they need to earn, and contribute to the household income due to necessity (Jackson, 1996; Mies, 1982; Razavi, 1997). In contrast, certain women, for example those who are highly educated may engage in income generating activities for reasons such as self-fulfilment, irrespective of high household incomes. Among the sample women belonging to high income households and having an individual income, 75
per cent were employed and earned a wage income\textsuperscript{168}, while the rest (25 per cent) were not employed, but gained an income through other sources. Seventy-five per cent of the employed women belonged to multiple-earner households. This suggests that factors other than ‘economic necessity for women to work’ may contribute to the income earning role (being employed) of the female heads (see Section 7.4.1). Educated women are also likely to have engaged in occupations that carry with it the benefit of a pension, or due to the higher wages they received while working, may have also saved and invested money from which they now gain interest. It is suggested that seclusion of women and norms linking non-working women to higher household status is undermined by poverty. However, as household incomes increase these norms are gradually reinforced. (Razavi, 1997). Women belonging to middle income household income groups may be caught in this transition. This could be a reason why the proportion of women having an income is relatively low in the middle income households.

*Female heads not having an income*

Interestingly, and in contrast to the literature suggesting that individual poverty is low among women in poor households, the results in Figure 7.4.1 also indicate that, 30 per cent of the female heads with no personal income are from households belonging to the lowest two household income groups (less than SL Rs.10,000). In-depth interviews showed that, even if necessary, reasons beyond the control of an individual, for example ill health or old age can be a constraint to income earning for poor women (see Section 7.6.1 below). Further, due to low nutrition and continuous hard physical labour, the poor are more likely to encounter health problems at an earlier age (see Jackson, 1996; Quisumbing et al., 2001). These revelations are further evidence for an analysis of vulnerability and female headship that goes beyond gender and economic class.

Twenty per cent of the female heads not having an income belong to households in the highest income group (SL Rs.30,000 or more). According to the logic in gender theories, one reason could be the lack of need for women in the high-income households to earn; another could be that an increase in household income

\textsuperscript{168} As noted earlier, some employed women also received income through other sources.
can increase women’s social seclusion. As revealed in the in-depth interviews, many ‘non-earning’ women belonging to high-income households in the current sample did not consider their lack of income a big issue; however, some did acknowledge the negative side of their individual poverty status, irrespective of belonging to high-income households (see also Section 7.6.1 below).

For example Param’s (a 42 year-old, married woman living in the rural sector) monthly household income is around SL Rs. 20,000. This comes from the remittances sent by her spouse. Param does not have any financial difficulties, and the income is quite sufficient for her to lead a comfortable life. However as Param notes:

I have no problems with money as my husband sends enough. But I don’t have an income of my own – I can’t go to a shop and buy jewellery when I want to, it is not like buying rice and lentils for the house, when I want to give some money to a sibling, I have to ask my husband as it is his money; and sometimes there are questions, especially if I give money to my siblings.

The revelation by Param suggests that individual poverty can be a concern even for women in ‘rich’ households, by highlighting the negative side of not having access to one’s own income, and also the control on spending exerted by those who provide the finances. More importantly, it shows that issues such as that revealed by Param are not visible in aggregate household incomes.

Another interesting finding from Figure 7.4.1 is that in the households with low aggregate incomes (less than SL Rs.10,000) as well as high aggregate incomes (SL Rs.30,000), the proportion of women having an income is more than those not having an income. In contrast in three out of four of the middle income household groups, the proportion of women not having an income is higher than those having an income. Although deeper analysis is needed before making definite conclusions, the finding could be another indication of ‘middle income women being in the transitional stage’ which was discussed above.
As seen in Table 7.4.1, sixty-three per cent (318 in number) of the female heads have their own income. For the majority of them (86 per cent), the income is earned through wage employment, indicating that employment is the major source of women’s income. Therefore it is important to examine what determines ‘employment’ in this sample. In order to see this, Table 7.4.1.1 compares ‘income earning’ (employed) and ‘non-earning’ (unemployed) female heads according to selected socio-demographic characteristics such as sector, ethnicity, age, marital status and education. Chi square tests were performed to see whether a statistically significant relationship can be observed between being employed or unemployed (i.e. earning or not earning) and these variables. Only ethnicity\(^{169}\) and age\(^{170}\) have a significant relationship with the employment status of the female heads.

As Table 7.4.1.1 demonstrates, nearly 75 per cent of the Muslim female heads are not employed in comparison to 40 and 39 per cent among the Sinhala and Tamil women respectively. As explained in chapter 5, there is an informal socio-cultural restriction on Muslim women when it comes to participation in paid employment that is not exclusive to Sri Lanka (Jejeebhoy & Sathar, 2001; Malhotra & DeGraff, 1997; Obermeyer, 1992).

Employment is highest among the 40-49 year old women (67 per cent), but more than 50 per cent of the women in age groups 20-39 and 50-59 are also employed. In comparison, only 37 per cent of the women aged 60-65 years are employed. This could relate to their physical and health conditions and/or having adult children who are employed.

\(^{169}\) Chi square (2) =38.108, p<.01
\(^{170}\) Chi square (3) =25.487, p<0.1
Table 7.4.1.1: Percentage distribution of employed (income earning) and unemployed (non-earning) female heads by selected socio-demographic characteristics

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Earners</th>
<th>Non-earners</th>
<th>Total No</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sector</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>46.9</td>
<td>53.1</td>
<td>192</td>
<td>100.0</td>
</tr>
<tr>
<td>Rural</td>
<td>55.0</td>
<td>45.0</td>
<td>211</td>
<td>100.0</td>
</tr>
<tr>
<td>Estate</td>
<td>66.0</td>
<td>34.0</td>
<td>103</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Ethnicity</strong>a</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sinhala</td>
<td>60.4</td>
<td>39.6</td>
<td>265</td>
<td>100.0</td>
</tr>
<tr>
<td>Tamil</td>
<td>61.4</td>
<td>38.6</td>
<td>140</td>
<td>100.0</td>
</tr>
<tr>
<td>Muslim</td>
<td>26.3</td>
<td>73.7</td>
<td>99</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20-39</td>
<td>51.9</td>
<td>48.1</td>
<td>108</td>
<td>100.0</td>
</tr>
<tr>
<td>40-49</td>
<td>66.9</td>
<td>33.1</td>
<td>124</td>
<td>100.0</td>
</tr>
<tr>
<td>50-59</td>
<td>59.6</td>
<td>40.4</td>
<td>151</td>
<td>100.0</td>
</tr>
<tr>
<td>60-65</td>
<td>36.5</td>
<td>63.5</td>
<td>123</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Marital status</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Never married</td>
<td>66.7</td>
<td>33.3</td>
<td>33</td>
<td>100.0</td>
</tr>
<tr>
<td>Married</td>
<td>49.4</td>
<td>50.6</td>
<td>156</td>
<td>100.0</td>
</tr>
<tr>
<td>Widowed</td>
<td>51.2</td>
<td>48.8</td>
<td>246</td>
<td>100.0</td>
</tr>
<tr>
<td>Disrupted unions</td>
<td>69.0</td>
<td>31.0</td>
<td>71</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No schooling</td>
<td>58.3</td>
<td>41.7</td>
<td>48</td>
<td>100.0</td>
</tr>
<tr>
<td>Primary</td>
<td>48.8</td>
<td>51.2</td>
<td>123</td>
<td>100.0</td>
</tr>
<tr>
<td>Secondary</td>
<td>53.7</td>
<td>46.3</td>
<td>175</td>
<td>100.0</td>
</tr>
<tr>
<td>Tertiary</td>
<td>54.4</td>
<td>45.6</td>
<td>136</td>
<td>100.0</td>
</tr>
<tr>
<td>Diploma/Degree</td>
<td>75.0</td>
<td>25.0</td>
<td>24</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

*Note.*

a. Two women from ethnic groups other than Sinhala, Tamil or Muslim are excluded due to lack in numbers.

Although the results are not statistically significant, it is interesting to see that the proportion of employed women is highest amongst those with diplomas and degrees and lowest for those with just primary education qualifications. Highly educated women are more likely to work irrespective of their household income, due to reasons such as self fulfilment. However, a relatively higher proportion of
women with no schooling (58 per cent) are also income earners. Since education is free in Sri Lanka, the women with no schooling can be expected to come from the poorest of the poor. As such, it is likely that these women need to work due to reasons of impoverishment or financial need.

In comparison to the never-married and women with disrupted unions, the proportion employed is low among the married and widowed female heads, with the married female heads reporting the lowest. The reasons could be that, in a patriarchal society, this is a group of women who are dominated by a spouse or, in contrast, it could also be that the earning potential of the husband does not require the woman to work. Fieldwork and in-depth interviews indicated that in some households there is a mutual agreement where the spouse migrates for economic gain while the wife concentrates only on reproductive tasks, as she receives a high remittance (see also Section 7.5.3 below and Chapter 6). One example is Jeeva, who gave up her position as a ‘Bank Manager’ to migrate with her family, as her spouse was earning a very high income. After a while, Jeeva returned to educate the children in Sri Lanka, but continued to stay at home as she wanted to devote time to the children (see Section 7.6.1 below for details).

The discussion so far indicates that the income of female heads or how they receive this income is not similar. The fact that all women do not have a similar income indicates that their contribution towards household income cannot also be similar. Section 7.4.2 delves into the issue.

7.4.2 Nature of income contribution by head of household

As Figure 7.4.2.1 shows, only 37 per cent of the female heads carry the primary income responsibility for the household. These women can be divided into three groups: (a) sole income contributor; (b) sole income contributor supported by the State\textsuperscript{171}; and (c) main income contributor (in a household with multiple earners). Around one quarter (26 per cent) of the female heads, although earning an income, are secondary income contributors, while 37 per cent (as also shown in Table

\textsuperscript{171}State support is received through the Samurdhi beneficiary scheme given to persons/households with very low income (see also Chapter 3).
7.4.1) do not contribute to the household income as they do not receive an income. Therefore, in the present sample, nearly 65 per cent of the female heads (26 per cent who are secondary contributors and 37 per cent who are non-contributors) do not qualify as the head of household if economic definitions\textsuperscript{172} are adopted.

**Figure 7.4.2.1: Nature of income contribution by head of household**

![Diagram](image-url)

Source: Present study

The findings in Figure 7.4.2.1 is a strong indication that being head of household does not necessarily coincide with the primary economic responsibility. More importantly, it suggests that a clear distinction should be made between the head of household and the main economic provider of the household without adhering to conventional wisdom which assumes a link between the two roles.

To summarise the argument so far, aggregate and per capita household income, supplemented by an analysis of the individual incomes of female heads, have been

\textsuperscript{172} See Chapter 1: Section 1.3 (Female headship: The neglected side) for an explanation of economic definitions.
used to assess objectively the incidence of poverty in FHHs. Similar to findings in other countries (Dreze & Srinivasan, 1997; Gangopadhyay & Wadhwa, 2004; Joshi, 2004), the analysis demonstrated that although a considerable proportion of the FHHs have low incomes, there is also heterogeneity in these incomes, when using both aggregate and per capita measurements. Opponents of the notion of ‘feminization of poverty’ suggest that a more favourable picture with regard to poverty status of FHHs would emerge if the focus was on per capita income. This study shows otherwise. For example, some FHHs have high aggregate household incomes, but due to large household size, relatively low per capita. More importantly, intra-household income differences clearly illustrate that there is a disproportionate distribution of income among female heads that is not reflected in aggregate or per capita household incomes.

The results also demonstrate that individual poverty can exist, irrespective of the level of aggregate household income. Literature (for example Razavi, 1997) shows that women can feel vulnerable, even though they belonging to a ‘rich’ household in situations where they do not have an individual income. Based on a study in Rafsanjan district of Iran where the increase in men’s income has made it possible to meet household expenses without the contribution of women, Razavi (1997) shows how women, despite not having to engage in arduous work, complemented with more leisure time, still use strategies, such as demanding a wage from husbands or secretly taking away a share of the harvest to sell independently, to secure an income of their own. Razavi’s study also reveals that women invest their income in gold, which is easier to conceal, and therefore can be used for individual benefits. These economic fallback mechanisms are adopted, Razavi says, in a setting where marriage is considered a “God-ordained institution” (p. 55) and desertion by spouses is very unlikely.

Research like Razavi’s, as well as the findings of this study so far, demonstrate that economic conditions of FHHs are complex and cannot be narrowed down to income. The chapter now moves from the issue of ‘poverty’ to that of ‘economic vulnerability’ defined here as ‘the conditions that make one at risk of attracting negative economic consequences’, first focusing on a quantitative analysis based
on the sample survey, and then on a qualitative interpretation based on the views of women as revealed at the in-depth interviews.

7.5 Economic vulnerability: An objective analysis

Literature focusing on the economic conditions of households shows that, apart from income, resources such as property and skill possessed by individual household members, labour power that can be mobilized in emergencies, the amount of money a particular member contributes, education levels, presence or lack of economic opportunities, as well as who controls and manages the household income, are also important factors related to the economic status of a household (Buvinic & Gupta, 1997; Bruce & Dwyer, 1988; Chant, 1985, 1997a, 2003b; Kabeer, 1997b; Moser, 1998; Pahl, 1989; Rosenhouse, 1989). As such, studies that have researched economic insecurities have focused on for example lack of assets and income-generating opportunities. They show that sometimes women do have employment opportunities but are confronted with issues such as distance to the work place, transport facilities, the need for chaperones to and from employment and constraints of ‘purdha’, which makes it difficult for them to be employed (Hossain & Huda, 1995). This section focuses on three types of risk situations that can contribute to causing poverty or affecting economic wellbeing: a) stability of income; b) financial and material resources that can be used as fallback mechanisms; c) reasons relating to unemployment or change of employment.

7.5.1 Stability of earned income

As was shown in Chapter 5 (see Figure 5.3.5.2 and the related discussion), the largest share of female heads in the sample is engaged in manual labour, while the second largest category is the self-employed, followed by those in agricultural activities. Just over 80 per cent of the women therefore are concentrated in occupations that can be categorized as informal (a small proportion of the manual labourers were employed in formal organizations and were thus secure in their jobs). For the majority, however, neither their work nor their incomes were

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173 A considerable proportion of the household members were also in similar occupations.
regular or fixed. Although manual labourers in the estate sector can be categorized as ‘formal’ in nature, women who were estate labourers reported that work was not guaranteed every day, and they received wages only for the days they worked. The fact that wages in the estate sector depends on the number of days worked, is also noted in other research (Department of Census & Statistics, 2009b).

Since research by Buvinic & Gupta (1997), Folbre (1991) and Kabeer (2003), amongst others, found that women are concentrated in disadvantaged economic situations, female heads in the sample were asked to state the stability of their individual incomes, as well as that of the household members\(^{174}\) (defined as having a fixed number of days of work per week, with a fixed amount of earnings). It should be noted that in some households where there were several income earning members; the incomes of some members were stable (according to the definition above), while those of the others were not. Therefore, the incomes of household members were categorized as ‘not stable’ in instances only where none of the income earning household members (excluding the head of household) had a stable income\(^{175}\). Table 7.5.1.1 shows the distribution of female heads and household members who earn an income, by stability of their income, together with the percentage distribution of those with an unstable income, by their aggregate household income.

\(^{174}\) Appendix B.1 – Questionnaire/ Section 3: Economic situation - Q302.

\(^{175}\) For some FHHs, household income consists of the contributions from household members as well as non-members. This section will focus only on household members, because, according to the definition adopted in Sri Lanka (and many other countries), FHHs are identified on the basis of household members.
Table 7.5.1.1: Percentage distribution of ‘female heads’ and ‘household members’ who are earning an income by stability of income and aggregate household income

<table>
<thead>
<tr>
<th>Stability of income</th>
<th>Head of household</th>
<th></th>
<th>Household members</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Stable</td>
<td>114</td>
<td>41.6</td>
<td>114</td>
<td>55.6</td>
</tr>
<tr>
<td>Not stable</td>
<td>160</td>
<td>58.4</td>
<td>91</td>
<td>44.4</td>
</tr>
<tr>
<td>Total</td>
<td>274</td>
<td>100.0</td>
<td>205</td>
<td>100.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Aggregate household Income (SL Rs.)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5,000</td>
<td></td>
</tr>
<tr>
<td>5000 – 9,999</td>
<td></td>
</tr>
<tr>
<td>10,000 – 14,999</td>
<td></td>
</tr>
<tr>
<td>15,000 – 19,999</td>
<td></td>
</tr>
<tr>
<td>20,000 or more</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

Source: Present study

Table 7.5.1.1 indicates that nearly 60 per cent of the female heads do not have a stable income. The same applies for a large proportion (44 per cent) of the household members. This is in contrast to some Asian settings (Morada et al., 2001 for the Philippines) where three quarters of the employed members in FHHs were found to be in permanent work and, more importantly, that this proportion was higher than that for MHHs. Discussions with female heads revealed that the instability of income related to both ‘not having a fixed income rate’ as well as ‘not having constant work’. For example, manual labourers could not find work every day; the agricultural income depended on the weather, and the ‘self-employed’ did not have a fixed market. Lacking security in employment as well as earnings is linked with the risk of job loss and an inability for any pre-planned financial activities. For households that survived on a daily wage, not having a day’s work had a negative impact on daily subsistence (see Chapter 6: Section 6.2.1).
Table 7.5.1.1 also shows the distribution of female heads and household members without stable earnings according to aggregate household income. A considerable proportion (56 per cent) of the female heads in this group fell into the lowest two household income groups. However, noticeable proportions can be observed in higher income groups as well. Sixteen per cent of the female heads without a stable income belong to households with aggregate incomes of more than SL Rs. 20,000 a month. Closer inspection of the household members (Table 7.5.1.1) without a stable income reveals that, only 30 per cent of them are in households with low incomes (less than SL Rs. 10,000). Fifty-seven per cent are in households with aggregate incomes between SL Rs. 10,000 -19,999, while 13 per cent are in households with monthly incomes of more than SL Rs. 20,000. When focusing just on income, these households are classed as being ‘rich’; the instability of income and associated risks goes un-noticed.

7.5.2 Resources

Labour is the most common resource that all households possess (Moser, 1998). However, having savings or physical resources such as land, that can be converted into cash, or social resources that can substitute for physical assets, would be an added benefit, especially in a situation of economic risk. As Horrell & Krishnan (2007, p. 1352) says, being income poor is the most obvious type of poverty, but being asset poor will be equally disadvantageous. Since Chapter 8 focuses on social resources (i.e. social capital) this section focuses on financial and material resources of the female heads. Women heads in the sample were asked about the resources that they had, including their houses, and any extra land, savings or jewellery etc.176 (see Appendices C.4 & C.5).

House ownership is considered to be one of the basic aspects socio-economic securities (Tudawe, 2001). As many female heads such as Mala177, a de jure female head in the estate sector, said: “having your own place to live solves many problems”. Mala is a Sinhalese, and is not originally from the estates. She became an estate labourer after she decided to leave her husband, and did not have a place

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176 Appendix B.1 – Questionnaire/ Section 1: Household information - Q 103 & Section 3: Economic situation - Q312.
177 See Appendix B.5 for more information on Mala.
to live (as mentioned earlier, estate labourers are provided with housing). ‘Land’ as an asset for the rural poor has been the focus of considerable research (Moser, 1998, p.10). However, Moser says that housing (house and its plot), as an asset, is equally important for the urban poor. In the sample, the largest proportion (43 per cent) of women owns the house in which they live (Appendix C.6). Twenty per cent are in government residential housing connected to their employment, or are estate labourers and have estate residences. Government sector employees lose their residence with change of job or at retirement. However, the majority among this 20 per cent is from the estate sector, and have the security of residence. Ten per cent of the houses belonged to the spouse (it is important here to mention that among the married female heads, a slightly higher proportion of the houses belonged to the spouse; but the disparity between ‘wife owned’ and ‘husband owned’ houses is not large), while eight per cent of the houses are owned by another household member, usually an aged parent.

One-fifth of the women are living in rented houses, and 14 per cent are in houses belonging to another person, usually a relative, or they had joint ownership with a relative. Although living in a house belonging to another carries with it some risks, such as being asked to leave at short notice, only one woman in the sample reported she faced the prospect of such a situation. Only one per cent of the women was really vulnerable as they had constructed houses on government land or were living in State housing illegally. In summary, the risk with regard to a ‘place to live’ appears to be relatively small in this sample. It is important to mention that 40 per cent of the women without an individual income and 32 per cent of the women with low individual incomes (less than SL Rs.5000 a month) owned the houses in which they lived in. This could provide them with a strong bargaining position even if they did not have an individual income.

Extra assets can become handy in crisis situations. For example, both the rich and the poor pawn items of value when in emergency situations. Appendix C.7 gives the distribution of women in the sample according to their assets. Women owned three major financial and physical assets: land, jewellery and savings (a very small proportion of women also reported of having vehicles, livestock and property in the form of additional houses and shops). Confirming research
findings that Third World women are poor in land holdings (Agarwal, 1994, 2003) the present study shows that 84 per cent of the total sample women do not own any extra land (see Appendix C.7), other than their house plot. Among women who own their house and plot, 41 per cent (or 18 per cent of the total sample) have a surrounding land area that extended beyond 15 perches\footnote{1 hectare = 395.36 perches.} (see Appendix C.8); this group can therefore be considered as having the asset of land. Sixteen per cent of the women own land other than their house plot.

However, 57 per cent of the total sample does not own their house and plot (among this group estate women had no risk of losing their residential quarters as long as they or a family member remained employed). Eighty-seven per cent among this group did not own any extra land either, making them vulnerable if a situation arose where they had to leave the current residential unit. Ali and Mala \footnote{Mala initially left the children with the spouse, but after securing employment and housing took them back. However the children continued to keep contact with the father who was living in the adjoining village, and during his last days brought him to live with them. As such, Mala (although separated from the spouse for a long time), reported her marital status as widow (see Chapter 5).} (see quote below), for example, had no choice but to leave their children with estranged spouses as they had no place to live (both subsequently managed to secure housing and get back the children), while Mallika and Nazeera had to take their children and virtually step on to the ‘road’ as they had no place to live (see Chapter 8).

As Mala, a widow\footnote{I tolerated my husband’s misbehaviour and beatings for so long only because I did not have any place to go. I could have gone to a sibling’s house. But there were four children, and for how long could they have provided shelter for all of us? Finally I decided to leave the children with him and go.} in the estate sector, noted:

I tolerated my husband’s misbehaviour and beatings for so long only because I did not have any place to go. I could have gone to a sibling’s house. But there were four children, and for how long could they have provided shelter for all of us? Finally I decided to leave the children with him and go.

Mala’s revelation indicates that women are reluctant to trade off a secure place to live for a life free of violence or more, depicting that house and shelter is an important marker of vulnerability.

Like property ownership, jewellery was also an important element in economic vulnerability. Echoing the gender and development literature, the most common
asset that the women in the sample owned was jewellery (see Appendix C.7). Jewellery is the most common item that women use to pawn in situations where money is needed. Eighty-three per cent of the women had some form of jewellery. However, for 29 per cent of them, it was minimal (most often only a pair of small ear studs), which is not a substantial asset. This group is similar to the 17 per cent of women who did not have any jewellery. Consequently around 46 per cent of the women could be categorized as lacking in this most common physical resource.

‘Savings’ is another most common asset that women in the sample had. Forty-six per cent of the female heads reported having some savings. The majority of these women (18 per cent) had less than SL Rs.10,000 (around US $ 77) in savings. However 10 per cent of the women reported that they had saved more than SL Rs.100,000 (around US $ 3,300). Even a small amount of savings will provide a fallback mechanism for women when required.

Thus the discussion indicates that women’s economic vulnerability and security can be defined in terms of factors other than income. Women heads are a heterogeneous group, and some, for example the very old, may not be in a position to earn. However if they have other economic alternatives, for example savings, or housing that they can bargain with for income support, their economic risks can be reduced.

7.5.3: Constraints to employment

Women’s labour force participation is one of the commonly used indicators of empowerment (Williams, 2012). However, literature also suggests that this is a context specific issue and that, in some instances, women considered labour force participation actually as diminishing their social status (see Chapter 2). Irrespective of these different views, it should be acknowledged that income from employment is a significant contributory factor for household wellbeing, especially for de jure female heads who need to earn an income as they do not have the support of a spouse (or even de facto female heads if the spouse is unemployed or not contributing to household income). If these women encounter
any constraints to employment, they can be identified as being in a vulnerable position.

In the context of Sri Lanka, lack of access to education and training and a commitment to heavy workloads at home and non-paid work are seen to act against women’s participation in paid employment (Arulrajah & Phillip, 2011). Female heads reporting constraints to employment in the sample could be categorized into two groups: a) those who were employed, but were not satisfied and wanted a change; and b) those who were not currently employed. Overall, 274 women in this sample were employed\(^{180}\). Employed women were asked whether they were satisfied with their current income generating activity, or preferred a change. Forty per cent in the sample stated that they were not happy in their current jobs; a further question was asked form these participants to ascertain what was obstructing them from making a change\(^{181}\). Table 7.5.3.1 analyses the constraints faced by these women who wished to change employment.

