

## **The Socioeconomic Status of Women Headed Households in the Oddusuddan Divisional Secretariat in the Mullaitivu District During the Post-2010 Period**

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### **Abstract**

The main aim of this study is to identify and reveal analysis of socioeconomic status of the Women Headed Households (WHHs) in the Oddusuddan Divisional Secretariat in the Mullaitivu District. Stratified random sampling has been used for this study with the aid of a well-structured questionnaire, focus group interviews, and observations have been used for data collection technique. Descriptive statistical tools have been used for the analysis. This study includes quantitative and qualitative techniques and mixed research techniques. Various demographic variables such as age, religion, education, society memberships, family types, marital status, health status, causes of WHHs, political partnerships have been taken in to consideration social positions. To know the economic situation, job profile, working hours, working days, job environment, various property values, expenditure patterns, saving and borrowing activities and public assistance have been considered as the main variables. The main finding in this study area, has been that people daily face many difficulties to satisfy their basic needs and wants in the society.

**Keywords-** Socioeconomic status, Women Headed families, Quantitative and qualitative techniques, demographic variables, Mixed research techniques.

### **Introduction**

Sri Lanka is an island in the middle of the Indian Ocean with 65,610 Square kilometers and a population of 20.8 Million. This is a beautiful country consisting of a multi-ethnic and multi-religious population. Sinhalese, Tamils, Muslims and Burghers live here. The Majority of the people are Sinhalese, while the other three make up the minority. The beauty of this country has attracted many tourists towards it from 1980 to May 2009, inspite of these 30 years being a dark period in this country's history. The internal racial conflict it faced has seen a resurrection in every aspect where the country is concerned in the last 12 years

The 30 years of war in the North and East of the country has seen immense devastation in every sphere. More than 100 000 precious lives have been lost. Thousands have either been physically handicapped or are among the missing. Further, there has been a significant loss of property. In Sri Lanka, approximately 1.4 Million families are headed by women. This is nearly 27% of the total household according to the Department of Census and statistics of 2016. More than 50 % of them are widows. Besides, the women who head their families have had their education from grades 6 to 10. Among them, 7% have had no schooling at all.

According to the U.N report of 2015, there are about 58121 families headed by women in the Northern Province alone. In the Mullaitivu district there are 7201 women headed families. Out of these, nearly 4000 families have become women headed families according to the resource profile and statistics of 2020. The common feature of the women headed families is poverty. The war of 3 decades has resulted in the increased women-headed families in Sri Lanka, especially in the North and the East. A family to become women-headed is either due to the husbands' demise or due to the lack of their husbands' direct assistance. Due to various reasons like a natural disaster of the nature of a Tsunami or an unnatural disaster like a war violence, disease, accidents or suicides may occur. With the loss of the male counterparts the women become widows. It can also happen under the circumstances when the husbands become missing during a war, husbands deserting their wives, divorcing them, residing abroad, becoming physically handicapped, or addicted to alcohol. Then, the women are pushed into a position where they are forced to head their families.

This research makes use of the International Labour organization for the term 'women-headed family', which goes thus, "Households where no adult males are present, due to divorce, separation, migration, non-marriage or widow-hood or where men although present do not contribute to the household income." On a worldwide basis, it is evident, that women-headed families lack in education, income, and poverty-stricken are to a very great extent.

**Research Area**

The Mullaitivu district in the Northern Province has 6 divisional secretariats. They are Karaitthuraippattu, Puthukkudiyiruppu, Oddusuddan, Maanthai East, Thunukkai and Velioya. The research area Oddusuddan consists of 27 Grama Niladhari divisions and 114 villages. 6623 families and 20,626 individuals come under this divisional secretariat. The total area of this place is 762.50 sqkm. This is 28.3% of the total land area of this District. The density of the population of this divisional secretariat is 28 persons per square kilometres. The population density of this District is 51 persons, and on a national basis 311 people per square kilometre. In the Mullaitivu district, this secretariat has the most amount of land and a less amount of population density. This is revealed in the resource profile and statistics of 2020.

In the research areas, there are 1261 women-headed families. This refers to 17.5% of the families in this area. Here 1044 women are heading their families due to the demise of their husbands, 196 due to separation from their husbands, two due to the husbands being missing and 19 being unmarried. The following figures show due to the demise of their husbands that due to violence 278, due to accidents 32, due to sickness of their husbands 223, due to natural disaster 376, due to suicides of their husbands 35 and due to other reasons 50 their women counterparts were forced to take up the leadership of the families. According to the resource profile and statistics of 2020, women who lost their husbands due to violence and suicides are 59% and 58%, respectively of the district total.

