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**ESSAYS ON ASSETS OF FEMALE-HEADED  
HOUSEHOLDS IN THE CONTEXT OF A  
POST-WAR RURAL ECONOMY: THE CASE OF  
EASTERN SRI LANKA**

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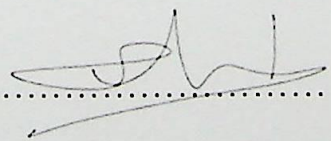
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### Abstract

Post war Sri Lanka's utmost challenge is how to effectively address the root causes of the conflict while managing the residual ill-effects of so many years of violence. To address this, it is necessary that an in-depth understanding is sought in supposedly marginalized female-headed household clusters. However, this knowledge cannot be drawn by using traditional methods that do not reveal the ground realities in complex economic situations, which are often mired by economic distortions resulting from violent conflict and the subsequent aftermath. Consequently, this dissertation provides alternatives to overcome this dilemma and presents comprehensive insight into the fates of female-headed households and female-heads in conflict affected eastern Sri Lanka.

This dissertation comprises of three empirical essays. The first essay titled; "Unpacking Gendered Household Asset Inequality in the Post War Eastern Sri Lanka" seeks to estimate gendered asset based indices to measure and interpret inequality between male-headed and female-headed households. To date very little is known about gender segregated household assets in post war situations such as in the Sri Lankan context. This paper uses data from a sample of 351 households (both male- and female-headed) covering all districts of the Eastern province to address this issue. It uses Multiple Correspondence Analysis to aggregate the data on household assets. By decomposing the asset gaps across quintiles and the mean, the essay establishes the nature of the inequality and ascertains the determinants of inequality between the male and female-headed households. The decomposition results show that much is working against female-headed households. The differences in the status of cohabitation makes a notable contribution to the widening of the asset gap, while

the number of male children, household head's age affects the gender gap at the lower quintiles of the distribution-asset poor female-headed households. Ethnicity plays a critical role in widening the asset gap especially in the lower asset, while these results strongly suggest that level-playing field type conflict transformation policies applied to post-conflict communities without considering gender of head, household composition, ethnicity, *etc.*, are bound to fail. This is because such policies are woefully inadequate as they cannot dislodge deep seated patriarchal biases and the traditional patriarchal socio-economic structures that affect the welfare of women-headed families.

Second essay, titled "Unpacking Asset Inequality and Deprivation in Conflict Affected Heterogeneous Female-headed Households: A Composite Asset Index Approach", develops an asset based index to measure and understand the outcomes of heterogeneous women-headed households in the rural sector of the eastern province of Sri Lanka. The essay finds that there has been an increase of household assets owned by the female-headed households during the initial stages of the post war period (2009-2013). Thus, asset poverty had declined during the first few years of the post-war period. However, the General Entropy measurements suggest that female headship and its interaction with ethnicity are associated with inequality and horizontal manifestations of inequality. Binary logistic models were run to ascertain the odds of falling into asset deprivation for different categories of female-headed households. The findings show that in contrast to the Sinhalese female-headed households, Tamil and Muslim female-heads have higher odds of falling in to asset poverty. It also transpired that compared to Sinhala widow headed households, the households headed by Sinhala divorced or separated women; Muslim widows;

Muslim divorced/separated females are all more susceptible to fall into asset deprivation. Furthermore, Tamil and Muslim female-headed households from former LTTE controlled areas and those from former "border" areas had higher odds of falling into asset poverty than female-headed households from former government controlled areas. The paper concludes that, even though the post war transformation had led to increase of assets held by female-headed households, the inequality among various groups of female headed households persists.

The third essay, titled "A Grounded Theory on Asset Accumulation of Women-heads of Households in the Context of a Rural Post-War Economy: The Case of Eastern Sri Lanka", uses Grounded Theory methodology to explore how assets are generated with a view to identify and understand the elements that hinder asset accumulation by female headed household in a rural post war context. The data for the study was collected from 65 female-heads of households during June and July of 2014. The study finds female-heads heavily relied on informal sources for assets and on passively generating assets (e.g. government welfare payments). The study also finds that barriers to asset accumulation can be related to the individual (attitudes, inter and intra household conflicts), to the environment (droughts and exposure to threats from wild animals) and to institutional and structural factors (market and non-market structural barriers).

Irrespective of ethnicity, age or other demographic characteristics, female-heads of household commonly engaged in non-paid labor and relied on external transfers such inter household transfers. The findings suggest that market systems that function in post war rural Sri Lanka does so within strict bounds imposed by entrenched patriarchal social structures and institutions. The much-hyped post war

resurgence or peace dividend in Sri Lanka had not changed the existing patriarchal structures and other market and non-market factors negatively affecting female-headed households. This is clearly a missed opportunity to address economic roots of conflict, making post war peace in the island nation more fragile. This emphasizes the need for institution building that is cognizant of the intersectional effects that headship has with ethnicity, age, marital regimes and spatial factors (locational histories and past vulnerabilities). Ad-hoc fit for all post war development policies are not likely to be able to counter stubborn effects/scars of many years of war and underdevelopment; they are even less likely to be able to address root causes of conflict.