Table 7.5.3.1: Percentage distribution of female heads who wish to change their current employment by constraining reasons

<table>
<thead>
<tr>
<th>Constraining reasons</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reproductive role related</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housework/childcare</td>
<td>25</td>
<td>22.9</td>
</tr>
<tr>
<td>Any combination below + reproductive role related</td>
<td>8</td>
<td>7.3</td>
</tr>
<tr>
<td>Total</td>
<td>30.2%</td>
<td></td>
</tr>
<tr>
<td>Not related to reproductive role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited job opportunities in area</td>
<td>7</td>
<td>6.4</td>
</tr>
<tr>
<td>Disability /sick/too old</td>
<td>5</td>
<td>4.6</td>
</tr>
<tr>
<td>No education /skill</td>
<td>27</td>
<td>24.8</td>
</tr>
<tr>
<td>No political influence</td>
<td>4</td>
<td>3.7</td>
</tr>
<tr>
<td>Other</td>
<td>7</td>
<td>6.4</td>
</tr>
<tr>
<td>Any combinations of above</td>
<td>26</td>
<td>23.9</td>
</tr>
<tr>
<td>Total</td>
<td>69.8%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>109</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

\(^{180}\) As noted earlier also this chapter excludes FHHs not reporting household income. Therefore the figures here are slightly different from that given in Chapter 5: Section 5.3.5 - Figure 5.3.5.1.

\(^{181}\) Appendix B.1 – Questionnaire/ Section 3: Economic situation - Q304i & 304ii.
Just under a quarter (23 per cent) said that child care and housework made it difficult for them to change employment. Seven per cent gave a combination of reasons which also included the reproductive roles of women – childcare and housework (Table 7.5.3.1). Leaving aside the argument that reproductive tasks are a reason why women cannot attain their full potential, the important finding emerging from the results in Table 7.5.3.1 is that the majority (70 per cent) of women felt constrained by factors other than their reproductive roles. These included limited job opportunities in the area, disability/sickness/old age, lack of education or skill and lack of political influence. The sample survey questionnaire did not ask details as to why the women wanted to change their current occupation; however, in-depth interviews revealed that it was mainly related to low wages and hard physical labour. When women encounter these issues or others such as sexual harassment or discrimination in their workplace, and cannot change jobs, they will be in highly vulnerable positions.

The second group of women identified in relation to employment was those who were ‘unemployed’. According to conventional views, these women belong to a ‘disempowered group’. The unemployed women were asked why they were not engaged in employment and the reasons are given in Table 7.5.3.2. In common with Table 7.5.3.1, which contains the reasons constraining employment change, the results in Table 7.5.3.2 indicate that non-reproductive reasons, such as lack of opportunities in area and lack of education/skill (22 per cent), play an important role in explanations for lack of engagement in employment.

When each reason in Table 7.5.3.2 is taken into consideration, childcare and housework appear dominant with 20 per cent of the women mentioning these. Unlike the women in employment, the influence of domestic relations also had a considerable influence here, with 15 per cent of the women reporting disapproval of spouse or children as the major constraint to their employment. Thirty six per cent of these women belonged to households with a high monthly income (SL Rs. 20,000 or more), but relatively large proportions can be observed in households with low income also (i.e. 19 per cent in households with a monthly income below SL Rs. 10,000). More than half among these women belonged to older age groups.

182 Appendix B.1 – Questionnaire/ Section 3: Economic situation - Q 306.
(54 per cent among the above 50 year olds), were widows (57 per cent) and lived in the rural sector (60 per cent). Further, 54 per cent of them were Muslims. However, as revealed in the in-depth interviews, ‘disapproval’ is a complex issue – in some instances it related to control of the woman by a spouse; in such circumstances women could actually be categorized as being disempowered or vulnerable. In others, ‘disapproval’ also related to ‘concern’; many older women with working age children said that the children did not want them to work, and were happy to provide for them. As such, it is difficult to draw conclusions without further investigation.

Table 7.5.3.2: Percentage distribution of unemployed female heads by reason for not being employed

<table>
<thead>
<tr>
<th>Constraining reason</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limited job opportunities in area</td>
<td>13</td>
<td>5.6</td>
</tr>
<tr>
<td>No education /skill</td>
<td>39</td>
<td>16.8</td>
</tr>
<tr>
<td>Disability /sick/too old</td>
<td>32</td>
<td>13.8</td>
</tr>
<tr>
<td>Disapproval of spouse/children</td>
<td>37</td>
<td>15.9</td>
</tr>
<tr>
<td>Childcare/housework</td>
<td>47</td>
<td>20.3</td>
</tr>
<tr>
<td>Has sufficient income</td>
<td>35</td>
<td>15.1</td>
</tr>
<tr>
<td>Other</td>
<td>29</td>
<td>12.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>232</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

The most interesting finding emerging from the Table 7.5.3.2 is the 15 per cent of women who said they did not want to be employed because of sufficient income from other sources. The other sources usually referred to were remittances and interest from savings. Although lack of employment has a connection to vulnerability, when women are not employed due to choice, it relates to the opposite (see Table 7.4.2 above and related discussion). This shows the importance of probing answers that are based largely on subjective feelings and views.
7.6 Economic vulnerability: A subjective focus

It has been shown in the discussion above that what women feel about their situations could be different to what is portrayed about their situations using objective measures (Kabeer, 1997a; Sen, 1985). As Kabeer (1997b, p. 262) rightly say, subjective insights by persons experiencing a situation are a valuable tool to interpret objective hypotheses. However, subjective perceptions of poverty may not always converge with officially adopted poverty definitions (Chant, 2007; Kabeer, 1997a; Mukherjee, 1992; D. Narayan et al., 2000). Rather, they may show that a distinction between ‘poor’ and ‘non-poor’ based on objective measures is too simplistic when attempting to interpret the economic conditions of households. This section contains a subjective analysis of the economic vulnerabilities of female heads.

None of the women interviewed, used the term ‘economic vulnerability’ in their narratives. However, they brought up a set of diverse issues connected to their economic conditions which they did not bring up when discussing poverty. From among the diverse issues that emerged during the in-depth interviews, the following section focuses on ‘income dependency’. The chapter does not try to generalize this issue, nor suggest that economic vulnerabilities of FHHs are mainly limited to a single issue. ‘Income dependency’ was chosen for several reasons: it was expressed by both rich and poor female heads with different demographic characteristics; the condition is also important in the sense that it showed that the same feature sometimes worked either to create or negate economic vulnerability for different women, depending on the context. Consequently, the perceptions of some women were in complete contrast to what is considered as a form of economic vulnerability in the literature, as well as by the research team. Economic vulnerability is thus a heterogeneous concept.

7.6.1 Income dependency and its relationship to vulnerability

‘Income dependency’\(^{183}\) or being reliant on another’s income is generally seen as a disadvantageous and vulnerable situation (Lim, 1983). This study demonstrates

\(^{183}\) Also referred to as ‘economic dependency’ in this chapter.
that income dependency manifests at both individual (due to lack of personal income) and household (dependence on persons other than household members) levels. However, in common with the other concepts discussed in this chapter, it has different meanings based on the context (Tinker, 1975). In-depth interviews revealed that economic dependency is perceived in two completely different ways by the female heads. One group interpreted ‘dependency as a source of vulnerability’, while the other reported the opposite. The present section focuses on economic dependency as a source of vulnerability, and then as a source of security, to highlight these context specificities. Further, in some other more complex contexts, such as extreme hardship in balancing both productive and reproductive tasks, income dependency was considered a better option, even at the risk of other negative impacts.

**Income dependency as a state of vulnerability**

It was shown in section 7.4 that many female heads lack a personal income. Similarly, around one fifth of the households did not have any members generating an income and therefore rely on non-residents for income support (Chapter 5: Section 5.4.3). Irrespective of whether income dependency is observed at individual or household levels, it is usually projected as a concern. The discussions also revealed that women become dependent on others for diverse reasons. Examples are discussed below.

**Janeera**\(^{184}\) is a 36 year-old married woman, living with her three school aged children, in a rural area. Her household can be categorized as ‘high income’, but is totally dependent on external income sources\(^{185}\); in this case, the remittances sent by Janeera’s spouse, who is employed in the Middle East as a technician. The house has the best appearance in the neighbourhood, and according to Janeera, their “position has gone up” among relatives and villagers, with the high remittances. Janeera has a secondary education, but has never worked. As she says “we are Muslims…our parents don’t allow us to work”. Although Janeera’s spouse is not a member of the household by definition, in reality he is, as both the

\(^{184}\) See Appendix B.5 for further information on Janeera.

\(^{185}\) External source refers to any source other than a household member. These could include individuals as well as the State or other institutions.
economic responsibility and the decision making of the household lies with him. Despite the comforts in her life, her dependency is a concern for Janeera as indicated below:

Yes, for the moment I have a good life. But, what if something happens to husband? I sometimes feel frightened about that. Before marriage parents didn’t allow me to work. After marriage husband said no. Even I never thought about going to work. I don’t think I can get a job now. I have no experience.

In common with Janeera, all the ‘high income/ income dependent households’ are relying on remittances from nuclear family members (spouse or children). Although a considerable proportion of the poor households are also relying on remittances from non-resident spouses or children, for some, income dependency extends to relatives, institutions or the State. Sabitha’s case is an example of total reliance on income sources beyond the nuclear family. She is a 39 year-old woman from the urban sector. Her marriage was delayed due to “dowry problems” and she finally married a man with a kidney disease. She says her family did not have to give a dowry but, in return, Sabitha is expected to take care of the sick man.

Sabitha’s spouse is unable to do any wage earning work, and the ‘marriage agreement’ was that the financial needs of the household will be met by Sabitha’s brothers. However, the brothers themselves are poor and have their own families. The situation is very much aggravated as Sabitha now has children of her own, and their demands are growing. Sabitha’s case shows the repercussions of short-term plans. As Sabitha reveals, hers as well as her brothers’ intention was to get Sabitha married, without having to pay a dowry. None of them considered the long-term scenario of an expanding family and the increasing demand for monetary resources. Sabitha realizes the risk she is facing, and fears that, as economic hardship increases, the brothers may not be able to support her. Sabitha wants to migrate to the Middle East, but she is restricted by the unwritten agreement to care for her sick spouse.

Sabitha was not among the respondents selected for the in-depth interviews, and the information is drawn from the notes made during the sample survey.
Sabitha’s economic vulnerability relates to her household being dependent on persons other than household members, who are themselves poor. However, income poverty of the income providers is not only an issue at household level, but also a concern within the household, as expressed by non-earning women heads who depend on low-waged household members. Parumai lives with her son and family and is totally dependent on her son’s income. Her son is the sole earner of the household. He does not have permanent employment, but works as a manual labourer, whenever work is available. Research suggests that certain women, such as old widows, are marginalized as they are seen as non-productive and therefore a threat to scarce household resources (Holmes & Jones, 2009). Parumai, is a clear example:

We were always very poor. But when it was only my son and me we could manage. Now my son has more expenses as he is married and has kids. I know they think I am a problem. If I could give them something the situation would have been different. However I don’t have anything. I can’t work because I am sick. My daughter-in-law would have chased me away, if the house was not mine.

Parumai lives in fear that her son, influenced by her daughter-in-law, may ask her to leave. Since she has no other relatives or friends, in such a situation, she has virtually no alternatives other than begging. Her only strength is that she still owns the house that the family lives in.

For Janeera, Sabitha and Parumai, income dependency is a problem because of their inability to substitute for the loss of external support. But the reasons for this differ: Janeera, is caught in cultural norms and does not have the confidence in her ability to earn an income; Sabitha, has the will to work and earn, but not the support base to take care of her sick spouse; and Parumai is constrained by unavoidable factors such as old age and health.

The three women belonged to three different economic circumstances. Janeera is from a high income household and, therefore, by conventional terms, ‘not poor’. Sabitha is currently poor but, if given the opportunity, could migrate to the Middle East and change her household’s economic status. Parumai, on the other hand, is

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187 See Appendix B.5 for more information on Parumai.
more or less locked in the ‘vicious circle of poverty’ (Lewis, 1961, as cited in Moser, 1998), due to low education, ill-health and her ‘stigmatized’ situation of being a ‘mistress’ (see Chapter 6). This is one example why judgments on vulnerability should not be equated solely with poverty. More importantly it also shows that there are no simple solutions to poverty such as ‘gaining employment’. Therefore, even though we can advocate providing employment for women without an income, it should be noted that these women may not be able to engage in employment. The three women cited here face different constraints when confronted with engaging in employment.

Income dependency creates vulnerability because of a lack of alternatives to earn. Pahl (1989) says that the power relations within a household do not concern only earning, but also management and control. In-depth interviewees in the present study also identified similar vulnerable situations created by being income dependent. Rani is a woman who has experienced income dependency as well as independence. She lives in an urban shanty area with her spouse and daughter. Rani considers herself to be the head of household because her spouse is “useless”. When Rani got married she was dependent on her spouse. However, she is now economically independent, and the situation has changed. She compares the two periods.

When I did not earn my husband used to give me money for household tasks. But when he ran out of cash to take drugs\textsuperscript{188} he forced me to give it back. When I argued saying I needed the money to feed the kids, he took it by force saying ‘it is not the money that you earn’. Now I have a stable income and I don’t depend on him. He is sick now and has no money. I give him food, but I don’t give him money for drugs. Now I am not frightened of him. It is my money and he can’t force it out from me.

For Rani, security was found by becoming economically independent through earning as well as managing and controlling her income. Consequently, women who have more control of the income will be less vulnerable. ‘Income dependency’ is not perceived as an impediment by all women, as discussed below.

\textsuperscript{188} Rani’s spouse was addicted to substance use.
Income dependency as a state of security

Contrary to the belief that income dependency is an impediment for individuals (Sorensen & McLanahan, 1987), this study identified female heads who were totally reliant on others for financial maintenance, yet did not consider it as a concern or issue, although the basis why it was not a concern differed among the women. In the present study three reasons for this lack of concern were identified: a) it was contributing to household wellbeing; b) it was perceived to be a mark of respect; and c) it was seen as a reward for long years of hardship.

Jeeva\textsuperscript{189}, a former Bank manager, falls to the first category. As noted above, she gave up her job so that the family could migrate with her spouse, when he changed jobs for higher wages. For Jeeva, giving up her job and being dependent on her husband was not a big issue. She considers it as her part in contributing to the economic wellbeing of the family.

\begin{quote}
When we married my income was vital for us. We came up to a certain position with very hard work. But when he (spouse) got this good job offer from abroad, he did not want to migrate and live alone. His new job earned more than both our local salaries put together. So it would have been foolish to let it go. We decided that I should give up my job so that all of us could migrate with him. I did not feel at all obliged nor was I made to feel so. I was actually easier with my spending there (abroad) than here (back home) as we did not have to worry about money.
\end{quote}

Jeeva’s situation of security was enhanced by the very high income received by her spouse. More importantly, this was a case of joint decision making for the benefit of the household. Although on a personal basis, Jeeva had to compromise her professional advancement, this is a choice that Jeeva happily made. During the in-depth interviews Jeeva spoke about her early married life and the financial difficulties the couple faced. She also belonged to a lower-middle class family, and as such had always experienced relative financial hardships. Jeeva therefore perceived her ‘non-working’ life as a luxury. Although employment is most often connected to women’s empowerment, certain studies show that women do consider their non-working state to be a privilege (Razavi, 1999).

\textsuperscript{189} See Appendix B.5 for more information on Jeeva.
In contrast to Jeeva, Kadala\textsuperscript{190}, a 54 year-old widow, perceived her dependency status as a mark of “respect”. Although Kadala is the official head of household, she does not contribute to the household income, nor does she take part in economic decision making. However, she is “informed of everything that is happening”. For Kadala, lacking personal income is not an unusual thing:

Even when my husband was living I did not work. But I handled the household tasks according to the income he received and brought up the children. I did all the housework. Now (after the death of the husband) I don’t even go to the kitchen. There is no tradition among our children to say ‘now father is not here to earn so you go and earn for yourself’. They think it is their duty to look after me.

As perceived by Kadala, her contribution to the household income has been good financial management; for she stresses that she “handled the household tasks according to income”. Household income management by the wife is a common occurrence in Sri Lanka, as the spouses themselves believe that wives are better financial managers (Wickramasinghe, 1993; see also Department of Census & Statistics, 2009b). More importantly, discussions with Kadala revealed that she considers fending for herself as a negative circumstance. For Kadala, to earn an income would have been an indication of emotional and social vulnerabilities.

Likewise, Muthu\textsuperscript{191} sees her dependency status as a ‘reward’. Muthu, a retired labourer living in the estate sector, is a widow. She brought up her only son with her “labourer’s income” with “much difficulty”. The son is now employed in a foreign country, and sends her SL Rs.30,000 (US $231) a month, placing her in the high income category, and in an exceptional situation in the context of the estate sector. Her line-room\textsuperscript{192} is very well presented, with an upstairs level added to it, a rare feature for an estate line-room, and according to Muthu, she lives like a “queen”. She is very happy about her income dependency status as she feels that it shows that the son appreciates what she has done for him.

My son sends me money every month. I don’t need that much money, so I put it in his book (bank account). He knows that I brought him up with my single income and the trouble I went through. I didn’t let him hang around in the estate.

\textsuperscript{190} See Appendix B.5 for more information on Kadala.
\textsuperscript{191} See Appendix B.5 for more information on Muthu.
\textsuperscript{192} Residential quarters provided for the estate labourers are called line rooms.
When he sees what has become of his friends, he realizes what I did for him. I did what I can for him when I could, now I live like a queen.

Jeeva, Kadala and Muthu are not impeded by income dependency because they consider that they are, or have in the past, contributed to the household wellbeing, in both economic and non-economic ways. None of the women have faced any discriminatory encounters due to their dependency status. However, indicating the complexities of women’s lives, some female heads considered income dependency as a better trade-off even when they encountered discrimination and domestic violence.

*Income dependency as a trade-off*

This section has so far demonstrated that economic dependency can be perceived to be either a positive or a negative factor. There are other possibilities as well, and to illustrate the complexity of the situation, the final example is of women who, despite being in very vulnerable situations, consider economic dependency to be a better option than economic independence. Nazeera\(^\text{193}\) is a woman who has been deserted by her husband. She has three children aged 10 and below. The household is dependent on Nazeera’s income which is not at all regular, and they are “very poor”. Nazeera has a weak support system in the community, and had to stop her elder children from attending school in order to take care of a younger sibling (see also Chapter 8). Nazeera is often sick due to hard physical labour, lack of rest and inadequate nutrition. Nazeera has a completely different view on income dependency.

> It is good if you don’t have to beg from others. But see our situation. My income is not sufficient. I have very small children; if the children are sick I can’t go for work – then there are no wages. My husband used to beat me every day. But I would have remained with him as he would have brought home the money – it is he who left.

It is often suggested that domestic violence is one important form of gender poverty, especially for income poor women, who are the least able to remove themselves from the violence (Kabeer, 1994, p.149). Other women in situations

\[^{193}\text{See Appendix B.5 for more information on Nazeera.}\]
similar to Nazeera’s often go back to husbands who engage in domestic violence, purely because they have no other means of survival (González de la Rocha et al., 1990, as cited in Chant, 1994, p. 210).

Using the subjective views of female heads of households, this section has highlighted the importance of analyzing similar situations in their specific contexts. The discussion has shown that the same condition (i.e. economic dependence) can be perceived and analyzed in several ways. The views about how women define and analyze economic dependence or independence are rarely discussed. More common is an analysis of the causes of economic dependency with reference to material assets such as land, skill levels and savings. The disadvantaged position of Third World women is not just due to objectively identified ‘economic dependence’.

7.7 Conclusion

This chapter had two main aims: first, to see whether poverty was a common situation for all FHHs in the sample; the second to see if the economic conditions of FHHs could be defined only with reference to monetary poverty. In order to explore the first aim, the heterogeneity of female headship was established using a conventional analysis of aggregate household incomes, followed by analyses based on per capita income and individual incomes of the women heads. The findings clearly demonstrated that all FHHs cannot be categorized as poor based on any of the three measures adopted. More importantly, that being categorized as ‘rich’ or ‘poor’ based on one measurement, does not necessarily yield a similar outcome based on another measurement – some women heads identified as ‘high income’ with reference to household income fell into the ‘low income’ bracket based on individual income. With regard to the second aim, based on a quantitative analysis of factors that could affect the economic vulnerability of women, other than income, the chapter expanded the analysis of economic conditions in FHHs to consider stability of income, financial and physical resources and constraints to employment opportunities. The results clearly indicated two facts: first that certain risk situations related to the economic conditions of women and households are not directly connected to income; and
second that the economic vulnerabilities are more complex than depicted by objective measures. For example, unemployment is considered as an economically disadvantaged situation - however, for some female heads, unemployment related to having sufficient financial resources. Further, the subjective views of the female heads, focusing on the issue of ‘income dependency’, revealed several key dimensions of the concept vulnerability - a) that a similar situation could be perceived differently, and also differently affect different people; b) a similar risk (or secure) condition could be caused by diverse reasons; and c) that there can be no dichotomous distinctions of vulnerability and security. Income support for Nazeera, for example, even though combined with domestic violence, was a better situation than fending alone, although both were vulnerable situations.

This chapter has brought the heterogeneity of FHHs’ economic conditions into sharp relief. It has also brought into focus the relationships between household members and non-resident family members in FHHs. However, the discussion remained within the economic domain. The final substantive chapter of this thesis moves to social issues faced by FHHs.
CHAPTER EIGHT

Female-Headed Households and the Role of Social Capital

8.1 Introduction

The empirical analysis of heterogeneity and vulnerability of FHHs commenced with an analysis of diversity in demographic and socio-economic characteristics of female heads (Chapter 5) and their household management role (Chapter 6), then moved to the household as a unit, focusing on monetary resources, economic issues and relations between members of the household (Chapter 7). In this final chapter reporting empirical findings, the analysis shifts to social issues and resources in FHHs (Chant, 1997a; see also Fuwa, 2000; Razavi, 1999), recognising that social risks are independent of, but as important as economic factors (Chronic Poverty Research Centre, 2008; Dow, 1992; Holmes & Jones, 2009; Makoka & Kaplan, 2005; D. Narayan et al., 2000). It is argued that an over-emphasis on economic aspects tends to confine the analysis of female headship to the household; Harriss (2007), for instance, notes that the research on poverty is limited in the sense that it “remains a characteristic of individuals or of households” (p. 2). Financial resources are only one part of the overall wellbeing of households (Bebbington, 1999). FHHs do not exist in a vacuum, but are intertwined in a web of social connections that are important elements of household wellbeing, as well as its vulnerability. This chapter analyses the social resources of FHHs, especially their social capital, simplistically defined here as ‘membership within social networks and its resultant benefits’ (detailed explanation is given below). Simultaneously, the context of analysis of FHHs shifts beyond the household, to the larger community.

There are two opposing views in the literature on social capital and FHHs – some note that FHHs are rich in networks while others argue that they are particularly impoverished in this regard\textsuperscript{194} (Chant, 1997a; Klasen et al., 2011; Kossoudji & Mueller, 1983). In the development policy and planning literature, solutions to vulnerability and poverty lie in boosting (one’s existing) social capital

\textsuperscript{194} Elaborated on in Section 8.2 below.
(Fernández-Kelly, 1995; Mayoux, 2005b). This view is similar to the focus on the ‘lack’ or ‘availability’ of financial capital, and monetary transfers to the poor. What is often missed is that as a support mechanism for the vulnerable social capital is not a unitary concept; it manifests itself in diverse qualities and resources (Boissevain, 1974; Briggs, 1998; Bruegel, 2005; Ferlander, 2007; Molyneux, 2002; Putnam, 2000). The critical issue therefore, is not how much social capital is available, but rather, what kind of social capital is available.