**Research Problem**

In the research region, loss of lives, people being missing, destruction to houses and properties and animal husbandry etc. were observed. Further, land mines being buried in farming lands have destroyed their lives and livelihoods these people took up residence, in the inland refugee camps situated in Chettikulam (Vavuniya) and were resettled in 2011. They are now gradually building up their lives. Ever since the government, the non-governmental organizations, the private sectors and voluntary organizations have been helping the people in improving their lives. Some such, are the resettlement assistance funds, housing schemes, cash grants, livelihood training, livelihood equipment, etc. Most of the women have not completed their schooling. Thus, they are only unskilled workers. Besides, the education, health aid and medical facilities they receive are less, and their recreational facilities too are very little. The research problem is that this area is backward and with significantly lower development and a place where very few social and government-aided schemes exist.

**Objective**

The objective of this research is to understand the socioeconomic position of the women-headed families in the study area.

**Limitations**

Some government officers are women holding responsible positions yet. They have not carried out any documentation from the Grama Niladaries. Further they also did not like to hand over any data. Even women separated from their husbands were reluctant to give particulars about themselves. They had mentioned that they had security reasons for this. Women who are entrepreneurs also did not like to reveal details about their small-scale endeavours.

**Literature review**

On a worldwide basis, researchers have been carried out by international organizations, countries, and neighboring countries regarding women-headed families. These have also been carried out by individuals living in other countries and by those residing among multi-ethnic and religious communities. Besides revealing the socio, political and economic situations of women-headed families in those countries, they also explain the challenges they face in their livelihood.

**Nassery (2002)** brings to light a country called Afghanistan, affected by the Afghanistan war. Two million people lost their lives in this war. While Three million people became handicapped and 6 million were displaced. These numbers amount to 10% of the total population of the country. In 2000, there were only a very limited amount of organizational setups. Even those did not have a financial base. Even here, women were affected to a great extent. Not only the community of that country but also the international organizations failed in bringing them back to their normal life.

**Ruanapura K.N. (2004)** carried out a survey based on the Eastern Province of Sri Lanka regarding the WHF. When we say women-headed families, it also concerns young women who bear the financial burdens of their

home fronts. He mostly speaks of the Muslim women who are widowed and who face religious and cultural norms and various barriers.

**TenzimaZohra Habib M.S (2010)** described the women-headed families' socio-psychological status in the Rajasthani city in Bangladesh. She used the convenience sampling method to survey 120 households. Her descriptive analysis and the interview she carried out in-depth have helped her to reveal her conclusion. She says that the WHF faces many problems due to the absence of the male breadwinner and the low level of resources, resulting in the increasing amount of Vulnerability of the WHF. This situation invariably affects the socio-psychology of the WHF. Despite multidimensional poverty prevailing in their midst, with the help of the society, they manage to carry out their day-to-day family life. Facing financial problems is a great challenge for them.

**Sharika (2011)** shows the social and economic problems faced by women-headed families after the internal war in Sri Lanka. Besides assessing the socio-economic effects during the war, it also mainly assesses the impact of war on women who headed their families.

**Jeevasuthan (2017)** highlights the psycho social and the livelihood challenges the women headed families faced after the war in the North. Further, his research highlights the economic challenges, low income, livelihood problems and less help by way of incentives. This research also reveals sexual abuse faced by them.

Thus, even though such researches have been carried out in Sri Lanka as well as worldwide regarding women headed families, the researchers have been carried out to highlight their expectations. Divisional secretariat wise and to find out their objectives by way of observation and putting forward their problems by way of interviews, are very very scarce. This creates a great void in this research.

### **Methodology**

This research is based on primary and secondary data, interviews, and observations. In the Oddusuddan Divisional Secretariat and the 27 Grama Niladhari divisions, information was obtained through personal statements and interviews. Additional information was received through Grama Niladharies, social service officers, female development officers, economic development officers, and Rural development officers. Data was collected by visiting homes of women-headed families. Further, interviews were held with the president, secretary and the committee members of the women's societies and discussions were held with mediation board members, and by conversing with the responsible officers like the Grama Niladharies for data collection.