To explore the role of social capital in the lives of FHHs, the chapter draws on Briggs’ (1998) framework that distinguishes between the social capital of kin and neighbourhood networks (social support networks) that help people ‘get by’ and, the social capital in networks that help people in socio-economic advancement, or to ‘get on’ in life (social leverage networks). As Briggs suggests, one type of social capital is not a substitute for the other. There is a suggestion in the literature that the social capital of ‘women’ as well as the ‘poor’ tends to be mainly local, consisting of neighbours and close relatives (Benería & Roldan, 1987; Briggs, 1998; Ferlander, 2007; Fernández-Kelly, 1995) or what Briggs identifies as ‘social support networks’. Influenced partly by these notions, when studying single mothers or FHHs, most studies tend to focus on social support networks (Habib, 2010; D. P. Hogan et al., 1990; Miwa, 2005). Therefore, when development literature stresses the importance of boosting existing social capital, they are most often referring to what Briggs identifies as ‘social support networks’ which will not necessarily provide ‘social leverage’ to get on in life.196

The aspect of heterogeneity that is mainly focused in the analysis below is the diversity of (social) resources. The chapter is in several sections: Section 8.2 elaborates on the concept ‘social capital’, especially highlighting its diversity. Sections 8.3 to 8.6 concentrate on empirical findings, first, with a quantitative analysis of the types of social capital among female heads in the sample (Sections 8.3 and 8.4). The subsequent sections (8.5 and 8.6) are qualitative in nature, and

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195 See Section 8.2 below.
196 It should also be noted that even a single type of social capital can have both positive and negative effects. Literature on social capital also identifies its ‘dark side’ (Portes, 1998; Thieme & Siegmann , 2007). This aspect is briefly discussed in Section 8.5.1, under ‘Limitations of social support networks’..
are based on the subjective accounts of the female heads. Section 8.5 focuses on subsistence issues and the social support networks, comparing day-to-day social problems encountered by different female heads. The last section (8.6) focuses on women who were initially from lower socio-economic strata, but have shown considerable upward mobility due to the leverage-providing networks that they have had.

8.2 Social capital: An overview

‘Social capital’ is emerging as one of the most powerful tools in the analysis of social dimensions of poverty and vulnerability (Adger, 2003; Maclean, 2010; Dahal & Adhikari, 2008; Momsen, 2002; D. Narayan et al., 2000; Thieme & Siegmann, 2010; Willis, 2005). It is identified as a resource that is available to anyone; in the case of the vulnerable, social capital is sometimes the only asset that they posses (D. Narayan et al., 2000; see also Chant, 1997a; Coleman, 1988; Dahal & Adhikari 2008; González de la Rocha, 1994; Field, 2008; D. Narayan & Pritchett, 1997). In common with many other concepts used in social analyses, ‘social capital’ also does not have a single accepted definition – as D. Narayan and Pritchett (1997) notes, it means “many things to many people” (p. 2).

The concept was coined in 1916 by Lyda Hanifan, an educationist, who defined social capital as “goodwill, fellowship, mutual sympathy and social intercourse” (Hanifan, 1916, as cited in Field, 2008, p. 15). However, the idea of social capital is not new. The roots of current theoretical ideas on the concept can be traced to the work of Durkheim, Weber and Tonnies who discussed the importance of social ties for the functioning of society (Ferlander, 2007; Fernández-Kelly, 1995; Field, 2008; Portes, 1998). Its current day significance however is credited to Pierre Bourdieu, James Coleman and Robert Putnam, whose writing emerged from the 1970s onwards. Their emphasis and reason for focusing on social capital

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197 Social capital is discussed both as a collective and individual resource. The focus in this study is on individual resource dimensions.

198 As noted by Field (2008, pp. 14-19), the term ‘capital’ originated in the field of economics in connection to money, and was later extended to physical capital which contributed to the productivity of economic activities. In the 1960s Schultz and Becker extended it further and incorporated human capital, or labour. Yet, it remained an economic term. In the 1980s Pierre Bourdieu expanded the concept of ‘capital’, which was generally related only to economics, to include social, cultural and symbolic resources.

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8.2.1 Heterogeneity of social capital

Although social capital is often used in singular terms, an important characteristic is its variety (Boissevain, 1974; Briggs, 1998; Ferlander, 2007; Fernández-Kelly, 1995; Molyneux, 2002; Putnam, 2000; Roberts, 1973, as cited in González de la Rocha, 1994, p. 215). As Putnam (2000) specifies:

Our networks or with whom we interact are not homogenous…similar to physical and other capitals – social capital and the associated norms of reciprocity comes in many different shapes and sizes with many different uses…and are not interchangeable (p. 22).

This indicates that not only are there various kinds of social capital, but also that one type of social capital cannot be used as a substitute for another (Bourdieu & Passeron, 1977, as cited in Field, 2008, p. 17). Therefore, in focusing on social capital, the fact that it exists alone is not sufficient. Much depends on what value it has, and whether it brings satisfactory outcomes (Molyneux, 2002); or as Wacquant & Wilson (1993, cited in Briggs, 1998, p. 186) say, not simply the ‘quantity’ of social networks one has, or how close they are, but also their ‘quality’ (see also Fernández-Kelly, 1995; Lin, 2000).

With regard to heterogeneity in social capital, firstly networks do not possess equal resources, so all forms of social capital cannot be expected to bring the same returns (Bourdieu, 1986, Boxman et al., 1991; Ferlander, 2007; Fernández-Kelly, 1995; Lin, 2000). Secondly, every individual will not have uniform access to all types of networks (Briggs, 1998; Ferlander, 2007; Lin, 2000). Lin (2000, pp. 786-787) accounts for the heterogeneity of social capital by referring to two principles: ‘structural process in society’ and ‘tendencies in networking’.
According to Lin, social groups, as a result of their race, caste, gender and religion etc., are differentially situated in the social structure, and therefore, have unequal resources and opportunities with groups in inferior positions in the hierarchy faring worst. There is also a general tendency for individuals in a social group to form networks with co-members who are very likely to have the same resources. This implies that social groups in the bottom levels of the social hierarchy, and having limited or no connections with those different from themselves are unable to access the resources available to the more privileged groups (Boxman et al., 1991; Fernández-Kelly, 1995; D. Narayan et al., 2000).

Recognizing this diversity, many have attempted to differentiate social capital using different dimensions including: horizontal/vertical ties (Coleman, 1990; Putnam, 1993, 1995; Woolcock, 1998), strong/weak ties (Lin 2000; Islam, Merlo, Kawachi, Lindstrom, & Gerdtham, 2006; Van Oorschot, Arts, & Gelissen, 2006), bonding/bridging (Gittel & Vidal, 1998; Putnam, 2000) and support/leverage ties (Briggs, 1998). These binaries have conceptual differences as well as many overlaps, and they provide an extremely useful base for analysis and comparisons (Putnam, 2000; see also Ferlander, 2007). No attempt will be made here for a detailed discussion on each of these overlaps; however as a very brief indication it can be noted that horizontal, strong, bonding and informal ties have similarities with what Briggs (1998) identifies as social support networks, while vertical, weak, bridging and formal networks have more connection with social leverage networks (see also Section 8.2.1.1 below). However, this heterogeneity of social capital has not received due attention in discussions of the poor and the vulnerable (Briggs, 1998).

*Social capital as forms of support and leverage*

Briggs (1998) defines social capital as “what we draw on when we get others, whether acquaintances, friends, or kin, to help us solve problems, seize opportunities and accomplish other aims that matter to us” (p. 178). The adoption of Briggs’ framework of social capital in this study does not promote it over the others; rather, his terms and concepts are appropriate for the subject matter that is discussed in this chapter.
(a) Social support networks

According to Briggs (1998), social support networks help people to cope with every day demands of life such as one’s basic needs. It is generally provided by people from similar social statuses who are emotionally close to a person including kin, neighbours and intimate friends. These ties are regularly maintained and make relationships stronger (Boissevain, 1974). They are, therefore, associated with ‘strong ties’. Support networks bond individuals together since they are formed among persons who are similar, for example in age, ethnicity, gender or religion. As such, these are generally homogeneous groups and therefore more informal, inward-looking and serve to strengthen exclusive identities (Boissevain, 1974; Ferlander, 2007; Granovetter, 1973). Social support networks are important to everyone but are crucial for the poor (Briggs, 1998).

However social support networks are not without limitations. As Putnam (2000) says “bonding social capital tends to bolster our narrow selves” (p. 23). Although support networks have a high incidence of trust and support, they can become a form of social control that undermines socio-economic mobility and freedom of individuals (Portes, 1998). Since members of these networks often live in the same area, and have contacts with the same type of people, they tend to have similar information (Fernández-Kelly, 1995) and reduced access to alternative options, thus becoming a hindrance to upward mobility. Further, they have a tendency to stick with existing linkages, and lack flexibility (Lin, 2000; Noolleboom, 2002, as cited in Lancee, 2010).

(b) Social leverage networks

Social leverage ties are provided by persons outside one’s intimate and immediate circle, who are emotionally distant from oneself. They are, therefore, formal in nature, and considered to be weak ties. However, these are a source of ‘bridging’ as they include and connect people of diverse social divisions (Field, 2003, as cited in Dahal & Adhikari, 2008). As such they are heterogeneous, and more importantly, provide information, training and skill which are needed to change ones’ socio-economic position. Research suggests that social capital which is
heterogeneous in terms of quantity and quality is more influential in socio-economic advancement than homogeneous social capital. The reason is that heterogeneous social capital makes it possible to acquire diverse information which assists in creating opportunities, and also provides alternative ways of thinking, allowing individuals more options to select from (Aguilera, 2002; Burt, 2004; Granovetter, 1973; Lancee, 2010; Montgomery, 1992).

It should not be taken from this understanding that homogeneous support networks have no relation to socio-economic wellbeing apart from meeting subsistence needs. Many low-income people find jobs through personnel networks (Aguilera, 2002; Boxman et al., 1991; Mitra, 2008). Literature on social capital also notes that the probability of acquiring employment through informal networks is high even for those in higher level occupations (Boxman et al., 1991; Granovetter, 1974). Support networks are also extremely important in providing small loans for sudden emergencies (Briggs, 1998). Yet, as Aguilera (2002) suggests, “a poor person cannot provide financial resources to assist in a friend’s business” (p. 856) or, as Fernández-Kelly (1995) notes, “low-skilled individuals are unlikely to provide information on high-skilled jobs or what to expect at higher level job interviews” (p. 26). Social support networks or bonding ties can also exacerbate existing social inequalities (Norris & Inglehart, 2003).

Thus, it is important to note that:

While bonding groups are important to survive and for a sense of belonging, in the absence of bridging ties they serve primarily as a defence against destitution, rather than as a means of moving the poor out of poverty (D. Narayan et al., 2000, p. 144).

This is where social leverage networks are distinctly different, for they imply that assets not only assist with meeting subsistence needs, but can also be agents of ‘empowerment and change’ (Bebbington, 1999, pp. 2022-2023; see also K. E. Campbell, Marsden, & Hurlbert, 1986; Kabeer, 2003; Sen, 1997).
8.2.2 Women, female heads of households and social capital

The social capital of women is, in general, different to that of men, even when they belong to the same socio-economic group. Women tend to make use of social networks to fulfil day-to-day necessities, whereas men focus on life improvement (Benería & Roldan, 1987; Fernández-Kelly, 1995; Lin, 2000; Norris & Inglehart, 2003). Molyneux (2005, p. 6) identifies certain common features of women’s social capital: a) it is based close to home, in the locality rather than in the public world of work; b) involves exchanges of time and skills rather than money; c) includes a significant proportion of voluntary and caring work; d) involves affective or ethical issues, a degree of altruism, and frequently mobilises sentiments associated with motherhood; e) can bridge across community divisions; and last, but particularly important to this chapter; f) is often ‘bonding’ rather than ‘bridging’.

When women’s socio-economic betterment is the subject, it is often connected to their human, financial and physical capital, while social capital of women remains affixed to their reproductive role. If and when social capital and women’s productive role is connected, it is usually through their reproductive role – i.e. female heads rich in social (support) capital are assumed to increase labour force participation by delegating household duties to kin, neighbours and friends. Some studies specifically show that education and access to credit are more important for women’s life improvement than social capital because women are most often excluded from social networks that provide empowerment (Nega, Mathijs, Deckers, & Tollens, n.d.). Such conclusions cannot be entirely rejected since they are drawn in relation to what Briggs (1998) identifies as social support networks.

The literature on social capital and FHHs suggests, on the one hand, that female heads are poor in their social capital because: a) financial and time constraints of engaging in dual roles do not permit them to meet the reciprocal obligations expected in social relationships; b) their networks become smaller by virtue of being single or having less ties with networks connected to a spouse due to widowhood or separation; c) hostility from their own families and others; d) shame attached to out-of-wedlock births or marriage failure and; e) engagement in
stigmatized occupations such as prostitution for survival needs, amongst other. A contrasting view, on the other hand, is that since female heads lack financial, physical and human resources they tend to cultivate social contacts as a substitute (Chant 1997a, 1997b, 2003b; Chant & McIlwaine, 1995; González de la Rocha, 1994; Klasen et al., 2011; Kossoudji & Mueller, 1983; Lewis, 1993; Willis, 1993).

Research demonstrates that ‘women’ and the ‘poor’ generally have reciprocal relationships that contribute considerably towards their survival (Fernández-Kelly, 1995; Mitra, 2008; Moser, 1998). Studies have also shown that in certain contexts women make a choice to hold on to social contacts at the cost of income generation through employment or material resources such as land and property, as they consider (especially) kin contacts to be very important (Habib, 2010; Kabeer, 1999). White (1992, as cited in Habib, 2010) identified the process as a trade-off between material and social capital. As noted earlier, it is not so much the quantity of social capital that matters, but rather what type of social capital women have, and the quality of the resources these networks possess (Fernández-Kelly, 1995). The next section provides an analysis of the social capital of female heads in the present study.

8.3 The demography of social capital

The demography of social capital as discussed in this section relates to the type as well as the residential locations of the social contacts that the respondent women had. Section 8.3.1 focuses on the types of social capital and Section 8.3.2 on their residential locations.

8.3.1 Types of social capital

When the questionnaire was pre-tested, it was observed that for many female heads counting the number of contacts was a taxing task. This study has, therefore, collected information on different types of ‘ties’ (i.e. kin/neighbours) that

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199 As noted in Chapter 4, before commencing the sample survey the questionnaire was pre-tested for clarity as well as to identify ways of ensuring smooth administration.
comprised the social networks of the respondent women, and not on the number of persons belonging to each type of tie.

In order to analyse the types of social capital among female heads in the sample, respondents were asked to identify their social networks (Appendix B.1 – Questionnaire/Section 4: Socio-political relations - Q401); defined in this thesis as ‘persons who they were closely associated with on a regular basis (i.e. having contact at least once a month, in person or through email/letter/Skype/telephone), or those who could be approached on a personal basis to seek any kind of support when necessary, irrespective of prior frequency in contact’. This second group included persons who were not contacted ‘at least once a month’ as defined, but whom the female heads could directly approach if the need arose, knowing that support will be extended. The distinction was used to identify what Briggs (1998) calls leverage networks because individuals usually do not keep regular and intimate contacts with persons different to oneself.

Based on the answers, the social networks of the female heads were divided into five types\(^{200}\), which could be grouped into the two main forms as identified in Briggs framework – ‘social support’ and ‘social leverage’. The five types are:

**Social support works**
1. Kin\(^{201}\)
2. Neighbours (neighbours, friends and workmates from own community\(^{202}\))

**Social leverage networks**
3. Associates \(^{203}\) (workmates, friends and associates outside community)
4. Formal networks within community (community leaders, employers, officials, patrons etc. from own community)

\(^{200}\) The category ‘kin’ was sub-divided into two groups: ‘own kin’ and ‘spouse’s kin’. This was because certain women, such as the never-married, the divorced and the abandoned only had one type of kin. However, if not specifically mentioned, the category ‘kin’ includes both groups.

\(^{201}\) In this study, kin refers only to parents and siblings of the female heads or their spouses.

\(^{202}\) As mentioned in Chapter 4, the sample sites for this study were Grama Niladari (GN) divisions. In this chapter the GN division is referred to as ‘own community’. ‘Outside community’, therefore, refers to any location outside of a GN division.

\(^{203}\) See below for a clarification regarding associates.
5. Formal networks outside community (community leaders, employers, officials, patrons etc. from outside community)

Before furthering the discussion, it is necessary to explain the categorization above. While conducting the pre-test for the questionnaire, the research team realized that, in the estate and rural sectors, as well as among low-income groups in the urban sector, it was difficult to differentiate between neighbours, friends and workmates because of ‘multiplex ties’. Boissevain (1974) uses this term ‘multiplex ties’ to explain overlapping social ties where one person is connected to another in multiple ways (i.e. both neighbour and workmate, and sometimes even kin), and further state that these ties are common in closely connected small communities. This type of relationship was empirically observed in the rural and estate sectors, as well as among the low-income neighbourhoods in the urban sector. Therefore, ‘neighbours’, ‘friends’ and ‘workmates from own community’ were combined into one group and categorized as ‘neighbours’.

Due to the above grouping of ‘neighbours’, which includes friends and workmates from the same neighbourhood, workmates and friends from outside the community, are categorized as a different group. Fieldwork indicated that for female heads in the lower socio-economic strata, friends from outside the community, for example those who had migrated to other countries, or who were employed in formal institutions located outside their own community, could provide information and help promoting socio-economic mobility, that a friend living and employed in their own community could not. This information suggested that ‘social leverage’ could be provided by persons relatively similar to oneself socially, given certain conditions. Mitra (2008) for example states how prospective migrants collect information about job opportunities from contacts in urban areas prior to migrating physically. Middle and high-income groups, especially in the urban sector, did not usually have intimate friends living in their own community. Further, their intimate friends were from the same social strata who could provide social support, as well as leverage when necessary, suggesting that intimate connections should not always be defined in terms ‘social support’.

204 This is particularly true for female heads who had friends in the Middle East – a popular labour migration destination for low-income populations in Sri Lanka.
Women from higher educational/occupation and financial groups also reported contacts that are labelled as ‘associates’. They were similar in socio-economic standing, but neither intimate friends nor workmates. For example, some female household heads identified university classmates who were neither close friends nor workmates, but could be contacted on a personal basis if the need arose. All these groups are combined into one category – ‘associates’ (workmates/friends and associates from outside community).

Table 8.3.1.1 reports the percentage of female heads having contacts with each of different types of social ties identified above. Forty-four percent of them closely associate with two types of the network groups, while nearly one quarter (24 percent) have associates in three networks. Almost equal proportions can be observed at the two ends of the spectrum, with 16 percent having only one type of contact, and 17 percent having four or more types of contacts. Based on these results, it can be concluded that most female heads in the sample are reasonably well endowed with respect to their social capital.

Table 8.3.1.1: Percentage distribution of female heads by number of social networks

<table>
<thead>
<tr>
<th>Number of social networks</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>87</td>
<td>16.3</td>
</tr>
<tr>
<td>Two</td>
<td>234</td>
<td>43.8</td>
</tr>
<tr>
<td>Three</td>
<td>128</td>
<td>24.0</td>
</tr>
<tr>
<td>Four</td>
<td>54</td>
<td>10.1</td>
</tr>
<tr>
<td>Five</td>
<td>31</td>
<td>5.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>534</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Present study

Results in Table 8.3.1.1 only reveal information about the quantity of networks, and does not delve into details about the different types of networks that the respondent women have – that is whether female heads have similar or different types of networks. This information is clearly depicted in Figure 8.3.1.1. The results highlight two important facts. First, there is a vast difference among the proportion of women who have social support and those that have social leverage networks. Almost all female heads in the sample are rich in social support (99 per
cent), whereas the proportion with social leverage is much lower (52 per cent). Second, when the different types of social ties that fall into each of the two forms of social capital are analyzed, there is no uniformity in the proportion of women possessing them.

**Figure 8.3.1.1: Percentage distribution of female heads by forms of social capital and different types of social networks**

Among the female heads having social support, 92 per cent have close contact with neighbours, while only 78 per cent have contact with kin. In the literature, extended kin networks are the most frequently mentioned support system, especially for the ‘vulnerable’, the ‘poor’ and ‘women’ (D. Narayan et al., 2000;
see also Molyneux, 2002). However, results in this study demonstrate that female heads of households with close kin contacts are 21 percentage points less than those having contacts with neighbours. Studies demonstrate that ready access to support is an important element in forming social networks (Litwak, 1981, as cited in D. P. Hogan et al., 1990) and the above finding could be therefore explained on the basis of physical proximity.

Such large disparities among types of social ties cannot be observed when analyzing ‘social leverage’ (Figure 8.3.1.1). However, the percentages of women having each of the three types of ‘social leverage’ are smaller than those reported for the different types of ‘social support’. While more than three quarters of the women have contact with each type of ‘social support network’, only 30 and 20 per cent respectively, have contacts with formal networks ‘within’ and ‘outside’ community. The percentage of women who have contact with associates is also relatively low (26 per cent) – lower than those having contact with formal networks in their own communities. This result indicates that, for female heads in the sample, residential location or physical proximity is associated even with leverage ties. The framework presented by Briggs (1998) does not particularly differentiate social networks by residential location. However, residential locations of contacts is explored further below (Section 8.3.2) given their apparent significance for social capital in this sample.

Variations in the proportion of women with social support and leverage networks (together with the differences within each group), raise the question as to what generates these differences. In an analysis of heterogeneity in social capital, it is crucial to identify what types of female heads have access to what type of social capital. The next section provides such an analysis.

*Types of social networks by characteristics of female heads*

Access to different types of social networks by education, occupation and household income level of the female head are shown in Table 8.3.1.2. Among the diverse characteristics of female heads that were identified in Chapter 5, education, occupation and income were specifically chosen, first because studies highlight
that social networks differ with class (Horvat, Weininger, & Lareau, 2003), and when Briggs (1998) refers to persons different to oneself, the main focus is on different social strata. Social class in Sri Lanka is largely determined by education, occupation and income (see Chapter 3: Section 3.2). Second, especially in demographic surveys, education and employment are often used as proximate indicators of women’s status (Williams, 2012).

Table 8.3.1.2: Percentage distribution of female heads by type of networks and selected socio-economic characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Social support</th>
<th>Social leverage</th>
<th>Total (No)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Kin Neighbours</td>
<td>Associates</td>
<td>Formal contacts within community</td>
</tr>
<tr>
<td><strong>Types of networks (%) from total</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Social support</strong></td>
<td>205</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Social leverage</strong></td>
<td>205</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Kin</strong></td>
<td>61.6</td>
<td>96.0</td>
<td>9.0</td>
</tr>
<tr>
<td><strong>Neighbours</strong></td>
<td>82.2</td>
<td>96.9</td>
<td>19.9</td>
</tr>
<tr>
<td><strong>Formal contacts within community</strong></td>
<td>91.4</td>
<td>85.0</td>
<td>42.1</td>
</tr>
<tr>
<td><strong>Formal contacts outside community</strong></td>
<td>80.8</td>
<td>61.5</td>
<td>96.2</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>No sch./primary</strong></td>
<td>61.6</td>
<td>96.0</td>
<td>9.0</td>
</tr>
<tr>
<td><strong>Secondary</strong></td>
<td>82.2</td>
<td>96.9</td>
<td>19.9</td>
</tr>
<tr>
<td><strong>Tertiary</strong></td>
<td>91.4</td>
<td>85.0</td>
<td>42.1</td>
</tr>
<tr>
<td><strong>Diploma/degree</strong></td>
<td>80.8</td>
<td>61.5</td>
<td>96.2</td>
</tr>
<tr>
<td><strong>Income level</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Low</strong></td>
<td>68.4</td>
<td>98.3</td>
<td>9.4</td>
</tr>
<tr>
<td><strong>Middle</strong></td>
<td>75.1</td>
<td>93.8</td>
<td>21.1</td>
</tr>
<tr>
<td><strong>High</strong></td>
<td>93.0</td>
<td>76.0</td>
<td>59.9</td>
</tr>
<tr>
<td><strong>Occupation</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Professionals</strong></td>
<td>89.3</td>
<td>60.7</td>
<td>96.4</td>
</tr>
<tr>
<td><strong>Agri./Self emp.</strong></td>
<td>86.3</td>
<td>96.1</td>
<td>19.6</td>
</tr>
<tr>
<td><strong>Manual Labour</strong></td>
<td>65.4</td>
<td>96.2</td>
<td>16.5</td>
</tr>
<tr>
<td><strong>All other</strong></td>
<td>84.6</td>
<td>80.8</td>
<td>88.5</td>
</tr>
</tbody>
</table>

Source: Present study

**Notes.**

a. Primary = grade 1–5; Secondary = grade 6 – 10  Tertiary= passed GCE ordinary level to GCE Advanced Level
b. Low = SL Rs.7,000 or less /Middle= SL Rs.7,001-30,000 / High =More than SL Rs.30,000  (see also Chapter 7)
c. Professionals/senior managers and employers
d. Middle or junior level occupations in formal sector

(a) **Support networks**

Table 8.3.1.2 shows that contact with kin is relatively low among the primary educated and no-schooling category (62 per cent), compared to other educational groups (more than 80 per cent for each). Similarly, contact with kin is relatively less common among the low-income group (68 per cent), whereas 93 per cent of

205 Does not add up to 100.
the high-income group have kin contacts. Female heads engaged in manual labour reported relatively low contact with kin, whereas the opposite is the case for all other occupational groups, with professionals reporting the highest incidence of contact.

When contacts with neighbours are taken into account, the opposite relationship is observed. Among the low educated, low-income and manual labour force, neighbourhood ties are more pronounced, whereas these are relatively low among the higher educated, high-income and professional groups. Financial constraints are seen as negatively related to social capital (Chant, 1997a), while physical proximity contributes positively towards building social networks (Litwak, 1981, as cited in D. P. Hogan et al., 1990). Based on the observations of scholars, one reason could be that women heads from low socio-economic groups may have financial difficulties that curtail travel, contacts through telephone etc. which will act as a barrier to maintain social relationships. Further, the same reasons could apply to their kin as they may also be monetarily poor (though not necessarily so).

(b) Leverage networks

The data contained in Table 8.3.1.2 also indicate diversity based on the characteristics of female heads and their different types of leverage networks (i.e. associates, formal contacts within and outside community). As a whole, the proportion of female heads having contact with any type of leverage network is low, compared to that of support networks (exceptions are the highly educated – i.e. diploma or degree holders and the professionals). However, marked differences can be observed within the category. When formal networks are considered, higher proportions of the groups with lower education (no schooling/primary & secondary) are in contact with formal networks within the community (18 per cent) than with formal networks outside community (eight per cent). In contrast, the opposite is true for the highly educated. Only forty two per cent of them have formal contacts within community, while 85 per cent have contact with formal networks outside community. Proportionately more professionals have contact with formal networks outside the community, compared to female heads engaged in manual labour. Less than five per cent of
the low income women have contacts with formal networks outside the community, in contrast to nearly 60 per cent among the high income group. Even when formal networks within the community are considered, only one quarter (20 per cent) of the low income women have them; whereas almost half of the high income female heads do so.

Women’s social networks are in general homogenized in two ways: one is that they consist of kin, neighbours and intimate friends (social support networks); the other is that they are localized. The above results demonstrate that in the present sample also, women are more likely to have contact with social support networks than social leverage networks. The next section explores in greater detail the localized nature of networks by analyzing their residential location.

8.3.2 Residential location of social networks

Although it has not received as much attention as that addressing different types of social capital, the literature does highlight the benefits of spatial diversity in social networks (Benería & Roldan, 1987; Fernández-Kelly, 1995; Granovetter, 1973; Moser, 1998; see also K. E. Campbell et al., 1986). This is because neighbourhoods usually comprise relatively homogeneous communities (Briggs, 1998; Fernández-Kelly, 1995). Moser and McIlwaine (1997) show the importance of urban-rural relations in reducing vulnerability for individuals and households in both areas. They reveal that reciprocal relations between urban and rural households revolve around monetary as well as non-monetary aspects. For example, rural households tend to send children to live with urban contacts for better education and employment. Similarly, urban parents can send their offspring to rural areas to protect them from risk situations such as violence and drug use, or to reduce high costs of child rearing in the urban areas. Further, while urbanites remit money and most often provide information about job opportunities, relatives in rural areas can return the favours by sending farm grown produce (see also P. J. Davis, 2004).

Together with type of networks, the respondent women were also asked about the residential locations of their network members (Appendix B.1 –
Questionnaire/Section 4: Socio-political relations - Q402). Four residential locations, namely, own community (own GN division), own district, other districts and foreign countries were identified. The proportion of female heads having contacts in each of these locations is given in Figure 8.3.2.1. It should, however, be noted that each of these locations have different types of contacts; for example, some women have kin living in their own community as well as other districts.

Figure 8.3.2.1: Percentage distribution of female heads by residential location of social networks

![Bar Chart]

Source: Present study

The results in Figure 8.3.2.1 indicate that although almost all (95 per cent) of the respondent women have a close contact within their own community, the proportion declines significantly to 46 per cent with regard to contacts in own district. There is a clear inverse relationship between contacts in networks and distance; only 13 per cent have close contacts in foreign countries. According to these empirical results, it can be stated that many women in this sample lack spatial diversity in social networks. These findings clearly supports the notion that women’s networks are more ‘local’ and, implicit in that, they encounter the consequences of having social networks that are confined to one’s own locality and consequently, being limited as sources of new information. Since section 8.3.1 demonstrated that the type of social capital a woman has is associated with
her socio-economic characteristics, it is relevant to analyse whether the same can 
be observed with regard to residential location.

*Residential location of social networks by characteristics of female heads*

According to Table 8.3.2.1, almost all of the lower educated (no schooling & primary/secondary) women have contacts within their own communities, while the proportion is relatively low for the diploma/degree holders. However, nearly 55 per cent of degree/diploma holders have contacts in foreign countries. In contrast, only eight per cent of those with no schooling/primary education fall into this group. Similarly, professionals and other formal sector employees (categorised under ‘all other’) are less likely to have contacts in their own communities, in contrast to women engaged in agriculture/self employment and manual labour. The proportions show opposite results when the contacts are in other districts or foreign countries.

A similar relationship can be observed for different income groups, with the entire low income group having contacts in their own communities, in contrast to only 82 per cent among the high income group. Again, whereas 25 per cent among the high-income group have contacts in foreign locations, only one per cent among the low-income group does so.
Table 8.3.2.1: Percentage distribution of female heads by location of social networks and selected socio-economic characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Location of contacts (% from total)</th>
<th>Total (No)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Own Community</td>
<td>Same district</td>
</tr>
<tr>
<td>Educationa</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No sch./primary</td>
<td>98.9</td>
<td>27.1</td>
</tr>
<tr>
<td>Secondary</td>
<td>99.0</td>
<td>42.9</td>
</tr>
<tr>
<td>Tertiary</td>
<td>90.0</td>
<td>62.9</td>
</tr>
<tr>
<td>Diploma/degree</td>
<td>73.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Income levelb</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low</td>
<td>100.0</td>
<td>21.4</td>
</tr>
<tr>
<td>Middle</td>
<td>97.7</td>
<td>45.9</td>
</tr>
<tr>
<td>High</td>
<td>82.0</td>
<td>73.0</td>
</tr>
<tr>
<td>Occupation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professionalsc</td>
<td>71.4</td>
<td>89.3</td>
</tr>
<tr>
<td>Agri./Self emp.</td>
<td>98.0</td>
<td>52.9</td>
</tr>
<tr>
<td>Manual Labour</td>
<td>99.2</td>
<td>31.6</td>
</tr>
<tr>
<td>All otherd</td>
<td>88.5</td>
<td>76.9</td>
</tr>
</tbody>
</table>

Source: Present study

Notes.

a. Primary = grade 1-5; Secondary = grade 6 – 10  Tertiary= passed GCE ordinary level to GCE Advanced Level.
b. Low = SL Rs.7,000 or less /Middle= SL Rs.7,001-30,000 / High =More than SL Rs.30,000  (see also Chapter 7).
c. Professionals/senior managers and employers.
d. Middle or junior level occupations in formal sector.

In summary, the findings in Section 8.3 clearly indicate two facts: firstly that, social networks of female heads cannot be treated as being homogeneous either by type or by their residential location; secondly, these diversities have an association with the socio-economic characteristics of the women. These findings indicate the need for more detailed probing of the data and Section 8.4 attempts to draw a connection between types of social capital and residential location of the networks.

8.4. Type and residential location of social capital: The connections

Literature discussing the ‘quality’ of social capital (see Section 8.2), suggests that the value of social capital increases with their diversity in type as well as location. Studies of social capital in urban areas show that neighbourhoods usually...
comprise of similar type of people (Briggs, 1998). However, the same cannot be said of the rural sector, or more isolated communities (Boissevain, 1974). Literature on social capital considers kin, neighbours and intimate friends (social support networks), and those from the same localities to be of similar social standings to oneself, and therefore ‘homogenous’. In contrast, social leverage networks are seen as being heterogeneous in terms of membership (Boissevain, 1974; Briggs, 1998; Ferlander, 2007; Granovetter, 1973).

Discussions so far demonstrated that, social leverage networks can be found within one’s own community, as well as outside this community (see Section 8.3 above). Although both groups are identified as social leverage networks based on social capital literature, my own experience of the Sri Lankan context suggests that these two types of social leverage networks are not similar. For example, it is difficult to make comparisons between a community leader engaged in village level organizations, and one that is active in international organizations, simply on the basis of both of them being community leaders. Similarly, social support networks (in this case kin or intimate friends) can reside in different residential locations. Similar to social leverage networks, the influence of social support networks outside the community will be different to that of those within community. According to these observations, this thesis identifies four groups of female heads based on the nature of their social capital (Table 8.4.1).

The results in Table 8.4.1 show that that 39 per cent of the female heads have both support and leverage networks within and outside their communities. This group can therefore be considered as highly heterogeneous in their networks as there is diversity in both types and location of networks. Nine per cent of the female heads have close contacts with social support and leverage networks in their own community, and therefore are heterogeneous in ‘type’ of contacts, although homogeneous in ‘location’. Twenty one per cent of the female heads have close contacts with only social support networks, but within own and outside community. This group is homogeneous in ‘types’ of contacts, but heterogeneous in location. Based on the wider discussions of social capital, the most disadvantaged with regard to social capital are those with only one type of networks in a single location. In this sample, thirty two per cent of the female
heads falls into this category, as they have close contacts only with social support networks from their own communities, and are therefore homogenous in terms of their social capital.

Table 8.4.1: Percentage distribution of female heads by type and location of social networks

<table>
<thead>
<tr>
<th>Gr.</th>
<th>Nature of social capital among female heads</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Only social support within own community</td>
<td>31.8</td>
</tr>
<tr>
<td>2</td>
<td>Only social support/within own or outside community</td>
<td>20.6</td>
</tr>
<tr>
<td>3</td>
<td>Social support + social leverage only within own community</td>
<td>8.6</td>
</tr>
<tr>
<td>4</td>
<td>Social support + social leverage within own and/or outside community</td>
<td>39.0</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

Note.
Four women did not report of any social support networks. However, they received social support from persons/institutions that could be identified as ‘leverage providing’. These women are included in the third category of the above grouping. Section 8.5.1 provides details.

According to D. Narayan and Pritchett (1997) social networks becomes ‘capital’ only when it results in facilitating better outcomes. Although the literature identifies the importance of social support networks, they also highlight many limitations embedded in them, mainly because these networks are believed to be similar in characteristics to oneself and thus unable to provide social leverage (Aguilera, 2002; Briggs, 1998; Lin, 2000; Moser, 1998; D. Narayan et al., 2000). The analysis in Section 8.3 as well as the results shown in Table 8.4.1 indicates that female heads cannot be divided neatly into two groups as those having ‘social support’ and ‘social leverage’. This is because, other than four207, all respondent women in the sample had at least one type of social support. The likely distinction in this sample therefore is between those having only social support and those having both social support and leverage. According to Briggs’ framework those having only social support networks will, in fact, be more

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207 One among the four was an interviewee for the in-depth interviews. She receives social support from persons who can be identified as leverage networks. Section 8.5.1 below, discusses this case in more detail.
disadvantaged than the others\textsuperscript{208}, due to their homogeneity. This is especially so if the individuals are from a lower socio-economic groups, as they will not have access to potentially influential others (Granovetter, 1973). In order to see what types of women heads fall into these two groups (having only support networks and having both support and leverage networks), Table 8.4.2 analyses selected characteristics of these women.

Chi-square tests were performed to see if there is a statistically significant relationship between type of social network and the education, occupation and income levels of the female heads. The results indicate that the relationships in all three instances are significant (see footnotes 209-211). According to Table 8.4.2, education shows a clear relationship with type of networks; nearly three-quarters (71 per cent) of the female heads with primary education or no schooling have only support networks. A steady decrease in the proportions with only support networks is observed with the increase in education. All female heads with diplomas or degrees have both social support and leverage networks.

A similar pattern can be observed when occupational categories are compared. All professionals or business employers have both social support and leverage networks, while 89 per cent of the other formal sector employers in middle level occupations (categorized as ‘other’) also report having both types of networks. In contrast, only 41 per cent of the manual labourers have both types of networks. The proportion with both types of networks is relatively low among the non-workers/retired group (37 per cent). Eighty per cent of the high-income women report that they have both types of networks in comparison to 30 per cent among the low-income group. In summary, the highly educated, professionals and those with high-incomes are more likely to have both support and leverage networks, while those having opposite characteristics are more likely to have only support networks.

\textsuperscript{208} As also noted above, Briggs does not particularly focus on residential diversity.
Table 8.4.2: Percentage distribution of female heads having social support and social leverage networks by selected socio-economic characteristics

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Social networks</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Only support</td>
<td></td>
</tr>
<tr>
<td></td>
<td>networks</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Support +</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Leverage networks</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>%</td>
</tr>
<tr>
<td>Education&lt;sup&gt;a&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No schooling/primary</td>
<td>71.2</td>
<td>28.8</td>
</tr>
<tr>
<td>Secondary</td>
<td>56.5</td>
<td>43.5</td>
</tr>
<tr>
<td>Tertiary</td>
<td>32.9</td>
<td>67.1</td>
</tr>
<tr>
<td>Diploma/ Degree</td>
<td>0.0</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>177</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>191</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>140</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>26</td>
<td>100.0</td>
</tr>
<tr>
<td>Occupation&lt;sup&gt;b&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professionals /employer</td>
<td>0.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Agriculture/self employed</td>
<td>43.1</td>
<td>56.9</td>
</tr>
<tr>
<td>Manual labour</td>
<td>58.6</td>
<td>41.4</td>
</tr>
<tr>
<td>All other&lt;sup&gt;b&lt;/sup&gt;</td>
<td>11.6</td>
<td>88.5</td>
</tr>
<tr>
<td>Not working/retired</td>
<td>63.3</td>
<td>36.7</td>
</tr>
<tr>
<td></td>
<td>28</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>102</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>133</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>26</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>245</td>
<td>100.0</td>
</tr>
<tr>
<td>Household Income (sl. Rs.)&lt;sup&gt;c&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low (7,000 or less)</td>
<td>70.9</td>
<td>29.1</td>
</tr>
<tr>
<td>Middle (7,001 -30,000)</td>
<td>56.4</td>
<td>43.6</td>
</tr>
<tr>
<td>High (more than 30,000)</td>
<td>20.0</td>
<td>80.0</td>
</tr>
<tr>
<td></td>
<td>103</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>303</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>100</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

Notes.
<sup>a</sup> Primary = grade 1-5; Secondary = grade 6-10; Tertiary = passed GCE ordinary level to GCE Advanced Level
<sup>b</sup> Middle or junior level occupations in formal sector
<sup>c</sup> See Chapter 6 for the basis for this distinction. Female heads not reporting household income are excluded.

The quantitative analysis of social capital above provides another illustration of the heterogeneity of female heads and their households. More importantly, the findings lead to the central proposition advanced in this chapter – that social capital is not a universally available or consistent resource. In a context where social capital is seen as a remedy to overcoming poverty and vulnerability, the present study demonstrates that the majority belonging to the lower socio-economic strata (the low-income, low-educated, engaged in lower level occupations) have close contact only with support networks comprising people who are very likely to be in similar circumstances. Based on these results this

<sup>209</sup> Chi-square (3) = 76.424, p<.01
<sup>210</sup> Chi-square (4) = 65.418, p<.01
<sup>211</sup> Chi-square (3) = 58.415, p<.01
chapter argues that, for the women in lower socio-economic strata social capital will not make much contribution to their socio-economic advancement.

The chapter, however, does not discount the importance of social support networks. This is because ‘social support networks’ are a resource ‘of its own’. Fieldwork and in-depth interviews clearly demonstrated that all female heads, irrespective of their socio-economic level, can become vulnerable in connection to day-to-day necessities, and that, in these circumstances; they largely benefit from their social support networks. Although in development literature, social capital and meeting subsistence needs are usually analyzed in relation to the poor, the qualitative interviews brought into focus the importance of social capital for the wellbeing of the rich as well, indicating that a quantitative analysis is not sufficient to explore social capital in detail. The chapter now moves to a qualitative analysis, based on the stories of women themselves. Section 8.5 focuses on ‘social support networks’ and Section 8.6 on ‘social leverage networks’, to illustrate the advantages of having different types of social capital and the limitations that arise when one form of social capital is missing.

8.5 Social support networks: Personal stories

Discussions with female heads revealed that their subsistence needs could be grouped into two broad categories: the very basic essentials in one’s life – i.e. food and shelter - and day-to-day essentials that go beyond these basics, such as protection and social recognition. According to Briggs (1998) social support is important to everyone, but crucial for the chronically poor, as it can be a substitute for their lack in financial resources. In-depth interviews showed that even the rich women interviewed have everyday needs that money cannot buy. As Willis (2005, p. 94) says, basic needs are not only those that are essential for physical survival, but also those that relate to qualitative needs, such as a healthy and safe environments and participation in decision-making (see also Kabeer, 1989). Over-emphasis on food and shelter pushes other survival needs to a secondary place. Section 8.5.1 will focus on the basic essentials, and Section 8.5.2 on essentials beyond those of food and shelter.
8.5.1 Basic essentials and social support networks

There is a view that due to lack of financial resources, the poor are constrained in investing in social capital (Cleaver, 2005, as cited in Harriss, 2007). However, research has shown that the poor, especially poor women, largely depend on social networks to meet their survival needs (Chant, 1997a; González de la Rocha, 1994; Fernández-Kelly, 1995; D. Narayan et al., 2000; Moser, 1998). Some female heads in the sample were finding it very hard to meet even their daily food needs, and lacked proper shelter. If not for the social support they received in meeting these, they would have become extremely vulnerable. In-depth interviews also identified that meeting food and shelter needs can become an issue even for the rich; however the circumstances and the nature of their problems differ from those of the poor. Accordingly, in relation to meeting the very basic essential needs, female heads are divided into two groups: a) those who were deprived of food and shelter on a regular basis; and b) those for whom food and shelter became a concern during certain periods in their lives.

Female heads deprived of food and shelter on a regular basis

Fareena, Mallika, Nazeera and Sita\textsuperscript{212} fall into the group that are deprived of essentials on a regular basis. Among them, Mallika and Nazeera are comparatively more vulnerable because they lack both adequate shelter and food. For Fareena and Sita, shelter is not a problem; Sita is an estate labourer, and is provided with housing; Fareena’s spouse owns a house and as long as she is married to him she has a place to live. However, the four women have commonalities. They belong to low-income\textsuperscript{213} groups even before assuming household headship. All are sole earners of their respective households (income being approximately US $38 or less a month), and their children are below the age of 15 and therefore cannot contribute to the household income. There are no (able) adults in the household other than the female head (Fareena and Sita had spouses

\textsuperscript{212} See Appendix B.5 for more information on Fareena, Mallika, Nazeera and Sita.

\textsuperscript{213} In this section low income refers to FHHs with a monthly household income of Rs.7000 (US $54) or less. As shown in Chapter 7, this comprises of FHHs in the lowest quintile of the income range. For convenience of writing, they will also be referred to as the ‘poor’.

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living in the house. But, Fareena has a mentally sick spouse and Sita’s spouse is paralysed).

All four women benefit largely from their social support networks. The excerpts from the interviews with Mallika and Nazeera who were deprived both in terms of food and shelter highlight the value of these networks. Mallika is a widow from the rural sector. She and her children live on the small income Mallika earns from selling ‘short-eats’, and live in a ‘make-shift’ hut built on unauthorized state land. She has no connections with her own relatives as she married against their wishes. Neither she, nor her spouse owned a house, and therefore they lived with Mallika’s ‘in-laws’. Mallika’s problems commenced after the death of her spouse. As she describes:

After my husband died, my ‘in-laws’ started ill-treating me and the children. I had no income. When I could not bear the ill-treatment any longer I took the children and left the house. I had nowhere to go and didn’t know what to do. It was the village youth who built this hut for me. If not for them, I would be on the road. The hut is on state land, we are encroachers. This is not a ‘house’ (properly built house). But for the moment we have a place to sleep at night”. No one will ask for money if I pluck a coconut or a jackfruit (as food).

Similar to Mallika, Nazeera also assumed household headship due to the lack of a spouse. Nazeera and her three children aged 9 years and below, were deserted by her spouse. Nazeera manages on the daily earnings she gets from working as a manual labourer, and lives in a hut covered in polythene. Mallika’s social support networks are limited to her neighbourhood community. But Nazeera does not have close contacts with family or neighbours, even those who are from lower socio-economic strata. As such Nazeera has to depend on formal networks for subsistence needs:

After husband left I had no money to pay the house rent and the owners asked me to leave. None of my siblings were ready to accept me. So I lived in a bus-stop. The mosque got to know my plight, and donated this land to me. I don’t have money to build even a small hut. But at least I have this. If the children are sick I can’t go to work. There is nobody to look after them. When there is no food I go and beg from the affluent houses.

214 The underlined sections will be referred to later on in the chapter.
The discussions with Mallika and Nazeera revealed two important facts regarding social support networks. Firstly, social support can be provided by both informal and formal networks. Mallika’s support comes from her neighbourhood, or informal networks, whereas Nazeera’s are from formal networks (the mosque and affluent houses). Portes (1998) notes that social support can be provided by formal organizations or persons from higher socio-economic strata, but that the social support provided by them is usually not recognized. Secondly, despite the support provided, both these types of networks have limitations. The section below highlights some of these limitations as revealed by the respondent women.

Limitations of social support networks

Among the in-depth interviewees, only one woman (Nazeera) receives social support from formal networks. As such, this discussion relates mainly to limitations of informal networks. Although kin and neighbours provide different types of social support, including food, shelter, child care and emotional support, discussions with the women suggested that they lack quality, and provide only temporary remedies. The underlined phrases in the quotes above such as “this is not a house…but we have somewhere to sleep” (Mallika), with regard to shelter, is an example of the quality of support provided. Similar views were expressed by Fareena, who was almost totally dependent on her support networks for food. Fareena is a married woman with three children, living in the urban sector. As her income is not sufficient to meet even the monthly food needs she relies heavily on her mother-in-law and neighbours for food. However, when she says “I can’t remember a day we had meat or egg, but the children get something to fill their stomach”, it projects the quality of food she receives. This lack of quality is understandable because, as Sita, an estate labourer who is struggling to maintain a paralysed spouse and three small children with a single income says:

Members of the neighbourhood try to help as much as they can. But there is a limit to what they can do, as they are also poor, and have children of their own. They can’t do anything more.

It should be very clearly stressed that all women who received social support were extremely grateful for it, despite its quality.
The in-depth interviews also revealed that most often those in the support networks have not been exposed to the changes taking place beyond their community and remain satisfied by only accomplishing the day-to-day necessities. As such they are not supportive of any decisions or actions out of this comfort zone. In this sense, such support networks can be a limitation (Fernández-Kelly, 1995; Portes, 1998; Portes & Sensenbrenner, 1993; see also Roberts, 1973, as cited in González de la Rocha, 1994, p. 37). Fareena’s situation is an example. Fareena is the sole earner in her household and is more or less dependent on her mother-in-law for food. She wants to migrate to the Middle East to earn, but her mother-in-law, although she provides food for the family, does not want Fareena to migrate. This is because Fareena’s husband (mother-in-law’s son), is mentally sick and violent and no one in the community associates with him. Fareena feels that she was tricked into marriage by her mother-in-law, who happens to be Fareena’s aunt, as she needed social acceptance for her mentally sick son, as well as someone to take care of him when she is not living anymore. As Fareena says:

Mother-in-law knows very well that her son is insane. But she is not interested. Her son is married – that’s what she wants. Mother-in-law thinks – ‘children are fed; why do you want anything more’. I can’t think like that. Daily meal is not life, children should have a future.

For Fareena, her social networks provided the basic necessities, but did not support change. If Fareena had the support of child-care from her mother-in-law (her other networks, i.e. own parents and neighbours are not willing to take the responsibility of her children in her absence, as Fareena’s spouse is violent towards the children), she could have earned more income, saved and become independent, which would have been a long term benefit. However, her mother-in-law only sees the short-term necessities of providing food, and does not anticipate the repercussions when she (mother-in-law) is no longer able to provide food for Fareena’s family.

In a similar way the social support received from formal networks also usually addresses only one need, and in most instances there is no follow-up. For example, the Mosque gave Nazeera a plot of land for which she has a title deed, but they have not paid attention as to whether she managed to build a house. Although
getting a plot of land is of considerable support for Nazeera, who was living in a ‘bus-stop’, the question is how long she will hold on to the land. Nazeera does not have the money to build a house, nor a regular income. Her main problem is childcare, as that obstructs her from earning a daily wage regularly. The affluent houses provide Nazeera with food, but she cannot ask them to provide childcare. The plot of land is the only asset she has, other than her labour. In all likelihood she may trade it for food to secure short-term survival in a crisis.

The survey also identified a group of women who were usually not in need of food and shelter on a regular basis, but encountered constraints in meeting them during certain periods related to becoming a female head. During these times their social support networks have been a vital element in overcoming these difficulties. Since, most of these women were financially stable and educated, they recovered fast, and therefore the value of support networks in providing them with temporary relief from hardship is often not specifically identified in the literature.