The secondary data, the social resource profile, and statistics 2020 Mullaitivu, the central bank's annual report 2010 - 2019, the consumer income expenditure survey-2016. Further, the documents preserved by the 27 Grama Niladharies and some information furnished in the previous researches will be used from the Literature review section of the Northern Province statistical handbook- 2019. The data collecting method used to collect this data is the stratified random sampling method from a total of 1260 women-headed families, 75 samples were selected, and a research was carried out. This data was collected during the 3 months from November 2020 - January 2021. The first stage data gives the demographic characters, social and economic characters, and their livelihood problems. This data gives the demographic and historical information, the infrastructural information, the institutional information, and the organizational structure. The data analysis techniques are quantitative analysis, and the qualitative analysis have been used. Both these complement each other. In the quantitative analysis descriptive statistical skills has been used. In the descriptive skills, along with the bar charts and cross tab, central trendancies. Using such techniques has added value to the qualitative research. Besides, to the open questions in the questionnaire, the responses, observations, interviews and information given by the women-headed families have been included in the qualitative analysis. Both these analyses have been combined together to reach the objective of this research.

### **Data analysis and discussions**

#### **Social status of Women Headed families**

Women-headed families' social status has been identified through various variables, such as Age of the WHHs, Education level, marital status, native place, religion, social membership, differently-abled or not, number of children, family size, number of dependents, whether parents living with them or not, age at marriage, causes for women to head, political interest, health status and language fluency are significantly influence the social status of the WHHs.

### Demographic profile

According to the research area from the sample size, shows that 39% of the respondents belong to the age group of 31-40 years and, 32% of the respondents belong to the age group of 41-50 years and, 13% of the respondents belong to the age group of 51-60 years. 9% of the respondents belong to the age group of more than 61. Further, 7% of the respondents belong to the 20-30 years group. Thus majority of the respondents belong to the age group of 31-40 years. The majority of the women, that is to say that 81% of the women are Hindus. The other 19% of the women are Christians. The family size of the WHH in this research area is significantly small, because the majority of the families (43%) have three members. Followed by 24% of WHH are with two members, four members family make up 12%, while five member families make another 12%. Only 9% of the WHH have been living alone. 35% of the families had no sons. The majority (44%) of the families had one son, 19% of the women had two sons. Daughters are also similar to sons in numbers. 33% of the WHH had no daughters. The majority of the women (43%) had daughter 1 each. 16% of the women had two daughters. 7% of the families had three daughters. Only one family had four daughters from our sample.

Out of the 75 respondents, 91% of the women were living in their own place. The 9% of the women were from any other parts of the country. 83% of the family were living alone. The remaining 17% of the families living jointly. The social partnership of the WHH has been of a moderate level. 67% of the women were involved in social services, 4% of the women belonged to the society Organization's leadership position. From the research area's sample size, 40% of the women married when they were under 20 years. As such it is evident that in this area, women have usually married when they were young. 37% of women were married between the ages 21-25 years in this area. 77% of the women from 75 families, married under the age of 25 years. During the finding whether Parents were living or not, most of the women (72%) said that, one of their parents were still living. Only 28% of the women said that had no father or mother. Then some had lost both of them. 25% of the women have both parents. 35% of the women have only their mothers only. 13% of the women have only fathers their.

### Educational status

The education status of women is significantly at low a level in this area. One-fourth; (25%) of the respondents qualified the Ordinary level exam. 23% of the women had the primary education qualification. 17% of the respondents qualified had the Secondary qualification. 11% of the women Heads had no proper Education, but they were able to read and write. Only 8% of the women in this sample area had qualified the Advanced level examination. The majority of the respondents had passed Ordinary level exam. Next, we asked all WHHs about women's Education. Out of the 75 WHHs, 53% of the women said women's education is good, while 43% of the women told it was very good and 3% women had an average opinion while remain 1% women told women's education was not good. All the majority of the women, around 96% of the women, accepted that the women's education is necessary for women.

Out of the 75 women heads, only one woman had speaking and writing skills in Tamil, English, and Sinhala skills. Only 5% (4) of the women has the reading and writing skills in English. Only 4% (3) women were to speak in Sinhala. 100% of the women were able to speak Tamil fluently, because Tamil was their mother tongue. Unfortunately, 7% (5) of the women were neither able to write nor read in Tamil. Thus the language skills of the sample area are significantly inadequate. This area's education level is low mainly caused by their poor status the weakness in English skills, and due to the Sinhala language learning and teaching process being restricted during the war period during the LTTE presence..

### The causes to the WHHs.

The causes for the experiences of the women-headed families are different from one to another. Out of the 75 women, 61% of the women lost their husbands. 36% of the women lost their husbands during the war. Deaths due to natural diseases, accidents and suicide are 5%, 5%, and 4%, respectively. Out of the 75 women, 21% of women had problems with their husbands and got separated from them. Amongst WHH, 7% of the women missed their husbands due to the war period. Other reasons of the women heads were divorce, migrating, and husbands being disabled which amounts to 3%. Amongst the WHH, 40% of the families have been living as for the last 11 to 15 years. This type of experience was the majority of the WHH. The next, 32% of the women have been living for 6 to 10 years as WHHs. The next 21% of the people have been living as Women heads for the last 2 to 5 years. In our sample, we did not take in to consideration less than two years of experience in the WHHs, because the women with less than two years of experience, would not have had much experience as women heads, and would not have been able to give much information. 7% of the women had

more than 16 years of experience as women heads. This type of people had a lot of experience and many stories to tell from their personal experience for our research.

We were able to assess the psychological status of the women with the help of a seven-point scale. 43% of the women said that were somewhat happy, and 25% of the family said that they were not happy no sad, only 12% of the family said that they were delighted, but 5% of the family said that they were unhappily, 1% said that they very unhappy. They mostly said they are not happy and were only we are living for their children's sake.

In this research area from our samples, we found that 5 of the women were differently-abled out of the 75 WHHs. Seventy of WHHs were physically fit. Four women are disabled due to the war. The remaining one was naturally disabled from birth. The majority of the women (93%) go to the government hospital for the treatment. The remaining 7% of the elderly women go to the Siddha medicine or the Ayurvedic hospital when they suffer from any diseases. Younger women do not believe in the ayurvedic hospital. They believe in western medicine. Dependents of the WHH are also significantly lower level. 43 % of the WHH have two dependents. 24% of the women have one dependent. 13% of the women have four dependents. Only 9% of the women heads have three dependents. The remaining 9% of the women have no dependents.

### Economic status of the Women Headed families

The Economic status of the women heads has been assessed under the many categorise. Employee's employment. Job income, total income total expenditure, monthly saving and saving institutions, loan, housing facilities and the value of assets. These indicators clearly explain the economic status of the WHHs.

### Employment Profile of the WHHs

**Table-01**

#### Employment Categories and Monthly salaries of WHHs

Job Kinds/ category	Income 5000>	5001- 10000	10001- 15000	15001- 20000	20000<	Total
Unemployed	100% (8)	0	0	0	0	100% (8)
Manufacturing	33% (9)	44% (12)	11% (3)	4% (1)	8% (2)	100% (27)
Trade	14% (2)	36% (05)	14% (2)	36% (5)	0	100% (14)
Service	15% (4)	54% (14)	23% (6)	0	8 % (2)	100% (26)
<b>Total</b>	29% (22)	41% (31)	15% (11)	8% (6)	7% (5)	75

Out of the 75 families, 89% (67) of the WHH are employed. Only 11% (8) of the women are unemployed. In the research area, people were involved in various types of work such as self-employment, animal husbandry, sewing, home gardening, milk sales, small business and daily wage laborers, domestic servant, pre-school teachers, private work in textile shops and garments. A very few were government servants. All these types of work come under three sectors which are manufacturing, trade, and service. The majority of the women were involved in the manufacturing and service sectors. The majority of the people, 44%, earned 5001Rs-10000 Rs per month in the manufacturing sector. followed by 33% of the women making less than 5000 Rs per month. In the Trade sector majority of the women, 36%, earn 5001 Rs to 10000 Rs and 15001 Rs to 20000 Rs. In the service sector, most of the women earn 5001-10000 Rs per month. In all the three sectors. The majority of the people earn less than 10 000 Rs per month. This level is significantly low.

**Table-02**

#### Age categories and Monthly salaries of the WHHs

Age Category	Income					Total
	5000>	5001-10000	10001-15000	15001-20000	20000<	
20-30	40% (2)	20% (1)	20% (1)	0	20%(1)	100% (5)
31-40	31% (9)	38% (11)	10% (3)	14% (4)	7% (2)	100% (29)

41-50	8% (2)	54% (13)	20.8 (5)	8 (2)	8% (2)	100% (24)
51-60	40% (4)	50% (5)	10 % (1)	0	0	100% (10)
61<	71% (5)	14% (1)	14% (1)	0	0	100% (7)
Total	30% (22)	41% (31)	15% (11)	8% (6)	7% (5)	100% (75)

Age category wise income earning is similar to job sector wise income earning. In the 31 to 40years, 41 to 50 years and 51 to 60 years a high frequency of women earn 5001 to 10000 Rs per month except for the 21-30 and over 60. In the age category of 20-30 and more than 61 people much less than 5000 Rs per month. The reason for this is that 20-30 years females have less experience than others and they are afraid of risk-taking. Over 61 years are physically and mentally unable to do more work compare to young women. The above table clearly shows the above situation.