**Female heads deprived of basic essential during certain time periods**

Female headship, especially in developing countries like Sri Lanka, is to a large extent associated with distress situations such as death, divorce and separation, and all types of women can be equally affected. Consequently, during certain periods (i.e. initial stages of headship or during distress or illness, as identified by the interviewees), all women can be at risk of meeting basic needs. Angela, a divorcee, living in the urban sector belongs to the high income group. She has a bachelor’s degree, and is fluent in English – a valuable asset for gaining employment in Sri Lanka. Angela had inherited property from her parents, but in her naivety, had written the title to this land in her husband’s name. Although she had a degree, her husband restricted her from working. When Angela divorced her husband after a “long suffering marriage”, she was in a quite vulnerable position, especially as her parents were not supportive towards her. As Angela states:

> When I left my husband, I had no job, and no place to live. But my friends extended their support. They let me live with them. They were a great strength till

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216 This is a very rare instance in this sample, as well as for Sri Lanka in general, as parents do not reject support when approached.
I could move to a house of my own. I managed to adjust to my new life smoothly because of them.

Angela was able to find a well-paying job very quickly because of the assets she had, and because she had “contacts who could recommend me to employers; and my parents are well known in Colombo”. She also had the knowledge to act upon and fight for the property written in her spouse’s name through legal means, and also because she had friends who were lawyers. Angela says that the transition period to female headship was easier because of the help provided by friends. Although, the issues with Angela, as well Fareena, Mallika, Nazeera and Sita discussed above, related to meeting the basic essentials in life, the difference is that women in the first group are very likely to remain in this ‘needy’ position as they do not have facilitating factors such as skill and training, money or networks that are different to themselves so as to change their circumstances. In contrast, Angela could recover fast because of her human as well as social capital.

The discussion so far relates to meeting subsistence needs – a main focus in development policy and planning. Yet, social survival is also vital for women heads, and is more complex than accessing food and shelter. The next section focuses on every-day-needs which go beyond basic survival.

**8.5.2 Security and social recognition: Beyond subsistence**

Women heads, irrespective of their socio-economic level, also highlighted a ‘second layer of needs for survival’, other than meeting basic necessities; for example being free from violence, having social recognition and protection. Kabeer (1989) highlights the importance of these needs when she notes that “once physical survival is ensured: other basic needs come to the fore” (p. 11). Kabeer’s examples for other basic needs are ‘security’ and ‘self-respect’. The discussion on meeting food and shelter revealed that they can be provided by formal as well as informal networks. The important difference of needs that go beyond basic essentials (as identified by the women themselves) is that these needs can be provided only through informal ties.
As discussed above, Fareena is a woman in need of subsistence needs on a regular basis. However, her story also revealed a different aspect of day-to-day survival. Fareena, as already noted, is married to a mentally sick person. Her spouse is violent and disruptive, and cannot contribute to the household economy. Therefore, Fareena’s concerns are not only lack of food, but also security from domestic violence. In this aspect her neighbours have been a continuous strength. As Fareena notes:

> Neighbours give us protection, when my husband gets violent. I have told my children to run to a neighbour’s house when the father gets angry. I want to lead a normal life. I fear for the children’s lives as my husband might kill them in his violent mood. If not for the neighbours one of us would be dead by now.

Here, Fareena highlights the importance of ‘security from violence’. When she was asked why she has not complained to the police, she said that she had; but further stated:

> When you tell the police they lock him (spouse) up for a few days and then release him. When he comes back home he is more violent. The police can’t stay here every day waiting for my husband to get violent. If the police remand every man that beats his wife, they will have to build new police stations.

This type of issue is rarely focused on in development planning which most often concentrates on transfers of money and skill. For instance, development programmes tend to train women in home-based activities such as sewing and may even provide a sewing machine. In Fareena’s case she already has a sewing machine, and it is her source of income. Yet, she has to keep it in a neighbours’ house in anticipation that the spouse might break it. Programmes designed at the ‘top’ cannot capture these insights. Fareena’s situation highlights the need to connect all types of basic needs in designing development programmes.

In contexts such as Sri Lanka where social perceptions about adult women are largely defined by the presence of men, fending alone is not easy. Women living alone are under the scrutiny of society, purely because they lack a male in their lives. They are also considered by males as readily available for sexual relations.
Sashi, a 25 year-old divorced woman illustrated the situation clearly when she said:

People are waiting to come up with a story even if we ask a man to pluck a coconut from a tree. They see a man in the garden – that is enough for gossip; they don’t bother to find out why he was there.

Sashi married against her parents’ wishes when she was in her teens and they curtailed all contact with her. However, when her spouse deserted Sashi and her child, it was her family that came to her support. She now lives in a house adjoining that of her parents, and works in a dispensary for a monthly income of SL Rs.6,000 (US $ 46). Sashi described life before her family members came to support her as below.

Before my parents came to take me back home, I was alone with my child. It is very frightening to live alone, especially at night. A couple of times someone knocked on the door. Then I couldn’t sleep the whole night. Even my father-in-law tried to approach me. Now my mother or brother comes and sleeps at our house at night. You can’t get that protection from others. Even when I get late from work, my brother comes to the bus-stop.

Sashi talks of needs that go beyond basic essentials. More importantly, she also highlights that all types of social support networks may not (will not) be able to provide them, especially in relation to women. In theoretical terms Sashi’s father-in-law is a social support networks; but he did not provide the protection Sashi needed.

These stories drawn from the in-depth interviews demonstrate that social support mechanisms are an essential part of the day-to-day survival of all female heads, irrespective of whether they cater to basic essentials or beyond. The needs of women so far discussed fall in to what can be distinguished as ‘practical gender needs’ or those that consist of fulfilling the basics, such as food and shelter. Women should however also focus on ‘strategic gender needs’, or those that are concerned with changing existing circumstances (Molyneux, 1985; Moser, 1989).

217 See Appendix B.5 for more details on Sashi.
218 As another example for security and social recognition, see Rama’s case (Chapter 6: Section 6.3.1) about living arrangements and social acceptance.
The support that women heads, especially those from the lower socio-economic strata, receive from social support networks are valuable for them to survive in their existing circumstances, but not move out of it. Section 8.6 focuses on some female heads in the present sample who have changed their existing circumstances by benefiting from social leverage networks.

### 8.6 Social leverage networks and socio-economic mobility

According to Chambers (1989), perceptions of wellbeing are subjective, and difficult to capture through a few quantitative measures. This is more likely in contexts where the populations are heterogeneous. In-depth interviews with female heads identified several common indicators of socio-economic mobility, as defined by the female heads themselves. Their achievements included tangible as well as non-tangible aspects, and related either to the female head or other household members. Table 8.6.1 provides a list of these attributes that emerged in the discussions.

**Table 8.6.1: Subjective assessment of socio-economic mobility**

<table>
<thead>
<tr>
<th>Focus</th>
<th>Example</th>
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| Physical & Financial assets | • House/property/land ownership  
                                     • Structural improvements to house  
                                     • Jewellery/household equipment/vehicles  
                                     • Wages (when previously not earning /or higher wages (when previously earning)  
                                     • Savings |
| Human assets | • Skills–sewing/cooking etc.  
                     • Technical /vocational training  
                     • University education  
                     • Good conduct (i.e. Ability to move with those ‘superior’ to oneself – through appropriate dress, behaviour and manners) |
| Security | • Stable/formal employment  
                     • Regular wages  
                     • Lack of violence |
| Control | • Decision making on income and household matters |
| Self reliance & helping others | • Ability to manage economic needs through household members  
                                     • Ability to assist family members or friends who are in need by cash or kind |

Source: In-depth interviews
The survey, as well as the in-depth interviews, identified female heads that had begun their lives in the lower socio-economic strata, but had achieved visible upward mobility. These women all had inner abilities, but due to their familial and social backgrounds, these had not flourished. Discussions with these women showed the importance of incentives they had received from persons different to themselves, or leverage ties. The ‘push’ from an outside source had helped these women to bring out the abilities they had in them, which may have not flourished otherwise. Box 8.6.1 contains a brief introduction of three such women: Ali, Rani and Suba\textsuperscript{219}.

**Box 8.6.1: Brief overview of women with leverage ties: Ali, Rani and Suba**

| Ali | 57 year-old Muslim, who was born to a middle class family in the rural sector. She has a tertiary education. Ali married an unemployed youth from a lower socio-economic level to that of her family and had two children. Ali’s married life was not what she expected. Her husband could not keep a proper job, but blamed Ali for his ‘lack of luck’. A combination of financial difficulties and humiliation by the spouse ultimately led her to file for divorce. After the divorce Ali migrated to the Middle East. She returned after 10 years and now resides in the rural sector, with her younger son. Her elder son is employed in the Middle East. |
| Rani | 48 year-old Tamil woman living in a shanty area in the urban sector. Both her parents were manual labourers and she has only a primary education. She married against her parent’s wishes and has no contact with them. Her spouse is a drug addict and does not take the responsibility of his family. Rani is a de facto head of household and lives with her husband and only child, a daughter. |
| Suba | 42 year-old Muslim, residing in the urban sector. She has only studied up to grade 8. She comes from a low socio-economic background that was not at all conducive towards education. Her only interest was to migrate to the Middle East as a domestic helper and earn money, which she did when she was 15 years. Her spouse is employed in the Middle East as a driver. She has three children. |

Source: In-depth interviews

\textsuperscript{219} See Appendix B.5 for more details on Ali, Rani and Suba.
All three women referred to in Box 8.6.1 commenced their life from low socio-economic backgrounds, and have shown considerable socio-economic advancement, but not at the same level. The following sub-section focuses on their achievements.

8.6.1 Achievements for self or household members

Rani has not made a drastic change to her socio-economic status, but shows a huge improvement in comparison to her counterparts in the shanty area where she lives. She owns a house with a proper deed, whereas most people in the neighbourhood does not. Although very small, her house is a permanent structure, made out of good construction materials, and is kept clean and tidy. Rani started as a domestic helper in affluent households. She is still a labourer, but in permanent employment in a formal organization, and is financially independent. Her daughter completed a university degree, a rare occurrence in the shanty area that they live, and is employed as a ‘management trainee’ in a recognized company in the city; the girl is gradually moving into a circle of associates different to that in the shanty.

Ali’s financial and material achievements are very much higher than that of Rani’s. She has relatively high savings, jewellery and household equipment that are considered as luxuries in her rural setup. She is not dependent on her son and is able to manage with the interest of her savings; however is financially supported by her elder son who is employed in the Middle East. Ali stresses that she “can migrate to the Middle East any time” if the need arises. Ali migrated to the Middle East as a domestic helper; through this period she moved from domestic helper, to cleaner in a hospital, and to the position of hospital attendant. Ali’s social level has not changed much as she returned to Sri Lanka only about two years ago, and continues to associate people from her pre-migration life. At the time of her divorce the custody of her two children were given to Ali’s husband as Ali did not have a house and was not employed. However, after securing sufficient funds and “employing a good lawyer” she managed to gain legal custody of her children and boarded them with a school teacher. As such,

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220 Ali was from a middle class family, but married into a family of low socio-economic standings.
according to Ali, her children’s way of thinking and living, as well as those they associate with now, fits more with that of their boarding mistress, than the socio-economic background of their father’s family. Ali was very keen to educate her children and financed all their school needs. Ali’s elder son is a trained technician, working in the Middle East and earning a substantial income. Her younger son is studying hard to get university admission. Ali does not own a house yet, but has savings, and is planning to purchase a “three-bedroom modern house”. She is awaiting the return of her elder son so that all three of them could make a joint decision about the house. Ali derives happiness by comparing her current life to that when she was married. She says “my former husband is still in the position he was 10 years ago”. She also feels that she is now in a privileged position because “I can now help the poor villagers when they need money... last New Year I sent clothes to my former husband’s children through my sons when they visited him. They are very poor”.

Out of the three women, Suba shows the highest mobility, both in terms of economic as well as social advancement. She earns a very high monthly income in Sri Lankan terms (SL Rs.200, 000 (US $1,538), and has moved out of her original social circle and associates with people who are quite different from those in her natal family. She owns a well established ‘sewing and cake making’ business and a number of properties. Her home, in material terms is compatible to the middle class in the urban area that she lives, she owns and drives a car, and has attended short term courses in sewing and cake decorating, making her a ‘qualified business woman’. Her children are enrolled in private schools in the city, so that they will “associate children from good families”. Suba is now a much sought after person by her family, her employees, as well as the neighbours – “Everyone comes to me for advice and help”. She says she does not give money to her family members as they “waste it”, but “if anyone falls sick or there is a crisis, they come to me and then I will help”.

8.6.2 Leverage networks and gains

The number and the type of social leverage networks that the three women had are not similar. Rani has had two sets of leverage networks; ‘mistresses’ and ‘masters’
in the houses where she was employed as a domestic helper when she first started working and employers of the organization that she later joined as a cleaner. Both these groups have contributed to Rani’s social as well as economic mobility. Economically, the mistresses and masters in the affluent households were her first leverage ties, and as Rani says contributed towards her economic independence and stability by “paying fair wages for the work I did, so that I could look after the children without having to rely on my husband or ask from others”. These people also indirectly exposed Rani to ‘good living’. As she says “I learnt the value of keeping a clean and orderly house”. It is this small change that differentiates Rani’s house from those in the shanty area that she lives.

Her formal employers where she currently works also contributed to her economic and social mobility. It was they who advised Rani to buy a house and arranged for a housing loan with low interest rates. This is a benefit Rani would not have received if she was in informal employment. They also helped her open a bank account so that her salary is deposited in the account thus making it difficult for Rani’s spouse to take money from her. From a social point of view, with the help and advice from her networks, Rani managed to enrol her daughter in a “good school” and made the girl continue with her studies. As Rani says: “if not for their advice I would not have encouraged my daughter to go to university as we didn’t know what university life was, nor its value”. The contacts also got Rani’s daughter a job as a ‘management trainee’ without much difficulty after she completed her studies, an opportunity not available for children from Rani’s socio-economic class. Further, Rani says that her leverage networks gave her daughter practical advice on how to dress and behave in the “posh office set-up”, something neither Rani nor her associates in the shanty area could provide.

Ali also had different sets of leverage ties. In contrast to Rani, her economic leverage mainly came from one set of leverage ties, while social leverage was provided by another. Ali’s initial leverage tie was a friend from the village who had migrated to the Middle East. This friend lent money for Ali to buy her air ticket, and also arranged employment for her as a domestic helper in the Middle East. In the Middle East she gained another leverage tie, her employer. The
employer, after Ali worked for him for sometime, found her employment in a hospital, which meant upward mobility in employment, and also higher pay.

Back in Sri Lanka, Ali was supported by her sons’ school teacher and later her sons’ boarding mistress. Ali did not gain economic support from these two contacts, but a considerable amount of social leverage, especially for her sons. Her sons’ school teacher introduced Ali to a good lawyer who helped Ali regain the custody of her children. The same teacher, arranged for a proper boarding (with a couple who were school teachers) for her sons. Ali says the sons got a proper upbringing with the boarding mistress, which they would not have, if they stayed with their father. The boarding mistress “kept a strict eye on the children and only let them mix with good people”, and sent the elder one to technical college, after he completed school. Ali says she was confident that her remittances would not be wasted, unlike “sending it to a husband who would have spent it on alcohol”.

In contrast to Rani and Ali, Suba had only one solid leverage tie. Suba considers all her other contacts as secondary. Suba’s leverage tie was her mistress from the Middle East, where she was employed as a domestic helper. This particular employer trained Suba in cooking and cake-making as well as sewing. Suba says her mistress was very strict and she was not allowed to waste money on “unnecessary things”, such as clothes and jewellery, and was advised to buy sewing machines and cake making equipment instead. As such, when Suba returned to Sri Lanka, she had the machinery to start her own business. Suba compares her situation to many other women who have returned from the Middle East: “What they bring is TV sets, jewellery, and cassette radios – sometimes one house has two or three TVs. But when they finish up their savings, and can’t go back to the Middle East, they sell these items”.

Suba continues to get advice and support from her former employer. For example, it was her employer who advised Suba to move her business to a central location in the city, and provided the funds to buy a small building in the city. Suba has subsequently constructed a three story building in the premises. The employer also advised Suba to ‘tap’ clients from the affluent classes, a move Suba says she would never have thought of. The wider and diverse set of clients provides her
with continuous business, and also new tips. The clients have made it possible for Suba to broaden her networks. More importantly, with the expansion of the business and her clientele, Suba has gradually been absorbed into a social class to which she would not have had access otherwise. Suba says “although I did not realize then, madam would have known that I was clever; but we also should know how to make use of good people. There were two other girls from Sri Lanka working in the house I worked. Although madam tried to help them, they were not interested”. This point made by Suba is empirical evidence of the fact noted by Willis (2005, p. 103) that no target group can develop solely through the efforts of the providers (see Chapter 6: Section 6.2.1 also). According to Suba, she always had a wish to achieve socio-economic mobility; the only thing lacking was the initial push.

8.6.3 Reciprocity

Discussions with Ali, Rani and Suba also revealed that leverage networks are not uni-directional. All three women identified reasons for the support that they received as seen below.

Because I did not lie or steal and worked well, the ladies and gentlemen in the houses I worked liked me. That is why they helped me. Even after I joined the company (where Rani works now), I have worked hard. Some of my colleagues ‘sign in’ and bluff. But I feel I must work for my salary. Even though I am quite OK now I still go and see my former mistresses and if ever they ask me to help in their housework I go willingly.

(Rani)

Whenever the boarding mistress asked for extra money I sent it. I didn’t question why. That would have broken our trust. I knew she would not misuse the money. I also sent her a big TV and also a good refrigerator. Every year when I sent New Year gifts for my sons, I sent presents for her.

(Ali)

My mistress is so rich she doesn’t need my help. But I continue to tell her what I do and ask for her advice. I know that it makes her happy. Even today I can ask for anything from her. I know she will not say no.

(Suba)

As noted above, the achievements of these women are not similar; however the commonality is that all three have moved in a positive direction. More
importantly, they can now survive independently. If female headship was a temporary phenomenon, the need should only be to target FHHs until this particular circumstance subsided; for that, temporary remedies would have been adequate. However, in a context such as Sri Lanka, where female headship is now permanent, meeting only subsistence needs is not sufficient.

When development planning focuses on social capital of women, it is usually defined in terms of basic survival; neglecting that social capital can be “an agent of ‘empowerment and change’ ” (Bebbington, 1999, p. 2025; see also K. E. Campbell et al., 1986; Kabeer, 2003; Sen, 1997). As such, development policy and programmes places more emphasis on improving financial or human resources as the means of empowering women. However, advancement is a multifaceted endeavour. For example, providing women with skills has to be coupled with raw materials to utilize, a place to initiate a business, a market to sell products, as well as the ability to control and manage their incomes for their own benefits. This process can be long. Development programmers who initiate these activities cannot remain in a particular study community for ever, nor address all these needs; they have several target groups and constraints on their time and resources. The most practical substitute could be leveraging social networks.

8.7 Conclusion

The literature on development and policy, which has identified economic resources as the source for socio-economic improvement for decades, is now placing greater emphasis on social resources. Based on a framework introduced by Briggs (1998) this chapter highlighted that social capital is not a unitary concept and that it is important to possess a range of types of social capital. Being rich in one type will not necessarily compensate for the absence of other types. Finally, the discussion demonstrates the importance of having social leverage ties to provide the initial push and/or continuous support for social as well as economic advancement. The findings highlight that issues of diversity in social capital should be given the same attention as its absence or presence and, more importantly that an emphasis on social capital should not be at the expense of the economic, but rather in addition to it.
CHAPTER NINE

Concluding Remarks

9.1 Introduction

This thesis has highlighted the complex and heterogeneous nature of FHHs in Sri Lanka. Its focus on ‘heterogeneity’, following critical studies on FHHs (Chant, 1997a; Fuwa, 2000; Lewis, 1993; Quisumbing et al., 2001; Safa, 2002; Varley, 1996), further developed the concept as a critique of demographic and development studies research approaches which, for over 40 years, have reiterated that FHHs are a homogeneous group and uniformly among the poorest households in developing countries, and therefore an indicator of the impoverishment in these societies. In contrast, the study posits diversity of FHHs and their experiences, and throws new light on their vulnerabilities and resilience, providing a persuasive rationale to promote a ‘heterogeneity lens’ in the analysis of these households. This concluding chapter returns to the core research questions that the thesis sought to investigate, summarising its key findings and pointing to some wider disciplinary, policy and societal implications.

In Chapter 1 the context and rationale for studying female headship generally, and particularly in reference to Sri Lanka, was established. The overall aim of the thesis has been to explore how a lens of heterogeneity impacts the understanding of FHHs, especially their vulnerability. The thesis has focused on addressing three specific questions:

- What are the diverse reasons and pathways to becoming female heads of households in Sri Lanka, and what are the characteristics of these households and the women who are heading them?

- What is the complex nature of poverty and economic vulnerability in these households? and

- What varied types of social capital are available to FHHs, and what are their implications for reducing vulnerability?
The introduction was followed by two background chapters. The first (Chapter 2) discussed the key concepts which inform the argument about heterogeneity: ‘households’; ‘difference’ and ‘vulnerability’. Chapter 3 provided the Sri Lankan context for this study with an overview of demographic and socio-economic developments, and relevant policy, especially focusing on how these affect the emergence and prevalence of FHHs.

Methodologically the study adopted a mixed methods approach explained in Chapter 4. The methodology integrated both a positivist quantitative, and an interpretive qualitative component based on the subjective views of the women heads. The sample selection ensured geographical and socio-economic variation, and included women who were widows, spouses of migrants, women deserted by their spouses or partners; those belonging to different ethnic groups in Sri Lanka and residing in urban, rural and estate sectors. Among them were professionals and business employers as well as manual labourers. The study consisted of a sample survey of 534 FHHs and 32 in-depth interviews with women heads of households.

Four empirical chapters (Chapters 5-8) addressed the specific research questions. The first two (Chapters 5 & 6) mainly target the first research question. Chapter 5 comprises a descriptive analysis and profiles the characteristics of female heads and their households. The second (Chapter 6), also provides a profile of the women and their households; however, it departs from the conventional ways of assigning ‘top-down’ categories (i.e. age, education etc.) and takes an alternative view based on the subjective accounts of women, to analyse the meaning of female headship. The two final empirical chapters provide more substantive analyses of the diversity of vulnerability and resilience among FHHs. The second and third research questions relating to economic and social vulnerabilities and resilience are addressed in Chapters 7 and 8 respectively. The chapters largely focus on the financial and social capital of FHHs. The four empirical chapters also analyse FHHs at different levels, moving from the individual to the household, and then to the larger community.
9.2 Key findings

This section highlights key findings of the study. It does not summarize the findings chapter by chapter, but rather by key themes and issues that stand out across all the findings.

- The first key finding is that FHHs are formed through multiple routes, and that they are predominantly involuntary (Chapter 5). The main reason for a woman to become a female head was the death of a spouse. The finding supports the view that widowhood is the main reason for emergence of FHHs in Asia as a whole, including Sri Lanka (De Silva, 2003; Kottegoda, 1996; Ministry of Social Services, 2013a; Morada et al., 2001). Indicating the importance of demographic factors in the formation of FHHs, the study, also demonstrated that the connection between mortality and formation of FHHs is not limited to the death of a spouse (widowhood). A noticeable proportion of the women, mainly the ‘never-married’221, had succeeded to household headship following the death of a parent; indicating that most of the never-married women had remained in their natal homes. The finding therefore is in contrast to literature from certain parts of the developing world which suggests that most never-married women form independent households (Bradshaw, 1995a for Honduras). Further supporting the involuntary nature of household formation, and also in contrast to literature suggesting that women who decide not to enter marriage at all, do so by choice (most often backed by financial strength) (Datta & McIlwaine, 2000; Folbre, 1991, Jackson, 1996), in this study almost all of the never-married women had remained single due to reasons such as physical disability, the need to care for aged parents, or because the family members were not supportive in getting them married (see Chapter 6). Even for the women who had decided to leave a marriage, the decision was rarely voluntary.

221 In this study ‘never-married’ refers to women who have never been legally married and also not had children as a result of any partnership. See also Chapter 5: footnote 84.
There was also evidence from the survey that a growing number of women had voluntarily set up their own households. Voluntary formation of FHHs in this study largely manifested among women who had become household heads due to the migration of spouse – a joint decision taken by the couple, for household economic wellbeing.