Table-03

## Job category and Experiences in years of WHHs

Job kinds	Experience in Years					Total
	0	1 to 5	6 to 10	11to 15	16<	
Unemployed	100% (8)	0	0	0	0	100% (8)
Manufacturing	0	22% (6)	44% (12)	18% (5)	16% (4)	100% (27)
Trade	0	14% (2)	43% (6)	14% (2)	29% (4)	100% (14)
Service	0	23% (6)	42% (11)	19% (5)	15% (4)	100% (26)
Total	11% (8)	19% (14)	39% (29)	16% (12)	16% (12)	100% (75)

According to the above table in all the three sectors of the employments, most of the women have 6 to 10 years experiences. In the Manufacturing, trade, and service sectors 44%,43%, and 42% of the women respectively, have 6 to 10 years experience. In this research area, 25 (33%) women did not get any training in any organization. Twenty-one women work from their genetic skills. Only 15 (20%) women got special training from a proper Organization.

The majority of the people (50%) work at their workplaces from 6 to 9 hours. While 26 (35%) women work from 2 to 5 hours. 5% (4) women work from 10 to 12 hours. Thus, it can be inferred that the majority of the respondents work between 6 to 9 hours. Despite the fact, that the women though have to work hard, earn a lesser amount significantly compared to the male workers. Most of the women earn 5001 to 10000 Rs per month. Working days are also heavier than the women heads in this area. The next perspective of the working days is also a significant factor in their economic status.25 (33%) of the women work five days of the week. 12 (16%) of the women work six days per week, and 11 (15%) of the women work all the days of the week.

When we interviewed the respondents, we found that, out of the75 women 41 (55%) women were working as selfemployed. The Other 34 (45%) women work in Government and Private sectors. 31% of the women told me they were not harassed by their employers. Unfortunately, 5 (7%) of the women told me that they under physically harassments, and the remaining 5 (7%) women also told me they undermention harassment at their workplaces. Thus, the majority of the women said there is no harassment in their workplaces. All respondents belong to the 0.25 acre to 3-acre land for their livelihood activities. This is the prosperity index of these women's economic status. The majority of the women 42%, have 1 acre of land. 19% of the women have .5 Acres of land. 16% of the women have 0.75-acre land.

The total income is also the next significant variable to represent, the economic status of the women HHs. The Majority of the WHHs, 41%, got less than 10000 Rs. 36% of the women got 10001-15000 Rs as a total income per month. Only 8% of the women received more than 25000 Rs per month. This situation clearly shows a significantly poor status of the respondents. The total expenditures is more than income, because 51% of the respondents spend 10000 to 20000 Rs per month, followed by the other 24% of the women spend 20000-30000 Rs per month. 21% of the women spend 5000 to 10000 Rs per month. Only 4% of the respondents spend more than 30,000 Rs per month.

Table- 04

## Quality of homes and value of properties of the WHHs

Value of Properties /Quality of homes	Less than 500,000	500,001-10,00000	10,00001-15,00000	15,00001-25,00000	More than 25,00000	Total
Rented houses	40% (2)	60% (3)	0	0	0	100% (5)
Temporary home	50% (2)	50% (2)	0	0	0	100% (4)
Semi-permanent home	0	62% (5)	25% (2)	13% (1)	0	100% (8)
Permanent home	5% (3)	45% (26)	33% (19)	12% (7)	5% (3)	100% (58)
<b>Total</b>	9% (7)	48% (36)	28% (21)	11% (8)	4% (3)	100% (75)

Out of the 75 families, the majority of the women 77% (58) had Permanent houses in this research area. Out of the 58, 45% (26) women have worth five to ten lakhs properties. 33% (19) of the women have worth ten to fifteen lakhs properties. The Other 12% (7) women have worth 15 to 25 lakhs properties, remaining 5% (3) and again 5% have less than five lakhs and more than 25 lakhs respectively. Out of the 75 WHHs, 5 women have been living in rented houses. Out of the 5 women, 60% have 500000 to 1000000 lakhs worth valuable properties meanwhile 40% women have less than 500000 worth useful properties. Out of the 75 women, 4 women were living in temporary homes. Out of the 4 women, 50% women had less than five lakhs properties. The remaining 50% women had five lakhs to 10 lakhs worth properties. Out of the 75 WHHs, 8 women had been living in semi-permanent houses. Out of the eight women, 62% (5) women had five to ten lakhs worth properties. 25% (2) of the people had ten to fifteen lakhs worth properties, and only 13% (1) of the women had fifteen to twenty-five lakhs worth properties.

Table-05

## Total income and Total expenditure of the WHHs

Total Income	Total Expenditure				
	5000-10000	10001-20000	20001-30000	More than 30000	Total
Less than 10,000	39% (12)	48% (15)	10% (3)	3% (1)	100% (31)
10000-15000		63% (17)	22% (6)	0	100% (27)
15000-20000	0	57% (4)	29% (2)	14% (1)	100% (7)
20000-25000	0	25% (1)	50% (2)	25% (1)	100% (4)
More than 25000	0	17% (1)	83% (5)	0	100% (6)
	21% (16)	51% (38)	24% (18)	4% (3)	100% (75)

Out of the 75 WHHs, the majority of the women heads 41% (31) receives less than 10,000 Rs per month, including government and all social organization grants and relations' help. The next 36% (27) got 10,000 to 15,000 Rs per month. Based on the total expenditure the majority of the women 51% (38) incurred expenses amounting to 10001 to 20000 Rs per month. 24% (18) women spent 20001 to 30000 Rs per month. WHHs groups, received a total income less than 10,000 Rs per month. Out of the 31, 48% women expenses were 10,001 to 20000 Rs per month. The income earners by their was low, although that it may have been expenses were high. There is a possibility of borrowing from others, and one more reason is that it may have been suitable to this family. Further people do not tell the actual income of their family although they tell their actual expenditures or these people's income may being high already though they did not tell the actual amount. In another income category, the majority of the women heads income was around the same as their expenditure.

**Table-06**  
**Monthly Savings and the total savings of the WHHs**

Monthly savings	0	500-5000	5001-10000	10001-20000	20001-30000	More than 30000	Total
0	100% (16)	0	0	0	0	0	100% 16
1-500	0	22% (12)	39% (21)	18% (10)	11% (6)	9% (5)	100% 54
501-1000	0	0	50% (1)	50% (1)	0	0	100% 2
1001-2000	0	0	50% (1)	0	0	50% (1)	100% 2
More than 2000	0	0	0	0	0	1	100% 1
<b>Total</b>	21% (16)	16% (12)	31% (23)	15% (11)	8% (6)	9% (7)	100% 75

Out of the 75 WHHs, 72% (54) women, which was the majority of the women, saved up to 500 Rs per month. 21% (16) women heads neither had monthly savings nor total savings. Meanwhile, based on the total saving, 31% (23) of the women heads saved between 5001 to 10000 Rs totally, 16% (12) of the people saved 500 to 5000 Rs totally. Then 15% (11) of the women's heads saved 10000 to 20000 Rs totally. In this research area. The women's education standard is low (all women learn up to the Advanced level only) but work hard as unskilled workers mostly, and their net income is significantly low. As such they are unable to save more. Further, their expenses are also over their income. This caused disability in saving by the people.

Out of the 75 women heads, the majority of the women, 64%, have their financial activities with Government Institutions, the other 36% of the people have dealings with private institutes and Cooperatives, post offices, financial companies, and relatives. People trust more and feel stable to deal with government banks.

**Table-07**  
**Loan amounts and the purpose of the loans of WHHs**

Loan Amounts	not taken	Consumption	Repairing the homes	Selfemployment	Children's Education	Total
0	100% (15)	0	0	0	0	100% (15)
5000-50000	0	83% (24)	7% (2)	7% (2)	3% (1)	100% (29)
50000-100000	0	33% (6)	28% (5)	28% (5)	11% (2)	100% (18)
100000-200000	0	43% (3)	14% (1)	43% (3)	0	100% (7)
200000<	0	0	50% (3)	33% (2)	17% (1)	100% (6)
<b>Total</b>	20% (15)	44% (33)	15% (11)	16% (12)	5% (4)	100% (75)

Out of the 75 families, 15(20%) of the women did not take loans from any type of organization. The majority of the women, 39% (29) have taken from 5000 to 50,000 Rs. Out of these 75 women heads, 44% of the women borrowed money for consumption purposes. Such as self-employment purposes (16%), repairing homes (15%), and children's educational purpose (5%). The next feature is that, in the first three categories of the loan amounts, the majority of the people had taken from loan for consumption purpose. More than 200,000 Rs loans were borrowed only by repair the homes and for self-employment purposes. Further majority of the borrowers (20%) had borrowed from government banks. Their Other Borrowing sectors had been Private banks (12%),

relatives (14%), Samurdhi Banks and Groups (13%). They had borrowed from more than one institutions (9%), finance company, cooperative or other social institutions less than (5%).