- A second key finding also relates to the reasons underlying the formation of FHHs. Similar to findings by researchers in Sri Lanka as well as other countries (Bibars, 2001; Bradshaw, 1995a; Chant, 1997a; Ruwanpura 2003; Weerasinghe, 1987), this study also demonstrates that there is no single reason for the formation of FHHs. This research further highlights that, beneath these objectively identified differences lies important variations which influence the construction and circumstances of FHHs that should not be neglected (Chapters 5 and 6; see also Figure 9.2.1 below). The findings clearly demonstrated a close association between the status of women and how the households were formed. In this sample, there were several types of widows, for example, those who reported that the spouse died of natural causes, or due to suicide, or homicide. These different ‘causes of death’ brought about different vulnerabilities, despite the fact that all of the women were widows. For example, widowhood due to natural causes was more likely to receive sympathy, in contrast to marginalization faced by women who were seen to be the cause for a spouse’s suicide.

Similarly, among the women reporting ‘disrupted unions’ as the reason for household formation, were women with legal (i.e. divorce) as well as non-legal (i.e. desertion) separations. Most of the legal separations were initiated by the women, while the non-legal ones were ‘man initiated’; a formally divorced woman has the right to claim maintenance. She also has the social sanction to remarry, thereby potentially contributing to her financial and social security, at least to a certain extent. A deserted woman has neither, and in the circumstance of being abandoned after a temporary union in which she became pregnant, she will also have to face social stigma.
These sub-layers of heterogeneity were not only relevant to household formation, but also to the size and composition of the household, as well as their resource bases and management roles, amongst other factors (Chapters 5, 6, 7 & 8). For example a large proportion of FHHs in the sample were nuclear in nature. However, not all nuclear households conformed to the popular ‘lone mother and children’ unit. Some did not have any children, but consisted only of the female head and her aged parents, thereby also highlighting a different type of household dependency burden, for example aged care. Figure 9.2.1 portrays some of these sub-layers of heterogeneities.

**Figure 9.2.1: Sub-layers of heterogeneity**

Notes.

*HH = Household*

All these sub-layers of differences can interact with and influence each other.
A third key finding challenges the widespread belief in Sri Lankan literature on FHHs and policy documents, that FHHs are a sign of declining extended family support (De Silva, 2003; Ministry of Social Services, 2013a; M. Perera, 1991; see also National Institute of Social Development, 2009). This research found that extended family support networks continue to exist, but in different forms. The majority of the household structures in this sample were extended in nature. Further, and in contrast to the prevailing literature which highlights a pattern of never-married, divorced and separated women migrating away from their families and forming independent households (Bradshaw, 1995a; Skalli, 2001), this thesis found that the majority of never-married household heads have remained in their natal home (Chapter 5). The migration pattern of female heads also supports the argument that extended family ties exist in different forms. The study demonstrated a process of women returning to their natal village at the death of or divorce/separation from a spouse stating that they preferred to ‘be near relatives’. In some instances, rather than the woman returning to her relatives, the relatives had joined the household of the female heads. Living with, or near to extended family brings with it specific securities for women; especially social recognition and protection (Chapters 6 and 8). The finding demonstrates that conclusions about the deterioration of the extended family should not be drawn based purely on one single perspective – i.e. that the majority of the households in Sri Lanka are now ‘nuclear’. In this study geographical proximity was one way that extended family support could be sought and was provided.

There was also an important finding relating to the identification of the head of household. Although women in Sri Lanka are not conventionally acknowledged as heads of household when a spouse is present (Centre on Housing Rights and Evictions, 2007; Coomaraswamy, 1990; Goonesekera, 1980), a small group of women surveyed claimed the title of headship, based on their contribution to household wellbeing (and the lack therein of the spouses) despite the presence of a spouse. There is a concern that, due to a long-standing male-bias when it comes to household headship,
especially in Asian contexts, women who are actually the main economic providers are not given this recognition in censuses and surveys. Compounding this problem of identification is that women themselves do not recognize their role (Bruce & Dwyer, 1988; Folbre, 1991; Moser, 1993; Rosenhouse, 1989; Quisumbing et al., 2001). This study provides empirical evidence that at least some women acknowledge the lack of economic and social responsibility of their spouses, and therefore challenge the convention that the husband should be recognized as the head of household just because he is a male. The evidence strongly supports the recognition of female-maintained families which, in demographic terms, may not be identified as FHHs (Buvinic & Gupta, 1997; see also Chant, 1997a).

While there is increasing criticism with regard to automatically assigning headship to a male, irrespective of his economic contribution to the household, the same critical lens is rarely adopted in analysing female headship (some exceptions are Fuwa, 2000; Handa, 1994; Rogers, 1995; Rosenhouse, 1989). This study (see Chapter 6) identified FHHs where financial management and decision making were primarily exercised by other household (or non-household) members. For example, some women considered themselves to be incapable of handling household responsibilities other than day-to-day subsistence needs, and relied heavily on a migrant spouse to make decisions, while some relied on their more educated/employed, and therefore ‘worldly’ children to make decisions. Some of the very young women heads who were single, required considerable support and guidance from their parents. These findings stress the need for a more critical approach to the identification of heads of households, especially when the gender of the head becomes a policy issue.

- An important finding that emerged from the application of a mix of quantitative and qualitative methods to the analysis of FHHs in Sri Lanka relates to the multiple expressions of vulnerability based on the age, ethnicity, residence and marital status etc. of the women. The diverse demographic characteristics of women should not be taken purely as
descriptors in an objective sense, for the social perceptions and functions of the women are largely constructed based on these characteristics. For example (see Chapter 6), younger widows revealed that there were social restrictions on their mobility, dress-code and even recreational activities, which were not applicable to older widows. Similarly, never-married women who had made the choice to remain single were questioned about their sexuality, while those who had not, met with sympathy. Social sanctions allowed widows or divorcees with young children to remarry. For older women, the legal right to remarriage was overpowered by social perceptions of propriety. These findings make it clear that the vulnerabilities of women should not be judged simply on the basis of objective characteristics or because they are female heads of households. Depending on the context, ostensibly similar women can encounter different vulnerabilities.

- The study also extended the existing research on economic vulnerabilities of FHHs. Among the female heads, there were sole earners, secondary earners, and non-earners, despite all being heads of households (Chapter 7). The earning capacity of the women was closely linked to household management and the decision-making role that these women undertook (Chapter 6); the sole earners were in general, primary managers, while secondary earners were more likely to hold a secondary or joint management role. Non-earners, especially if they had never contributed to household income, held a nominal managerial role.

This study also demonstrated that income heterogeneity cannot be determined solely on the basis of aggregate household income; an analysis of personal income of the women heads is also required. This is because, in most instances, household income is not a true reflection of the individual income of its members: female heads with low or no personal income were observed in both rich and poor households (Chapter 7). Consequently, certain vulnerabilities connected to lack of personal income were common to women belonging to markedly different household income brackets. This finding highlights another dimension of
heterogeneity in vulnerability – that different women can encounter similar vulnerabilities. Figure 9.2.2, depicts some of these socio-economic vulnerabilities encountered by women from different household income brackets.

Figure 9.2.2: Similar vulnerabilities among female heads from different income brackets

It was also demonstrated that economic experiences cannot be homogenised. For example ‘income dependency’ is conventionally expressed as a disadvantage for women. However, the findings of this study identified different ways in which women perceived their income dependency. For some women depending on others for income created a vulnerable situation as they lacked the ability to substitute the income if necessary; others saw dependency as a sign of security. Similarly, although unemployment is considered an indicator of women’s lack of
empowerment in most instances, some women in the sample were unemployed by choice, as they had alternative means of support.

The analysis of economic conditions also highlighted the significance of non-cash assets, particularly house ownership. For those with mobility constraints, the house and its plot was a place for self-employment, thereby having the potential to have a direct impact on economic wellbeing. For others, house ownership provided social and personal security and resilience, despite lack of income. Some women held house ownership as a bargaining power in situations where they did not contribute to household income; for others it was not only a safe haven to return to in the situation of a marital break-up, but (especially in rural areas) the surrounding plot was a guaranteed resource for food production. Many of the rural female heads had relatively large land areas surrounding their houses. These women, especially the older ones who could not earn a living, were totally reliant on their garden produce, which also brought in the occasional ‘pocket money’ through sales.

- The findings on social capital (Chapter 8), demonstrated the importance of non-economic capital for the vulnerable and the poor, and also the affluent. All female heads in the sample reported a rich base of social networks. However, the majority (especially those in the low income groups with low education levels and engaging in manual labour), only had access to networks that mainly assisted in providing day-to-day needs (social support), rather than networks that helped them to improve their socio-economic conditions. The study identified some women who had belonged to the lower socio-economic strata but who had shown considerable upward mobility with the help of networks that could provide them socio-economic leverage. Such leverage ties had not only assisted in overcoming poverty, but for many, also in advancing their social position.

- Finally, throughout the chapters the results also demonstrated that many of the women heads are not only resilient to the obstacles that they confront, but in certain circumstances become a help and strength to household
members and extended family by providing emotional, financial and material support. In such circumstances the women heads cannot be homogenized as vulnerable and victim, as it is they who are the benefactors and in a stronger position.

9.3 Contributions of the thesis

This thesis makes several contributions to the literature on FHHs by combining different theoretical and methodological perspectives in a single study. On the one hand, the thesis draws on demography, feminism, gender and development, risk, and vulnerability studies and social capital scholarship to examine and analyse female heads and their experiences. On the other, it looks at the same issues from different perspectives – objective as well as subjective, by using both quantitative, and qualitative, analyses.

Under-pinning the specific findings are processes of demographic, socio-economic and gender transition in Sri Lanka. For example, increasing life expectancy, migration, a shift towards more fluid marital unions, attempts towards gender equality and empowerment, all contribute to the construction and circumstances faced by Sri Lankan women. Notwithstanding its multidisciplinary focus, the study is primarily situated within the field of demography, and it is significant for demography as a subject, for several reasons. First, the study focuses on two commonly used categories in the field – ‘household’ and ‘head of household’, and through the findings of the research provides empirical evidence from Sri Lanka of the complexities lying beneath these categories. Second, in doing so, the study especially highlights the limitations of the identification of head of household as adopted in Sri Lankan censuses (Chapter 6). Third, results also demonstrate the interconnected consequences of overall demographic changes; for example, increasing life expectancy, widowhood and the creation of FHHs, and internal and international migration, left-behind women and the formation of FHHs. The subject of women is central in demographic studies. However, most often the focus is on how gender influences demographic change, particularly fertility and infant/child mortality. This thesis traverses different terrain – its main contribution is in furthering understanding of how demographic
change can affect gender roles and attitudes, an area that is not well developed in demographic analysis (Mason, 1995).

This thesis also contributes to feminist conceptualisation of difference and diversity. The findings particularly show the importance of these theoretical constructs in exposing and understanding Third World women’s issues that are submerged under convenient generalizations, and thereby used to impact policies for women in developing country contexts.

In contributing to the social vulnerability literature, the thesis highlights the importance of considering the interconnections between a range of demographic, socio-economic and political relationships when researching vulnerability. By examining the multidimensionality of income poverty it is shown that: a) poverty can manifests at different levels (aggregate or individual level); and b) the meaning of income poverty is both context-specific and subjective (depending on needs, the same income can be perceived as adequate or inadequate irrespective of the objectively constructed poverty line measure).

This thesis also makes an original contribution to the framing of heterogeneity. Many scholars, including those researching FHHs, do refer to heterogeneity. But this study has empirically demonstrated the results that emerge when using heterogeneity as an active lens for quantitative and qualitative analysis. ‘Heterogeneity’ is not a concept that can be uniformly or universally defined, and the thesis suggests a multiplicity of ways in which it can be operationalized, so as to capture the web of intersecting variations in women’s lived realities. The study illustrates that heterogeneity manifests as characteristics, experiences, and resources, and does so at individual, household, and community levels. It also demonstrates that a deeper understanding of heterogeneity emerges by comparing and contrasting the interactions between characteristics, experiences and resources as well as the different levels at which they manifest.
9.4 Policy suggestions

The thesis highlighted the heterogeneity in the characteristics and vulnerability of FHHs, a pre-defined category commonly used to analyse population, gender and development issues. It is acknowledged that policy and planning cannot accommodate and address each of these separately. However, based on the findings summarised earlier, the thesis stresses the limitations of ignoring heterogeneity, especially for policy formulation. The aim therefore is not to use ‘heterogeneity’ to make issues more complex, but rather as a base for productive policy formulation.

Before proposing some policy suggestions it is important to highlight some negative implications when heterogeneity is ignored which were exposed when examining Sri Lankan policy documents and undertaking fieldwork. These are outlined below.

- **Targeted overlaps:** Neglecting the diversities in the population under focus may result in targeting the same groups under different categories or guises. For example, one goal in the forthcoming family policy of Sri Lanka (Ministry of Social Services, 2013a) targets elderly single and widowed women in low-income families. Another target is female-headed families. Findings of this research indicate that many single and widowed women in low-income families are actually female heads. When such overlaps are not identified, there is likelihood that some groups may ‘doubly-benefit’.

- **Blanket cover programmes:** Connected to the above, it is quite common in developing countries to launch ‘blanket cover’ programmes. For example, some identify specific categories/groups (such as FHHs) and assume that they have similar needs, and function in similar ways. In this study several female heads were not employed either because of physical disabilities or health problems, or did not have the agency to work. In many of these households it was a usually a young male who was taking on household responsibility. A blanket cover of female heads would neglect these young providers, and target the wrong person. Similarly a
blanket cover programme targeting female heads may exclude needy women such as a young widow living in a poor MHH, purely because she is not a female head of household.

- **Context specificities:** Needs are context specific. For example in this study many rural women heads owned land, and wished to utilize it. Their problems related to lack of skills and training for proper cultivation methods, resources such as fertilizer, water and vehicles to transport the product to the market. Rural areas had development programmes conducted by the State as well as NGOs. Yet these had not identified the actual needs or resources of the rural women.

- **Conflicting interests:** Poor women also highlighted the cost of the trade-off that they had to make in order to benefit from the ‘Samurdhi beneficiary scheme’ (the current poverty alleviation programme operating in Sri Lanka)\(^{222}\), which mainly related to foregoing a day’s wage to engage in community services. The programme was a great asset to the poor. However, there were women who could not afford to sacrifice a day’s wage. Further, since most of the women benefiting from the programme were casual employees, absence from work could cost them employment. The programme would better achieve expected results if these complexities were accommodated.

Based on the findings of this study, especially the implications of neglecting heterogeneity as discussed above, some policy suggestions are now proposed. **First**, since policy and planning usually targets ‘households’ and ‘head of household’, the identification of who actually takes the main economic and social responsibility of the household will be the most productive. The thesis therefore proposes a brief qualifying sub-question to follow the question that is used to identify head of household in censuses and national surveys in Sri Lanka as given below. The questions are based on literature on household headship, particularly those that points to primary economic contribution and decision making as well as the objective and subjective findings of the present study which shows discrepancies of the existing census definition.

\(^{222}\) See chapter 3 for details of the ‘Samurdhi’ programme.
Question used in the Census schedule to identify the head of household:

Starting with the head of household, enter all the names of persons usually living and persons gone abroad (excluding permanent residents) in the household. If an infant not yet named, write as "Baby ".

Note.
See Appendix D.1 for the relevant part of the census schedule and instructions given to the census enumerator to identify the head of household.

Qualifying question proposed:

What descriptions best suit the person who is identified as the head of household? (record multiple answers if any)

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main income contributor</td>
<td>1</td>
</tr>
<tr>
<td>Main decision maker</td>
<td>2</td>
</tr>
<tr>
<td>Day-to-day decision maker</td>
<td>3</td>
</tr>
<tr>
<td>Owner of house</td>
<td>4</td>
</tr>
<tr>
<td>Oldest female member</td>
<td>5</td>
</tr>
<tr>
<td>Oldest male member</td>
<td>6</td>
</tr>
</tbody>
</table>

Second, policy programmes, as well as targeting, will be more productive if a ‘bottom-up’ approach is adapted to designing interventions as well as delivering resources, as it is difficult to capture population heterogeneity at the macro level. It has been shown many times that the ‘one size fits all’ approach to development policy has been a failure. The reason is diversity and context specificity, which are lost in ‘top-down’ approaches. In Sri Lanka the bottom level administrative structure (i.e. GN level and Grama Niladaris – see Chapter 4) is well established, and demographic and socio-economic data are available at the very micro level. A ‘bottom-up’ approach could use both the data and personnel more effectively. This would promote the distribution of resources to the most appropriate persons/households, and therefore reduce waste in a context of scarce resources.
Third, it is also timely to change the conventional thinking of policy and programme planning, which is dominated by programmes designed at transferring material resources and skills. As Chant (1997a) rightly notes:

The really critical item on the agenda for women-headed households lies in creating ideological, political and economic environments in which they and other ‘alternative’ households can enjoy the same legitimacy as others (p. 278).

However, as shown in Chapter 1, despite being recognized as an increasingly common household for over 40 years, the view that FHHs are a deviant category still persists. The diversities exposed in this study show that certain issues pertaining to women, such as social perceptions and protection, cannot be addressed through conventional approaches or changes in legal systems, but rather require an overall change in attitudes. Therefore new innovations should be promoted such as media programmes and advertising boards (billboards) which depict women in roles that are non-traditional and which encourage positive thinking.

Fourth, the aim of policy should focus more on long term sustainability rather than short term survival; in other words, in the context of FHHs, creating opportunities for leveraging networks for socio-economic mobility in addition to meeting day-to-day subsistence. One possibility could be to create an intermediate group of personnel who could act as ‘go betweens’ and bridge the gap between the community and the formal leverage networks. These groups could also transfer necessary information informally in ways that are more relevant and meaningful for members of poor households and communities.

9.5 Limitations

A number of limitations of the study need to be acknowledged together the contributions made by the research. Because the sample was based on results of the 2001 Census, several districts in the north and some in the east of the country were not included in the selection process as there were no data collected in these areas. Micro-studies conducted in these parts of Sri Lanka found a high prevalence of FHHs due to civil disturbances. Although the chapter on
methodology notes that the districts chosen for this study report the highest proportion of FHHs, it is acknowledged that the areas selected could have been different if data for the northern and eastern districts were available. Apart from the issue of data, an area in the north or the east would have provided an interesting comparison between places where FHHs are more related to the overall demographic changes (the study areas), and those where they are more the result of political and social change.

This study adapted the 2001 Census definition to identify FHHs (see Chapter 4). It should be noted that the survey was carried out nine years after the census. Many changes to the household compositions could have occurred during this period, and some female heads may not have been the head of household in 2001. The sample is thus not a statistically representative one and some under or over representation of FHHs is possible.

This study, as mentioned in Chapter 4, also had to exclude a significant portion of the elderly\textsuperscript{223} due to time and financial constraints. As the findings demonstrated, many of the elderly (aged 60-65) in this sample were actually nominal heads. Incorporating the whole of the age range of elderly female heads would have provided further insights into the limitations of the procedures used to identify heads of household. In addition more attention could have been given to the specific needs of elderly women at a time that population ageing is an emerging demographic and social issue in Sri Lanka.

Among the Tamil respondents in the survey, 61 per cent were Indian Tamils (Tamils from the estate sector) and 31 per cent were Sri Lankan Tamils. However, at national level the majority among the Tamils are Sri Lankan Tamils\textsuperscript{224}. The biasness towards Indian Tamils occurred because one aim of the selection procedure of the sample sites was to capture residential diversity, and the overwhelming majority of the estate population are Indian Tamils. The economic and social conditions of the Indian Tamils and Sri Lankan Tamils are not similar.

\textsuperscript{223} The demarcation for the elderly in Sri Lanka is age 60. The study covered only female heads aged 60-65.

\textsuperscript{224} According to the 2012 Census 73 per cent of the Tamils were Sri Lankan Tamils and only 27 per cent were Indian Tamils (Department of Census & Statistics, 2012c).
(Chapter 5). As noted in Chapter 5, some findings related to the Tamils are influence by residential sector. Related to the above, the findings indicated many diversities, especially those generated by ethnic differences, which were not pursued in detail in some chapters due to choices that had to be made in order to meet the required word limit in a thesis.

The analysis of social capital would have been enriched if it had been possible to collect more of the socio-economic characteristics of the social networks that the women had. As mentioned in Chapter 8, assumptions regarding the characteristics of the female heads’ networks are based only on literature and observations, rather than observable data. Since social capital is becoming an increasing focus in women and development studies, a more nuanced analysis should incorporate an analysis of the characteristics of the social networks.

The study had time constraints. More time in the field, and especially more in-depth interviews, would have greatly enriched the qualitative data. It would also have been valuable if the women, especially those who were recent female heads, could have been re-visited after a specified time, as part of a more comprehensive process of triangulating data and key findings.

9.6 Recommendations for future research

The existing census and national level sample survey data contain a wealth of information that has not been used for a critical analysis of households or headship. Using the above-suggested qualifying questions as a guideline, an obvious area of research should be a critical evaluation of the concept of household headship in Sri Lanka. This would provide a sound base for the collection of data relevant for the planned family policy.

It is also important that primary level research is conducted to ascertain sex disaggregated information on asset ownership, especially, housing, land and savings. Research that focuses on assets should explore ownership as well as the ability to use assets productively, without familial or state level constraints.
Fieldwork as well as the sample survey indicated that the political roles of women are limited (the study has not elaborated on this). For example, most of the beneficiaries of the Samurdhi\textsuperscript{225} poverty alleviation programme noted that they had become members of the village Samurdhi society because this was compulsory. Research should also focus on the political role of women, especially at the community level, focusing on why they participate in these activities, what benefits they gain, and therefore how community level solidarity groups can be used for the benefit of women. The thesis strongly suggests that any programme would obtain better results if participation was voluntary.

An emerging issue that has been highlighted in this thesis is the increasing incidence of de facto female heads; i.e. married women left behind by overseas migrant spouses. Migration research in Sri Lanka has given considerable attention to female migrants as well as their left-behind families. It is important that such research also incorporates the other side of the story: FHHs created by male migration. Such a focus will also draw connections between different demographic changes and their outcomes.

In contrast to the above, since the present study highlights a group of women who are identified as heads of households despite the physical presence of a spouse, it is important to make a clear distinction between ‘de facto/spouse absent FHHs’ and ‘de facto/spouse present FHHs’, and further explore the circumstance of these two types of households; more importantly, investigate the connection between recognizing female headship despite spousal presence, gender equality and women’s empowerment.

The heterogeneity in FHHs also raises the question of heterogeneity in MHHs which has received little attention. Apart from any other, the high proportion of internal and international female migration in Sri Lanka would have created two distinct types of MHHs: male headed/wife present and male headed/wife absent. Studies into changes in MHHs, as well as comparisons between different types of female and male-headed households would enrich the scholarship on family and household change.

\textsuperscript{225} See Chapter 3 for a description.
The findings of this research also highlighted the social vulnerabilities of the economically rich women, a group whose concerns are undermined by the prevailing emphasis on poverty. In contemporary contexts where all Third World women cannot be categorized as poor, disadvantaged and deprived, research on gender should explore these findings further.

9.7 A final word

A doctoral thesis is both a contribution and a source of learning to the researcher. My contribution, I have already acknowledged. As my final word I would like to point to my most prominent learning. This journey began as a search for generalizations and ‘cause-effect’ relationships, in anticipation of finding some answers to ‘conventional’ questions that are linked to female headship, and had particular relevance to Sri Lanka. A combination of a rich collection of multidisciplinary literature and extensive field research revealed the diverse and complex realities of FHHs and the women who head them – consequently of the Third World women. In the course of the development of this thesis, I found that basic demographic and social groupings became highly problematical. Over simplification of complex categories might be convenient for analyses and formulating policy, but the result tends to be over determined and general responses that fail to provide sustainable and productive outcomes for the groups being targeted by policy. My biggest learning has been that population, gender and development issues have no straight-forward ‘causes’ or ‘effects’, and therefore no simple answers or solutions. Sustainability and productivity needs to acknowledge ‘heterogeneity’.
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APPENDIX A

Appendix A.1

Definition and identification of head of household

Head of household: Definition

“Head of a household is the person who usually resides in the household and is acknowledged by the other members of the household as the head”

(Department of Census & Statistics, 2001a, p.1)

Head of household: Identification

- Every household should have a head of household.
- The usual residence of the head of household should be the usual residence of the household members. If his/her usual residence is not that place, he/she should not be included in the schedule and the identified head of household’s husband/wife or any other person identified by the household members as taking day-to-day decisions, and residing in the household should be included as the head of household in the schedule.
- The head of household need not necessarily be a person who earns an income.