Table 08

## PAMA and Samurdhi grants to WHHs

PAMA Grant	Samurdhi Payment				
	0	1500	2500	3500	Total
0	50% (6)	17% (2)	17% (2)	17% (2)	100% (12)
250	0	100% (8)	0	0	100% (8)
300	0	100% (16)	0	0	100% (16)
350	0	0	100% (22)	0	100% (22)
400	0	0	100% (6)	0	100% (6)
450	0	0	0	100% (5)	100% (5)
500	0	0	0	100% (6)	100% (6)
<b>Total</b>	8% (6)	35% (26)	40% (30)	17% (13)	100% (75)

In the research area, out of the 75 families, 8% (6) WHHs neither got Public Assistant for Monthly Allowance (PAMA) grant nor Samurdhi payments. The reasons for this is that are some of them working in the government, and others received a monthly income above the poverty line. If a family had one member and that lived under the poverty line, that person was entitled get 250 Rs from PAMA and 1500 Rs from the Samurdhi payment. If the dependency increases by one member PAMA increases the amount by 50 Rs. If the Family size is six or more than 6, PAMA limits it to 500Rs. In the meanwhile, If the family has one or two members, they were given 1500 Rs samurdhi payment, and if members increases by 3 or 4, the payment limit was made 3500 Rs increased by 1000 Rs to 2500 Rs. At the same time, if the family size rised by five or more payment limit to 3500 Rs. In our sample area, the majority of the people got 350 Rs as Pama payment and 2500Rs as Samurdhi payment. Further, 92% of the women were getting a grant, then this is represents 92% of the WHHs are still have been living under the poverty line.

Table-09

## Age groups and Total grants of WHHs

Age group	0	01 to 2500	2501-5000	5001-10000	10000<	Total
20-30	0	80% (4)	0	20% (1)	0	100% (5)
31-40	10% (3)	31% (9)	41% (12)	14% (4)	3% (1)	100% (29)
41-50	8% (2)	4% (1)	71% (17)	17% (4)	0	100% (24)
51-60	0	70% (7)	20% (2)	10% (1)	0	100% (10)
60<	0	57% (4)	0	43% (3)	0	100% (7)
<b>Total</b>	7% (5)	33% (25)	41% (31)	17% (13)	1.3% (1)	100% (75)

The above table shows, the age category of the women heads and each group how much they get from the government. Then based on the age groups, the majority of the grant got by 20-30 years women. This age group women got under the 2500 Rs per month. But the 31-40 years age groups which majority of the women got 2501-5000 Rs per month. In the meanwhile, 41-50 years age groups, the majority of the people in the received 2501-5000 Rs per month. Lastly, the 51-60 and over sixty years age groups got less than 2500 Rs. Because of these two groups, women's family size is smaller than other groups. These types of women's heads' children have got married and left their parents. When the family size reduces, automatically it reduces the grant amount.

Another critical point is that 83% of the people receive the grant from the government. Others receive them from nongovernment, social organizations or others.

### Conclusion and recommendation

Most of this study area covers women heads living under the poverty line. The population below the national poverty line, the population below \$1.90 purchasing power parity/day) for Sri Lanka's Sustainable Development Goal 1. Based on the research, among more than 90% of women living under the poverty line, female heads are managing their family life with some social support; their financial challenges are mainly the Socioeconomic Status of Female Heads of Households in the Oddusudan division.

The causes for the Women headed families in our research area are different. Out of the 75 women, 61% of the women lost their husbands. 36% of women lost their husbands due to the war, and the other reasons for the cause of women heads are due to the diseases, accidents, and Suicide of the husband deaths and Separation, divorce, migration of husbands and husbands being disabled. The majority of the respondents belong to the age group of 31-40 years. Mostly 81 % of the women are Hindus, and the majority of the families are 43% are living with three members. In most of the family, 44% have one son. The Majority of the women 43%, have a daughter. 91 % of the women are living in their own places. 83% of the families are living as single families. The social partnership of the WHH has been moderate level, because 67% of the women are involved in social services. While 40% of the women who are married are at under 20 years. It is evident that in this area, women have entered in to married usually at a younger age. Most of the women that 72%, said that one of their parents were still living either with them or their siblings. The education status of women is significantly at a lower level in this area. One-fourth 25% of the respondents qualified the Ordinary level exam. Only 1 woman can speak and write in Tamil, English, and Sinhala. Only 5% (4) of the women can read and write in English. Only 4% (3) women are able to speak in Sinhala.