(Department of Census & Statistics, 2001c, p.12)

Note.
Translated by author of this thesis.
Appendix A.2

Percentage distribution of FHHs by districts, 2001 and 2009/10

<table>
<thead>
<tr>
<th>District</th>
<th>2001 Census</th>
<th>2009/10 HIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colombo</td>
<td>21.3</td>
<td>24.2</td>
</tr>
<tr>
<td>Gampaha</td>
<td>20.2</td>
<td>22.4</td>
</tr>
<tr>
<td>Kalutara</td>
<td>19.5</td>
<td>21.8</td>
</tr>
<tr>
<td>Kandy</td>
<td>22.3</td>
<td>28.0</td>
</tr>
<tr>
<td>Matale</td>
<td>20.8</td>
<td>25.8</td>
</tr>
<tr>
<td>Nuwara Eliya</td>
<td>18.2</td>
<td>25.2</td>
</tr>
<tr>
<td>Galle</td>
<td>21.5</td>
<td>26.1</td>
</tr>
<tr>
<td>Matara</td>
<td>22.1</td>
<td>25.4</td>
</tr>
<tr>
<td>Hambantota</td>
<td>19.9</td>
<td>22.4</td>
</tr>
<tr>
<td>Jaffna</td>
<td>Not available</td>
<td>22.3</td>
</tr>
<tr>
<td>Mannar</td>
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<td>Not available</td>
</tr>
<tr>
<td>Vauniya</td>
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<td>16.4</td>
</tr>
<tr>
<td>Mullaitthivu</td>
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<td>Not available</td>
</tr>
<tr>
<td>Batticaloa</td>
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</tr>
<tr>
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<td>20.0</td>
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</tr>
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</tr>
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</tr>
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</tr>
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</tr>
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<tr>
<td>Kilinochchi</td>
<td>Not available</td>
<td>Not available</td>
</tr>
<tr>
<td><strong>SRI LANKA</strong></td>
<td><strong>20.1</strong></td>
<td><strong>23.2</strong></td>
</tr>
</tbody>
</table>

Sources: Department of Census & Statistics, 2001a, 2011b
Appendix B.1

A Study of Female-Headed Households in Sri Lanka

(Individual Questionnaire)

Dear Participant,

I am a lecturer attached to the Department of Demography, University of Colombo. Currently I am studying for my higher degree at the University of Waikato, New Zealand. For my degree I am studying about women who are heads of a household. I want to know about the problems they face and how they overcome their many challenges. I have chosen your house because you have been identified as a head of the household. You will be asked some questions about your life as a head of a household. Please answer as many questions as possible. You need not answer any questions that you don’t want to. Please tell the interviewer if you want to stop answering at any moment. Your name or address will not be given to anyone, and your answers will be not be connected to your name. These questionnaires will only be used by me for academic purposes. I also want to tell that you will not gain any personal benefit by participation. I appreciate your cooperation in this survey.

Thank you

Kumudika Boyagoda

Population Studies Centre                       Dept. of Demography
University of Waikato,                             University of Colombo
New Zealand                                      Colombo 3 (Tel. 011-2856111)

Identification

| Serial No:      | .................... |
| District:       | .................... |
| DS Division:    | .................... |
| GN Division:    | .................... |
| Sector:         | Urban    Rural    Estate |

Date of Interview:       ....................       Date Edited:       ....................
Name of Interviewer:     ....................       Signature:        ....................
### Section 1: HOUSEHOLD INFORMATION

#### 101 Information of current household members

<table>
<thead>
<tr>
<th>No.</th>
<th>Relationship to HH</th>
<th>Sex</th>
<th>Age</th>
<th>Religion</th>
<th>Ethnicity</th>
<th>Marital status</th>
<th>Education</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>HH</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
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<td>5</td>
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<td></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>101i</th>
<th>Total</th>
<th>Note:</th>
<th></th>
<th>Note:</th>
<th></th>
<th>Note:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Check</td>
<td></td>
<td></td>
<td></td>
<td>Circle if</td>
<td>currently</td>
</tr>
<tr>
<td></td>
<td></td>
<td>with</td>
<td></td>
<td></td>
<td></td>
<td>schooling</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>DoB</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Codes (for questions 101 a & 102a)**

- HH: 1
- Spouse: 2
- Daughter: 3
- Son: 4
- Daughter in law: 5
- Son in law: 6
- Mother/mother in aw: 7
- Father/father in law: 8
- Sister/sister in law: 9
- Brother/brother in law: 10
- Granddaughter: 11
- Grandson: 12
- Female relatives: 13
- Male relatives: 14
- Other: 15

#### 102 Information of household members at the time respondent became head of household

<table>
<thead>
<tr>
<th>102 a</th>
<th>102b</th>
<th>102c</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Reasons for not residing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Death</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Employment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Marriage</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Difficult to look after</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Divorced/separated</td>
</tr>
<tr>
<td></td>
<td></td>
<td>In prison</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (state)</td>
</tr>
</tbody>
</table>

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Current HH</td>
<td></td>
</tr>
<tr>
<td>No.</td>
<td>Questions /Instructions</td>
<td>Coding categories/ Filters</td>
</tr>
<tr>
<td>-----</td>
<td>-------------------------</td>
<td>---------------------------</td>
</tr>
</tbody>
</table>
| 103 | Who owns this house?    | Self……………………………1  
Husband………………………2  
Household member………………3  
Rented house…………………..4  
State/Estate ……………………5  
Illegal…………………………6  
Other (specify)………………….7 |
| 104 | Give details about the type and number of rooms in the house | No. |
|     |                         | a  | Bed rooms |
|     |                         | b  | Dinning   |
|     |                         | c  | Sitting   |
|     |                         | d  | Kitchen   |
|     |                         | e  | Office    |
|     |                         | f  | Toilet    |
|     |                         | g  | Other (specify) |
| 105 | i) Main material of the walls  
Interviewer:  
Note observations | Brick…………………………….1  
Stone/kabok……………………..2  
Cement blocks ……………………3  
Mud blocks………………………4  
Mud……………………………..5  
Cadjan………………………….6  
Wood/tin sheets…………………..7  
Other (specify)………………….8 |
|     | ii) Main material of the floor  
Interviewer:  
Note observations | Cement/good condition………..1  
Cement/not in good condition…2  
Terrazzo/floor tiles/granite……….3  
Dung/mud……………………….4  
Wood planks…………………….5  
Sand …………………………….6  
Other (specify)…………………..7 |
|     | iii) Main material of the roof  
Interviewer:  
Note observations | Tile……………………………1  
Asbestos………………………..2  
Concrete…………………………3  
Tin sheets………………………4  
Cadjan/ Straw……………………5  
Other (specify)……………………6 |
| 106 | Does your house have any of these items? | Piped water/own well………………1  
Own/ water seal toilet……………2  
Own/ non water seal toilet………..3  
Electricity………………………4  
Refrigerator……………………..5  
TV (colour)………………………..6  
TV (black & white)…………………7  
Land phone………………………8  
Mobile phone………………………9  
Washing machine……………………10  
Gas cooker……………………….11  
Electric iron……………………12 |
| 107 | House plot area | Perches ……………. |
### Section 2: BACKGROUND INFORMATION OF HOUSEHOLD HEAD

<table>
<thead>
<tr>
<th>No</th>
<th>Questions/ Instructions</th>
<th>Coding categories/ Filters</th>
</tr>
</thead>
<tbody>
<tr>
<td>201</td>
<td>What year did you become the head of this household?</td>
<td>Year……………………</td>
</tr>
<tr>
<td></td>
<td><strong>Interviewer:</strong></td>
<td>a. No of years as head .................................</td>
</tr>
<tr>
<td></td>
<td>Fill the number of years as head and age at assuming headship based on current age</td>
<td>b. Age at assuming headship ..........................</td>
</tr>
<tr>
<td>202</td>
<td>Why did you become head of household?</td>
<td>.............................................................</td>
</tr>
<tr>
<td></td>
<td><strong>Interviewer:</strong></td>
<td>Death of spouse......................................1</td>
</tr>
<tr>
<td></td>
<td>Select category depending on the answer given</td>
<td>Migration of spouse..................................2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Divorce/separation/desertion........................3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Spouse sick/disabled................................4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Spouse irresponsible/no income.....................5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Moving to new house..................................6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Death/old age of former head .....................7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (specify).......................................8</td>
</tr>
<tr>
<td>203</td>
<td>In the absence of a spouse what type of household do you prefer to live in?</td>
<td>Male headed .........................................1 → 204</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female headed ........................................2 → 204</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Male or female /doesn’t matter.....................3 → 204</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Own headship..........................................4 → 205</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (specify).......................................5</td>
</tr>
<tr>
<td>204</td>
<td>If you prefer to live in a household under any headship other than yours, what is the reason?</td>
<td>Economic security.....................................1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Protection.............................................2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Social recognition/status..........................3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Loneliness.............................................4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reduce burden of responsibility...................5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (specify).......................................6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>↓ ....................................................................</td>
</tr>
<tr>
<td></td>
<td></td>
<td>206 ................................................................</td>
</tr>
<tr>
<td>205</td>
<td>Why do you prefer to head own household</td>
<td>Independence.............................................1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No other alternative.................................2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Better financial management........................3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (specify)........................................4</td>
</tr>
<tr>
<td>No</td>
<td>Questions/ Instructions</td>
<td>Coding categories/ Filters</td>
</tr>
<tr>
<td>----</td>
<td>-----------------------------------------------------------------------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>206</td>
<td>Do the following persons accept/ does not accept your role as head of household?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Accept ……………1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Does not accept…2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>a  HH members</td>
</tr>
<tr>
<td></td>
<td></td>
<td>b  Own family</td>
</tr>
<tr>
<td></td>
<td></td>
<td>c  Husband’s family</td>
</tr>
<tr>
<td></td>
<td></td>
<td>d  Neighbours/friends</td>
</tr>
<tr>
<td>207</td>
<td>i) Did any new person join your household after you became head?</td>
<td>Yes……………………1→ ii</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No………………..2 →208</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Economic……………………1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Security……………………2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Loneliness……………………3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Need your protection………..4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Look after children/household work…5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (specify)………………..6</td>
</tr>
<tr>
<td>208</td>
<td>Where did you live before becoming head of household?</td>
<td>Same house……………….1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Different house/same GN…..2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Different GN/same district …3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Different district……………..4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Foreign country……………..5</td>
</tr>
<tr>
<td>209</td>
<td>If any change in residence occurred, what was the main reason for the change?</td>
<td>Be near relatives……………..1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Employment………………..2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Avoid harassment……………..3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Start new life………………..4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Built new house……………….5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (specify)………………..6</td>
</tr>
<tr>
<td>Identification question: What is your marital status?</td>
<td>Never married…………………1 → 210A</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Currently married/living together……2 → 211A</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Widowed……………………3  → 212A</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Divorced/separated/deserted ………4 → 212A</td>
</tr>
</tbody>
</table>

384
### Questions for never-married female heads

<table>
<thead>
<tr>
<th>No</th>
<th>Questions/ Instructions</th>
<th>Coding categories/ Filters</th>
</tr>
</thead>
</table>
| 210A| Who was the head of your household before you assumed headship?                          | Father ..........................  1  
Mother ..........................  2  
Brother/Sister  ..............  3  
Other (specify) ..............  4  
Established own new home  5 |
| 210B| i) Do you plan to get married in the future?                                              | Yes  ......1 → 301  
No  ........2 |
|     | ii) If ‘no’ to above question, what is the main reason?                                   | Too old/disabled................ 1  
Mistrust of men.................. 2  
Dowry problems................... 3  
Prefer to live independently..... 4  
Other (specify).................... 5  |

### Questions for currently married/living together female heads

<table>
<thead>
<tr>
<th>No</th>
<th>Questions/ Instructions</th>
<th>Coding categories/ Filters</th>
</tr>
</thead>
</table>
| 211A| i) When did you get married/started living together?                                                        | a. Year ..................

**Interviewer:**  
**Fill the number of years**

b. No. of years to date ............ |

|     | ii) What is the nature of your marriage/union?                                                            | Love/with parental consent ........1  
Love/without parental consent.......2  
Proposed marriage..................3  
Not legally married................4 |

|     | Where does your spouse/partner live?                                                                      | Same house......................... 1  
Foreign employment..................2  
Working in another district.........3  
Other (specify)......................4 |

| 211C| How often does your spouse/partner come home?                                                              | Weekly.............................1  
Monthly.............................2  
Every 3-6 months...................3  
Yearly..............................4  
Every 2 years........................5  
Have not come in 2+ years..........6  |

↓ 301
<table>
<thead>
<tr>
<th>No</th>
<th>Questions/ Instructions</th>
<th>Coding categories/ Filters</th>
</tr>
</thead>
</table>
| 212A| i) When did you marry/started living together                                            | a. Year ........................................  
|     | Interviewer:                                                                             | b. No. of years ................................ |
|     | Fill the number of years                                                                  |                                                                                           |
|     |                                                                                         |                                                                                           |
|     | ii) What was the nature of your marriage/union?                                          | Love/with parental consent..................1                                               |
|     | Interviewer:                                                                             | Love/without parental consent..................2                                            |
|     | If the marriage was not legal, together with either 1-3, also select category no 4.     | Proposed marriage..................................3                                            |
|     |                                                                                         | Not legally married.............................4                                           |
| 212B| When did you become widowed/divorced/separated/deserted?                                  | a. Year ........................................  
|     | Interviewer:                                                                             | b. No. of years ................................ |
|     | Fill the number of years                                                                  |                                                                                           |
|     |                                                                                         | If divorced/separated/deserted, skip 211C & go to 211D                                   |
| 212C| What was the reason for your spouse’s death?                                              | Old age........................................  
|     |                                                                                         | Illness.........................................  
|     |                                                                                         | Alcohol related................................  
|     |                                                                                         | Suicide.........................................  
|     |                                                                                         | Homicide.......................................  
|     |                                                                                         | Accident.......................................  
|     |                                                                                         | Other (specify).................................  
| 212D| i) Who initiated the divorce/separation/desertion?                                        | Self ...........................................  
|     |                                                                                         | Husband/partner .................................  
|     |                                                                                         |                                                                                           |
|     | ii). What was the main reason for divorce/separation desertion?                           | Husband had another partner..............  
|     |                                                                                         | Wife had another partner..............  
|     |                                                                                         | Husband -no HH responsibility...........  
|     |                                                                                         | Parental interference......................  
|     |                                                                                         | Domestic violence............................  
|     |                                                                                         | Became pregnant...............................  
|     |                                                                                         | Other (specify).................................  
<p>|     |                                                                                         | Don’t know ....................................  |</p>
<table>
<thead>
<tr>
<th>No</th>
<th>Questions/ Instructions</th>
<th>Coding categories/ Filters</th>
</tr>
</thead>
</table>
| 212E | i). Have you ever considered remarriage? | Yes ………………1 → 212F  
No ……………….2 |
|     | ii). If answer is ‘no’, what is the main reason? | Too old…………………………1  
Mistrust of men……………….2  
Prefer to live independently…. 3  
Children’s disapproval……….4  
Have children/not proper…..  5  
Other (specify)………………  6 |
| 212F | If you have children with whom do they live? | Self…………………..1  
Spouse……………….2  
Other (specify)………3  
No children………..99 |
### Section 3: ECONOMIC INFORMATION OF HOUSEHOLD

<table>
<thead>
<tr>
<th>No</th>
<th>Questions/ Instructions</th>
<th>Coding categories/ Filters</th>
</tr>
</thead>
<tbody>
<tr>
<td>301</td>
<td>i) What constituted the monthly income of this household in the past month?</td>
<td>a. Income of head………… 1 Amount (SL Rs)</td>
</tr>
<tr>
<td></td>
<td><strong>Interviewer:</strong> If there are multiple earners in a category, note the income of each</td>
<td>b. Income of male HH members…… 2</td>
</tr>
<tr>
<td></td>
<td>separately.</td>
<td>c. Income of female HH members… 3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>d. Remittances from husband…..4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>e. Remittances from children…..5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>f. Remittances from relatives…..6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>g. State support……………………7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>h. Support from other institutions…..8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>i. Other (specify) …………………….9</td>
</tr>
<tr>
<td>302</td>
<td>ii) What is the monthly income of the household?</td>
<td>Monthly household income (SL Rs). ...........................</td>
</tr>
<tr>
<td></td>
<td><strong>Interviewer:</strong> Are the above mentioned income sources stable? (i.e. fixed number of days per week with a fixed wage)</td>
<td><strong>Codes:</strong> Yes….1 No…..2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>a. Income of head             ......</td>
</tr>
<tr>
<td></td>
<td></td>
<td>b. Income of at least one HH members ......</td>
</tr>
<tr>
<td></td>
<td></td>
<td>c. Remittances from husband/children ......</td>
</tr>
<tr>
<td></td>
<td></td>
<td>d. Remittances from relatives ......</td>
</tr>
<tr>
<td></td>
<td></td>
<td>e. State or other support ......</td>
</tr>
<tr>
<td>303</td>
<td>What constitutes the individual income of the Head?</td>
<td><strong>Source</strong> Amount (SL Rs.)</td>
</tr>
<tr>
<td></td>
<td><strong>Interviewer:</strong> If head of household has no individual income use ‘99’</td>
<td>a. Formal employment ..........</td>
</tr>
<tr>
<td></td>
<td></td>
<td>b. Self employment ..........</td>
</tr>
<tr>
<td></td>
<td></td>
<td>c. Husband’s pension ..........</td>
</tr>
<tr>
<td></td>
<td></td>
<td>d. Own pension ..........</td>
</tr>
<tr>
<td></td>
<td></td>
<td>e. Informal employment ........</td>
</tr>
<tr>
<td></td>
<td></td>
<td>f. Lease/rent own land or property ..</td>
</tr>
<tr>
<td></td>
<td></td>
<td>g. Own savings/investments ..</td>
</tr>
<tr>
<td></td>
<td></td>
<td>h. Agricultural activities done by self ..</td>
</tr>
<tr>
<td></td>
<td></td>
<td>i. Other (specify) ...........</td>
</tr>
<tr>
<td>No</td>
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<td>Coding categories/ Filters</td>
</tr>
<tr>
<td>----</td>
<td>----------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| 304| i) If earning an income do you want to change your income earning activity?             | Yes ..................................1 → ii  
No .................................. 2 → 307  
No earning .................................. 99 → 305 |
|    | ii) Why are you not changing your income earning activity?                               | Disapproval of spouse/children/relatives .................1  
Lack of employment opportunities in area ..................2  
Disable/sick/aged ...........................................3  
Child/elderly care/household work ..........................4  
No education/skills ........................................ 5  
No political influence .....................................6  
Other (specify) ............................................7  ↓ 307 |
| 305| i) If you are currently not earning an income, have you ever earned an income?           | Yes............. 1 → ii  
No............. 2 → 306 |
|    | ii) If so what did you do?                                                               | ........................................................................→ 306  
**Interviewer:** Enter code when editing                | Code .......... |
|    |                                                                                        | Gets sufficient income form other sources .................1  
Disapproval of spouse/children ..............................2  
Lack of employment opportunities in area ..................3  
Disable/sick/old age .........................................4  
Child/elderly care/household work ..........................5  
No education/skills ........................................ 5  
No political influence .....................................6  
Other (specify) ............................................7  
Not applicable (in employment) ..............................99 |
| 306|                                                                                         | Note the three main things on which personal income is spent                           |
| 307|                                                                                         | **Codes:**  
Household ...........1  
Children’s education/health...2  
Liquor/cigarettes.....3  
Household maintenance.....4  
Other (specify) 5  |
|    |                                                                                         | ![Table](https://via.placeholder.com/150) |
|    |                                                                                         | **a) Self**  
i  
ii  
iii  |
|    |                                                                                         | **b) Spouse^a**  
ii  
iii  |
|    |                                                                                         | a. For dead/divorced/separated – recall if possible when living or married to you      |

389
<table>
<thead>
<tr>
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<th>Coding categories/ Filters</th>
</tr>
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<tbody>
<tr>
<td>308</td>
<td>i) Is your monthly income sufficient for monthly expenses?</td>
<td>More than sufficient ........................................1 → 311</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sufficient ................................................................2 → 311</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Can manage with difficulty.........................................3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Not sufficient ................................................................4</td>
</tr>
<tr>
<td></td>
<td>ii) If income is not sufficient what measures do you take</td>
<td>Cut down expenses ..................................................1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Generate additional income ........................................2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Both ........................................................................3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (specify) ................................................................4</td>
</tr>
<tr>
<td>309</td>
<td>Do you forego or limit the following?</td>
<td>Codes: Often = 1 Occasionally = 2 Never = 3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>a. Essential food</td>
</tr>
<tr>
<td></td>
<td></td>
<td>b. Milk/meat/fish</td>
</tr>
<tr>
<td></td>
<td></td>
<td>c. Essential clothes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>d. Medical</td>
</tr>
<tr>
<td></td>
<td></td>
<td>e. School needs</td>
</tr>
<tr>
<td></td>
<td></td>
<td>f. Entertainment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>g. HH maintenance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>h. Electricity/water</td>
</tr>
<tr>
<td></td>
<td></td>
<td>j. Other</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Note:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Often = weekly/monthly on a regular basis</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Occasionally = not on a regular basis as above</td>
</tr>
<tr>
<td>310</td>
<td>How do you generate an additional income?</td>
<td>Pawning property .....................................................1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pawning HH items /jewellery .......................................2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bank loans ....................................................................3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Borrowing money ................................................................4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Engage in an income generating activity ........................5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (specify) ................................................................6</td>
</tr>
<tr>
<td>311</td>
<td>What measures did you take for the economic sustainability of the household after you</td>
<td>Initiated own income generating activity ........................1</td>
</tr>
<tr>
<td></td>
<td>became Head?</td>
<td>Sent children to live with others ..................................2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Incorporated income earners to the household ..................3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Stopped children’s schooling ......................................4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sent children to work ...............................................5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sold land /property ..................................................6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Careful management of finances ....................................7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Did not do any specific change ....................................8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (specify) ................................................................9</td>
</tr>
<tr>
<td>No</td>
<td>Questions/ Instructions</td>
<td>Coding categories/ Filters</td>
</tr>
<tr>
<td>----</td>
<td>--------------------------</td>
<td>--------------------------</td>
</tr>
</tbody>
</table>
| 312 | i) Do you own land other than your house plot? | Less than 5 perches………..1  
5 – 15 perches……………..2  
16- 25 perches……………3  
26 – 50 perches……………4  
More than 50 ………………5  
No land……………………6 |
|   | ii) Do you own any property other than this house? (Houses/ shops etc.) | One building………………. 1  
Two buildings………………2  
Three or more buildings………3  
No property………………….4 |
|   | iii) Do you own livestock? (………………) | 1-2 ………….1  
3-5 ………….2  
6-10 ………….3  
10+ ………….4  
No livestock ………..5 |
|   | iv) Do you own vehicles? | Car/van…………….1  
Lorry……………….2  
Three wheeler……….3  
Tractor……………..4  
Motor bike………..5  
Push cycle……….6  
No vehicles……….7 |
|   | v) Do you own jewellery? | Chain/bangle/earrings …..1 (only one item of these)  
Basic jewellery…………… 2( chain+bangles+earrings)  
Additional jewellery……….3 |
|   | vi) Do you have savings? | Less than 10,000……………1  
10,000-25,999…………….2  
26,000-50,999……………3  
51,000 – 100,000…………4  
More than 100,000……….5  
No savings……………….6 |
| 313 | i) Can you make use of money/property that belonged to your husband? | Yes……………….1 → 401  
No………………….2 → ii  
Not applicable….. 99 (never-married) |
|   | ii) Why can’t you make use of these? | .................................................. |
### Section 4: SOCIO-POLITICAL RELATIONS