40% of the families living in WHH last for 11 to 15 years. This type is living found in majority of the WHHs. The psychological status of the women assessed with the help of a seven-point scale mostly revealed that they were not happy and were only living for the sake of their children. 5 of the women are differently-abled out of the 75 WHHs. Dependents of the WHH are also significantly at a lower level. 43 % of the WHH have two dependents. Out of the 75 families, 89% (67) of the WHH are employed. In the research area, people involve themselves various types of work. All these types of work come under three sectors such as manufacturing, trade, and service. The majority of the women involve themselves in the manufacturing and service sector. The majority of the people, 44%, earn 5001-10000 Rs per month in the manufacturing sector.

In all these three sectors majority of the people earn less than 10 000 Rs per month. In the 31 to 40years, 41 to 50 years, and 51 to 60 years most of the women earn 5001 to 10000 Rs per month. In the 20-30 and the more than 61 groups people earned less than 5000 Rs per month. In all three sectors of employment, most of the women had 6 to 10 years of experience. Next, the majority of the people 50% work their workplaces 6 to 9 hours per day. In this research area, 25 (33%) women did not get any training in any organization. 25 (33%) of the women work 5 days of the week. Thus, the majority of the women said that there was no harassment in their workplaces.

All respondents owned to 0.25 acres to 3-acres land for their livelihood activities. This is the prosperity index of this women's economic status. The majority of the women 42% had 1 acre of land. The majority of the WHHs 41% got less than 10000 Rs per month. 36% of the women got 10001-15000 Rs as total income per month. Out of the 75 families, the Majority of the women 77% (58) had Permanent houses in this research area. Out of the 58, 45% (26) women have five to ten lakhs properties. 33% (19) of the women had ten to fifteen lakhs worth of properties.

Out of the 75 WHHs, the majority of the women heads received 41% (31) less than 10,000 Rs per month, inclusive of government and all social organization grants and relations help. Though earning their income was low, although expenses were high. Out of the 75 WHHs, 72% (54) women, such as the majority of the women, save up to 500 Rs per month. Out of the 75 women heads, the Majority of the women 64% deals their financial activities with Government Institutions. But the Majority of the women 39% (29) were taken from 5000 to 50,000 Rs. Out of these 75 women heads, 44% of the women borrowed money for consumption purposes. The Majority of the people got 350 Rs Pama payment and 2500Rs Samurdhi payment. Further, 92% of the women are get a grant to represent, 92% of the WHHs, still continue to live under the poverty line.

**Recommendations-**

- 21% of the women in the research area are separated from their husbands, and 14% of the women's husbands have remarried and are leading a new life. Out of the 16 women, only one woman legally received monthly compensation payments from her husband. Other people do not want that because they wish to get a grant. So the government should help them from their administrative mechanism to get the compensation for the affected women.
- In the research area, 40% (30) of the women married when they were under the age of 20. These people married at a younger age. This is the main cause of separation or divorce. Social organizations and religious institutions always create an awareness about life. Otherwise people, either husbands or wives, do not understand the value of their partners.
- Despite the fact that the women's education at a low level in this research area, the women who work hard unfortunately receive a low income. Mostly of the women involved in self-employment are without any training or any workshop experience. Most women did not have prior knowledge about their job. As such the Provincial government or the Central government take action through proper departments for their training through workshops.
- To improve the status of the WHHs and to help them cope better with the adverse situations, it is necessary to provide job-oriented Education and skills-oriented training for the women heads and expand the opportunities for more reasonable employment for them. Further the government should introduce psychological education, sexual Education, Career Guidance, and counseling in the school education system. Because of the lack of these the knowledge about these are very poor in the people in this study area. If these studies are added in the school curriculum, people's mindset and attitude will improve.
- The constitution of Sri Lanka assures equal rights to males and females, but in family matters such as marriage, divorce, custody, maintenance, and inheritance, laws discriminate women. The government should bring about some reforms relevant to this law. They must accept feelings public opinion, political will, and efforts to change the society's attitude towards women. The Society and the government organizations should be implement appropriate social and economic policies to provide work for the WHHs. Compulsory financing should also be provided in the annual Budget for launching of special education and training programmes for the WHHs to improve their social-economic status through skills and abilities. Finally, it is suggested that based on another sampling, more research should be carried out on WHHs in this study area.

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