<table>
<thead>
<tr>
<th>No</th>
<th>Questions /Instructions</th>
<th>Coding categories/ Filters</th>
</tr>
</thead>
</table>
| 401 | Identify the persons you associate regularly (at least once a month) or could approach on your own to seek any kind of help when necessary. | Use ✓
| | **Interviewer:**  
| | **Code the associates as stated by the respondent according to given categories. If not possible to code according to given categories, clearly state the type of contact in the category ‘other’** |
| | a) Own parents/siblings  
| | b) Husband’s parents/siblings  
| | c) Neighbours/friends/workmates (within com.)  
| | d) Work mates/friends (outside com.)  
| | e) Formal networks (within com.)  
| | f) Formal networks (outside com.)  
| | g) Other  
| | .................................................. |
| | **Note:**  
| | Within community = same GN  
| | Outside community = outside GN  
| | Formal networks = community leaders, employers, officials, patrons etc. |

| 402 | State where each of these contacts live |
| | **Same community** | **Same district** | **Other districts** | **Foreign countries** |
| | 1 | 2 | 3 | 4 |
| | a. Own parents/siblings | ✓ | X | X | X |
| | b. Husband’s parents/siblings | ✓ | X | X | X |
| | c. Neighbours/friends (within community) | ✓ | X | X | X |
| | d. Workmates/friends (outside community) | ✓ | X | X | X |
| | e. Formal networks (within community) | ✓ | X | X | X |
| | f. Formal networks (outside) | ✓ | X | X | X |
| | g. Other (specify) | ✓ | X | X | X |

| 403 | i) What description from the following best describes your association circle after you became a head of household |
| | Increased........................................1  
| | Decreased....................................... 2  
| | Changed......................................... 3  
<p>| | Same as before................................... 4 |</p>
<table>
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<th>Questions/ Instructions</th>
<th>Coding categories/ Filters</th>
</tr>
</thead>
<tbody>
<tr>
<td>404</td>
<td>How does your kin/friends/neighbours help you?</td>
<td><strong>Codes:</strong> Yes…1  No….2</td>
</tr>
</tbody>
</table>
|    |                                                                                        | a. Food  ………  
|    |                                                                                        | b. Money ………  
|    |                                                                                        | c. Child /elderly care + housework ………  
|    |                                                                                        | d. Agriculture/self employment ………  
|    |                                                                                        | e. Security ………  
|    |                                                                                        | f. Finding income generating activities ………  
|    |                                                                                        | g. Skill improvement ………  
|    |                                                                                        | h. Building social connections ………  
|    |                                                                                        | i. Advice on savings/jobs ………  
|    |                                                                                        | j. Companionship /emotional support ………  
|    |                                                                                        | k. Official tasks ………  |
| 405| Why do you think your kin/neighbours/friends help you?                                  | Social duty…………………..1  
|    |                                                                                        | Genuine concern……………..2  
|    |                                                                                        | Expecting money/other help……3  
|    |                                                                                        | Reciprocity………………………4  
|    |                                                                                        | Stabilize your position…………5  
|    |                                                                                        | Other……………………………6……………  
|    |                                                                                        | ……  |
| 406| How do formal networks help you?                                                        | **Codes:** Yes…1  No….2    |
|    | **Interviewer:**  
|    |   Explain ‘formal networks’ to the respondent                                           | a. Food  ………  
|    |                                                                                        | b. Money ………  
|    |                                                                                        | c. Child /elderly care + housework ………  
|    |                                                                                        | d. Agriculture/self employment ………  
|    |                                                                                        | e. Security ………  
|    |                                                                                        | f. Finding income generating activities ………  
|    |                                                                                        | g. Skill improvement ………  
|    |                                                                                        | h. Building social connections ………  
|    |                                                                                        | i. Advice on savings/jobs ………  
|    |                                                                                        | j. Companionship /emotional support ………  
|    |                                                                                        | k. Official tasks ………  |
| 407| Do you take part in the following?                                                      | **Codes:** Yes… 1  No…2  
|    |                                                                                        | a) Activities of the kin ….  
|    |                                                                                        | b) Activities of the community ….  
|    |                                                                                        | c) Religious activities ….  |
| 408| If the answer to any of the above is ‘No’, what is the reason                          | ……………………..  |
| 409| If you have ever been rejected by kin/community how did you react?                      | ……………………..  |
| 410| Who represents your household in official matters                                       | Self……………………………1  
|    |                                                                                        | Self /with the help of someone……2  
|    |                                                                                        | HH member………………………3  
|    |                                                                                        | Relative………………………4  
|    |                                                                                        | Spouse………………………5  
<p>|    |                                                                                        | Other……………………………6  |</p>
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<th>Coding categories/ Filters</th>
</tr>
</thead>
<tbody>
<tr>
<td>411</td>
<td>If you represent the HH do you think that it is done effectively?</td>
<td>No………………………………. 1→ 412</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Yes………………………………. 2→ 413</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Do not represent HH………….99→413</td>
</tr>
<tr>
<td>412</td>
<td>What is the reason for you not to represent HH or not do it effectively?</td>
<td>Lack of knowledge…………..1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Age/health…………………..2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Low response form officials…..3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Restrictions by family/kin……..4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lack of confidence…………5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Disapproval of spouse…………6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other…………………………………….7</td>
</tr>
<tr>
<td>413</td>
<td>i) Are you a member of any of the following societies?</td>
<td>Not a member of any…………….1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Samurdhi society…………………..2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>School development society……………..3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Political groups…………….4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Death donation society…………….5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Several of the above……………..6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (specify)…………………………………….7</td>
</tr>
<tr>
<td></td>
<td>ii) Have you assumed a leadership role in any of these societies?</td>
<td>Yes/before becoming head of HH……1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Yes/after becoming head of HH…….2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No …………………………………..3</td>
</tr>
<tr>
<td>414</td>
<td>Why did you obtain membership in societies?</td>
<td>Compulsory……………….1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To do social service……………..2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>By invitation……………..3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Build social contacts……………..4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (specify)……………..5</td>
</tr>
<tr>
<td>415</td>
<td>Do you feel that, you are treated differently in comparison to men when dealing with officials?</td>
<td>Yes…………….1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No…………….2</td>
</tr>
</tbody>
</table>
### Appendix B.2

**In-depth interview guide**

| Formation of FHHs/Headship role and functions | Reasons for headship and related feelings  
| | Plans taken if headship was pre-planned  
| | Actions taken if headship was not planned  
| | Preference for headship  
| | Perceptions of society (as felt)  
| | Meaning of headship  
| | Tasks undertaken as head (with a comparison to before)  

| Economic | Comparison of economic situation before and after assuming headship  
| | Actions undertaken for economic wellbeing  
| | Constraints for economic wellbeing  
| | Resources  
| | Economic decision making  

| Social | Social networks  
| | Changes in social networks and reasons  
| | Types of support received and consequences  
| | Participation in socio-political activities and changes after assuming headship  
| | Constraints for social activity  

| Achievements | Social  
| | Economic  
| | Achievements of household members  

| Regrets/failures/weaknesses | Reasons for these  
| | Constraints for overcoming failures/weaknesses  

| Short term and long term plans | For self  
| | For household members  

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Appendix B.3

Copy of ethical approval letter

Kumudika Boyagoda
Prof Richard Bedford
Dr Rachel Simon-Kumar

20 July 2009

Dear Kumudika,

Application for Ethical Approval: Heterogeneity among female-headed households in Sri Lanka...

Thank you for submitting a revised Application for Ethical Approval to the Faculty of Arts and Social Sciences Human Research Ethics Committee in response to my letter of 21 June. Thank you also for the covering letter that clearly set out your comments and the changes that you made. Your letter and revisions were received on 9 July. Thank you for talking with me this afternoon about some of the aspects of your revisions.

The following were agreed between us during our discussion today:

1) Re Comment 3 a) of your Response, "Information given in the consent form": I agree to your identification of yourself as primarily a Lecturer at the University of Colombo. I note that you also mention that you are a PhD student at the University of Waikato.

2) Re Comment 3 b) of your Response, "Informed Consent": The survey will at times involve a structured interview or a self-completion questionnaire, depending on whether a participant is literate and/or available at the time for an interview. Given this, plus the cultural context of the research, as you have explained it, as well as your previous experience with this kind of research in Sri Lanka, it makes sense NOT to require written consent for the survey, especially in the light of the next point.

3) Re Comment 3 c) of your Response, "Provision to withdraw": You have noted in our discussion that this is an unusual provision in the Sri Lankan context, and impracticable if the researcher is not on site. The provision you make to confirm informed consent at the end of the survey questionnaire or interview seems to me to fulfill adequately the spirit of the Regulation that participants have the chance to consider consent carefully. Therefore there is no need to include any provision for withdrawal after the collection of survey data.

This letter is to confirm formal ethical approval for your research project as represented by your revised submission, incorporating the above changes.

With best wishes,

John Paterson
Chair
FASS Human Research Ethics Committee
Appendix B.4

A study of Female-Headed Households in Sri Lanka

*(Information Sheet for In-depth interviewees)*

Dear Participant,

I am a lecturer attached to the Dept. of Demography, University of Colombo. Currently I am studying for my higher degree at the University of Waikato, New Zealand. For my degree I am studying about women who are heads of a household. I want to know about the problems they face and how they overcome their many challenges. You have already assisted me by participated in answering a questionnaire. Today I want discuss more details about your life as a head of a household. Please answer as many questions as possible. You need not answer any questions that you don’t want to. Please tell me if you want to stop answering at any moment. Your name or address will not be given to anyone, and your answers will be not be connected to your name. The notes I take will only be used by me and only for academic purposes. I also want to tell that you will not gain any personal benefit by participation. I appreciate your cooperation in this survey.

Thank you
Kumudika Boyagoda

Population Studies Centre
University of Waikato, New Zealand

Dept. of Demography
University of Colombo
Colombo 3 (Tel. 011-2856111)
### Appendix B.5

*Socio-demographic characteristics of the in-depth interviewees*

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Marital status</th>
<th>Ethnicity</th>
<th>Residence</th>
<th>Education</th>
<th>Occupation</th>
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<tbody>
<tr>
<td>Ali</td>
<td>57</td>
<td>Divorced</td>
<td>Muslim</td>
<td>Rural</td>
<td>Tertiary</td>
<td>Currently not/ Earlier in Middle East</td>
</tr>
<tr>
<td>Angela</td>
<td>42</td>
<td>Divorced</td>
<td>Sinhala</td>
<td>Urban</td>
<td>Degree</td>
<td>Middle management</td>
</tr>
<tr>
<td>Anula</td>
<td>49</td>
<td>Separated</td>
<td>Sinhala</td>
<td>Estate</td>
<td>Primary</td>
<td>Estate Labourer</td>
</tr>
<tr>
<td>Ayesha</td>
<td>57</td>
<td>Never-married</td>
<td>Muslim</td>
<td>Urban</td>
<td>Degree</td>
<td>Professional (Retired )</td>
</tr>
<tr>
<td>Chandra</td>
<td>53</td>
<td>Never-married</td>
<td>Sinhala</td>
<td>Estate</td>
<td>No schooling</td>
<td>Estate Labourer</td>
</tr>
<tr>
<td>Deepthi</td>
<td>42</td>
<td>Never-married</td>
<td>Sinhala</td>
<td>Urban</td>
<td>Degree</td>
<td>Professional</td>
</tr>
<tr>
<td>Fareena</td>
<td>35</td>
<td>Married</td>
<td>Muslim</td>
<td>Urban</td>
<td>Secondary</td>
<td>Home based tailoring</td>
</tr>
<tr>
<td>Hewa</td>
<td>62</td>
<td>Separated</td>
<td>Sinhala</td>
<td>Rural</td>
<td>Secondary</td>
<td>Selling products from land</td>
</tr>
<tr>
<td>Indrani</td>
<td>42</td>
<td>Living with partner</td>
<td>Sinhala</td>
<td>Rural</td>
<td>Secondary</td>
<td>Cultivating own land (+ pension of former spouse)</td>
</tr>
<tr>
<td>Ines</td>
<td>65</td>
<td>Never-married</td>
<td>Tamil</td>
<td>Urban</td>
<td>No schooling</td>
<td>Manual Labourer (informal )</td>
</tr>
<tr>
<td>Janeera</td>
<td>36</td>
<td>Married</td>
<td>Muslim</td>
<td>Rural</td>
<td>Secondary</td>
<td>Never worked</td>
</tr>
<tr>
<td>Jeeva</td>
<td>43</td>
<td>Widowed</td>
<td>Muslim</td>
<td>Urban</td>
<td>Diploma</td>
<td>Currently not/ Earlier Bank manager</td>
</tr>
<tr>
<td>Kadala</td>
<td>54</td>
<td>Widowed</td>
<td>Tamil</td>
<td>Rural</td>
<td>Tertiary</td>
<td>Never worked</td>
</tr>
<tr>
<td>Kadija</td>
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<td>Separated</td>
<td>Muslim</td>
<td>Urban</td>
<td>Primary</td>
<td>Not employed</td>
</tr>
<tr>
<td>Kumi</td>
<td>42</td>
<td>Married</td>
<td>Sinhala</td>
<td>Urban</td>
<td>Degree</td>
<td>Professional</td>
</tr>
<tr>
<td>Name</td>
<td>Age</td>
<td>Marital Status</td>
<td>Ethnicity</td>
<td>Occupation</td>
<td>Education</td>
<td>Additional Information</td>
</tr>
<tr>
<td>-----------</td>
<td>-----</td>
<td>------------------</td>
<td>-----------</td>
<td>--------------</td>
<td>---------------</td>
<td>---------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Lali</td>
<td>53</td>
<td>Never-married</td>
<td>Tamil</td>
<td>Estate Labourer</td>
<td>No schooling</td>
<td></td>
</tr>
<tr>
<td>Mala</td>
<td>65</td>
<td>Widowed</td>
<td>Sinhala</td>
<td>Estate Labourer</td>
<td>Secondary</td>
<td></td>
</tr>
<tr>
<td>Mallika</td>
<td>55</td>
<td>Widowed</td>
<td>Sinhala</td>
<td>Manual Labourer</td>
<td>Primary</td>
<td>(informal)</td>
</tr>
<tr>
<td>Muthu</td>
<td>64</td>
<td>Widowed</td>
<td>Tamil</td>
<td>Primary</td>
<td>Estate Labourer</td>
<td>Currently not/ Earlier estate labourer.</td>
</tr>
<tr>
<td>Nazeera</td>
<td>44</td>
<td>Deserted</td>
<td>Muslim</td>
<td>Manual Labourer</td>
<td>Primary</td>
<td>(informal)</td>
</tr>
<tr>
<td>Padma</td>
<td>38</td>
<td>Married</td>
<td>Sinhala</td>
<td>No schooling</td>
<td>Estate Labourer</td>
<td>Currently not/ Earlier domestic worker in the Middle East</td>
</tr>
<tr>
<td>Param</td>
<td>42</td>
<td>Married</td>
<td>Tamil</td>
<td>Secondary</td>
<td>Rural</td>
<td>Never worked</td>
</tr>
<tr>
<td>Parumai</td>
<td>59</td>
<td>Mistress</td>
<td>Tamil</td>
<td>No schooling</td>
<td>Urban</td>
<td>Never worked</td>
</tr>
<tr>
<td>Rama</td>
<td>45</td>
<td>Widowed</td>
<td>Tamil</td>
<td>Degree</td>
<td>Urban</td>
<td>Professional</td>
</tr>
<tr>
<td>Rani</td>
<td>48</td>
<td>Married</td>
<td>Tamil</td>
<td>No schooling</td>
<td>Urban</td>
<td>Permanent manual Labourer –formal sector</td>
</tr>
<tr>
<td>Sashi</td>
<td>25</td>
<td>Divorced</td>
<td>Tamil</td>
<td>Tertiary</td>
<td>Rural</td>
<td>Dispensary assistant</td>
</tr>
<tr>
<td>Sita</td>
<td>37</td>
<td>Married</td>
<td>Tamil</td>
<td>Primary</td>
<td>Estate Labourer</td>
<td></td>
</tr>
<tr>
<td>Siththi</td>
<td>59</td>
<td>Widowed</td>
<td>Muslim</td>
<td>Never worked</td>
<td>Rural</td>
<td>Never worked</td>
</tr>
<tr>
<td>Suba</td>
<td>42</td>
<td>Married</td>
<td>Muslim</td>
<td>Secondary</td>
<td>Urban</td>
<td>Business employer</td>
</tr>
<tr>
<td>Sudara</td>
<td>26</td>
<td>Never-married</td>
<td>Tamil</td>
<td>Estate Labourer</td>
<td>No schooling</td>
<td></td>
</tr>
<tr>
<td>Thushari</td>
<td>35</td>
<td>Widowed</td>
<td>Sinhala</td>
<td>Business employer</td>
<td>Diploma</td>
<td></td>
</tr>
<tr>
<td>Vindya</td>
<td>30</td>
<td>Never-married</td>
<td>Sinhala</td>
<td>Degree</td>
<td>Rural</td>
<td>Earning from property</td>
</tr>
</tbody>
</table>

*Appendix B.5 cont.*
### Appendix C.1

Age distribution of female heads by sector, marital status and ethnicity

<table>
<thead>
<tr>
<th>Sector/Ethnicity</th>
<th>Mean age</th>
<th>Age group</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>20-39&lt;sup&gt;a&lt;/sup&gt;</td>
<td>40-49</td>
</tr>
<tr>
<td><strong>Sector</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>49.48</td>
<td>18.8</td>
<td>28.2</td>
</tr>
<tr>
<td>Rural</td>
<td>50.17</td>
<td>21.0</td>
<td>21.0</td>
</tr>
<tr>
<td>Estate</td>
<td>47.47</td>
<td>29.6</td>
<td>23.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ethnicity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sinhala</td>
<td>50.49</td>
<td>18.8</td>
<td>22.1</td>
</tr>
<tr>
<td>Tamil</td>
<td>47.24</td>
<td>30.4</td>
<td>25.0</td>
</tr>
<tr>
<td>Muslim</td>
<td>49.31</td>
<td>18.5</td>
<td>27.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Never-Married</td>
<td>52.00</td>
<td>14.7</td>
<td>23.5</td>
</tr>
<tr>
<td>Married</td>
<td>41.50</td>
<td>47.0</td>
<td>31.5</td>
</tr>
<tr>
<td>Widowed</td>
<td>54.46</td>
<td>5.8</td>
<td>19.8</td>
</tr>
<tr>
<td>Disrupted unions</td>
<td>47.98</td>
<td>24.7</td>
<td>23.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Present study

**Notes.**
- a. Age groups 20-29 and 30-39 combined as there are only a few cases in the 20-29 age group.
- b. Age group 60-65 covers only 6 years in contrast to 10 years or more in the other age groups. This could have an impact on the proportions.
- c. Two cases reporting an ethnic group other than Sinhala/ Tamil/ Muslim were excluded due to lack of numbers (Ethnicity/Total =532).
Appendix C.2

Marital distribution of female heads by sector, age and ethnicity

<table>
<thead>
<tr>
<th>Sector/ethnicity/age</th>
<th>Marital status</th>
<th></th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Never</td>
<td>Married</td>
<td>Widowed</td>
<td>Disrupted</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Married</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>No</td>
<td>%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sector</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>9.9</td>
<td>26.7</td>
<td>51.5</td>
<td>11.9</td>
<td>200</td>
</tr>
<tr>
<td>Rural</td>
<td>5.4</td>
<td>29.9</td>
<td>50.4</td>
<td>14.3</td>
<td>224</td>
</tr>
<tr>
<td>Estate</td>
<td>1.9</td>
<td>41.7</td>
<td>37.0</td>
<td>19.4</td>
<td>108</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>534</td>
</tr>
<tr>
<td>Ethnicity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sinhala</td>
<td>9.1</td>
<td>28.6</td>
<td>50.0</td>
<td>12.3</td>
<td>276</td>
</tr>
<tr>
<td>Tamil</td>
<td>2.7</td>
<td>36.5</td>
<td>45.9</td>
<td>14.9</td>
<td>148</td>
</tr>
<tr>
<td>Muslim</td>
<td>4.6</td>
<td>30.6</td>
<td>47.2</td>
<td>17.6</td>
<td>108</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>532a</td>
</tr>
</tbody>
</table>

Source: Present study

Note.

a. The two cases reporting an ethnic group other than Sinhala/ Tamil/ Muslim was omitted due to lack of numbers (Total=532).

Appendix C.3

Percentage distribution of single person households by age of female head

<table>
<thead>
<tr>
<th>Age group</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-29</td>
<td>1</td>
<td>1.6</td>
</tr>
<tr>
<td>30-39</td>
<td>2</td>
<td>3.3</td>
</tr>
<tr>
<td>40-49</td>
<td>4</td>
<td>6.6</td>
</tr>
<tr>
<td>50-59</td>
<td>26</td>
<td>42.6</td>
</tr>
<tr>
<td>60 and above</td>
<td>28</td>
<td>45.9</td>
</tr>
<tr>
<td>Total</td>
<td>61</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study
### Appendix C.4

Percentage distribution of female heads with a migrant spouse by contribution of remittances

<table>
<thead>
<tr>
<th>Remittance contribution</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributing</td>
<td>107</td>
<td>94.7</td>
</tr>
<tr>
<td>Not contributing</td>
<td>6</td>
<td>5.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>113</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

### Appendix C.5

Percentage distribution of FHHs by monthly per capita income and equivalence scale

<table>
<thead>
<tr>
<th>Income group (in SL Rs.)</th>
<th>Per capita income</th>
<th>Equivalence monthly per capita income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>3,000 or less</td>
<td>177</td>
<td>35.0</td>
</tr>
<tr>
<td>3,001 - 4,999</td>
<td>101</td>
<td>20.0</td>
</tr>
<tr>
<td>5,000 - 9,999</td>
<td>118</td>
<td>23.3</td>
</tr>
<tr>
<td>10,000 - 14,999</td>
<td>43</td>
<td>8.5</td>
</tr>
<tr>
<td>15,000 - 19,999</td>
<td>23</td>
<td>4.5</td>
</tr>
<tr>
<td>20,000 or more</td>
<td>44</td>
<td>8.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>506</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Present study

*Note.*

a. National poverty line for the period 2009/10 was SL Rs3,028 per person per month.
### Appendix C.6

**Percentage distribution of FHHs by household ownership**

<table>
<thead>
<tr>
<th>Household ownership</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female head</td>
<td>217</td>
<td>42.9</td>
</tr>
<tr>
<td>Spouse</td>
<td>49</td>
<td>9.7</td>
</tr>
<tr>
<td>Household member</td>
<td>38</td>
<td>7.5</td>
</tr>
<tr>
<td>Rented</td>
<td>23</td>
<td>4.5</td>
</tr>
<tr>
<td>Government /estate quarters</td>
<td>102</td>
<td>20.2</td>
</tr>
<tr>
<td>Illegal</td>
<td>5</td>
<td>1.0</td>
</tr>
<tr>
<td>Other</td>
<td>72</td>
<td>14.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>506</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Present study
Appendix C.7

Percentage distribution of female heads by financial and material assets

<table>
<thead>
<tr>
<th>Resource</th>
<th>No</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Land (in perches)^a</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 5</td>
<td>5</td>
<td>1.0</td>
</tr>
<tr>
<td>5-15</td>
<td>16</td>
<td>3.2</td>
</tr>
<tr>
<td>16-25</td>
<td>8</td>
<td>1.6</td>
</tr>
<tr>
<td>26-50</td>
<td>14</td>
<td>2.8</td>
</tr>
<tr>
<td>More than 50</td>
<td>37</td>
<td>7.3</td>
</tr>
<tr>
<td>No land</td>
<td>426</td>
<td>84.1</td>
</tr>
<tr>
<td><strong>Jewellery</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Either a pair of bangle/ear studs or chain</td>
<td>147</td>
<td>29.1</td>
</tr>
<tr>
<td>Pair of bangles + ear studs + chain</td>
<td>211</td>
<td>41.6</td>
</tr>
<tr>
<td>Pair of bangles + ear studs + chain + anything extra</td>
<td>62</td>
<td>12.3</td>
</tr>
<tr>
<td>No jewellery</td>
<td>86</td>
<td>17.0</td>
</tr>
<tr>
<td><strong>Savings (in SL Rs.)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 10,000</td>
<td>89</td>
<td>17.6</td>
</tr>
<tr>
<td>10,000 - 25,000</td>
<td>41</td>
<td>8.1</td>
</tr>
<tr>
<td>26,000 - 50,000</td>
<td>28</td>
<td>5.5</td>
</tr>
<tr>
<td>51,000 - 100,000</td>
<td>27</td>
<td>5.3</td>
</tr>
<tr>
<td>More than 100,000</td>
<td>48</td>
<td>9.5</td>
</tr>
<tr>
<td>No savings</td>
<td>273</td>
<td>54.0</td>
</tr>
</tbody>
</table>

Source: Present study

Note.

a. 1 hectare = 395.36 perches.
Appendix C.8

Percentage distribution of female heads who own the house they live according to area of house plot

<table>
<thead>
<tr>
<th>Land area</th>
<th>No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5 perches(^a)</td>
<td>50</td>
<td>23.0</td>
</tr>
<tr>
<td>5-15</td>
<td>73</td>
<td>33.6</td>
</tr>
<tr>
<td>16-25</td>
<td>22</td>
<td>10.1</td>
</tr>
<tr>
<td>26-50</td>
<td>30</td>
<td>13.8</td>
</tr>
<tr>
<td>More than 50</td>
<td>38</td>
<td>17.5</td>
</tr>
<tr>
<td>No land (upper floor flats)</td>
<td>4</td>
<td>1.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>217</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Present study

*Note.*

a. 1 hectare = 395.36 perches.
Head of household

Head of household is that person in the household who is a usual resident of the household and is acknowledged by the household members as head of household.

- Every household should have a head of household.
- The usual residence of the head of household should be the usual residence of the household members. If his/her usual residence is not that place, he/she should not be included in the schedule and the identified head of household’s husband/wife or any other person identified by the household members as taking day-to-day decisions, and residing in the household should be included as the head of household in the schedule.
- The head of household need not necessarily be a person who earns an income.

Source: Department of Census & Statistics (2001c, p. 12).

Note.

Translated by author of this thesis.