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# Understanding inter group economic stratification: the case of war widow headed households in eastern Sri Lanka

By

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## **Abstract**

Protracted conflicts give rise to long term structures that create stratification among various groups of individuals. This paper examines the nature and causes of stratification and levels of vulnerabilities between two distinct ethnic groups of war widow headed households- namely, the Sinhalese and the Tamils of Sri Lanka. This work also makes its contribution to the wider literature on stratification and gender by filling the gap of knowledge that exists on economic dimensions to war widow headed households.

The fieldwork was conducted in the districts of Ampara and Batticaloa in Sri Lanka, during January 2011. The data was collected through case studies that uncovered patterns and reasons for stratification. The department for international development's (DfID) framework for livelihoods and its extensions form the conceptual background to this study.

The war widows' choice of labor market participation is surprisingly based upon structural dynamics such as conflict initiated state transfers. Certain personal decisions (i.e remarriage) have also transformed into economic decisions within these structures. In this paper, patterns of inequalities in the distribution of livelihood assets between Sinhalese and Tamil war widows are also documented. Finally, this paper sees horizontal stratification as both the cause and effect of violent conflict.

**Keywords:** War Widows, Horizontal Inequality, Stratification; Sri Lanka; Livelihoods, Assets

## **1. Introduction**

There is a large body of empirical studies that address the economic role and fate of women during violent conflicts (Brück and Schindler 2008). In this literature there is also recognition that war widowhood is a large-scale phenomenon in post-conflict settings (United Nations 2001). However, economic research into war widow households seems to have only been done marginally, if at all. The lacuna in the literature is especially felt with reference to the less developed countries, where there is a high incidence of complex political emergencies and where socio-cultural barriers to remarriage, makes widowhood persistent, if not forever. More lacking to literature is the inter-ethnic dynamics of war widowed female headed households in multi-ethnic communities. This paper provides an inquest in to possible stratifications in entitlements and levels of vulnerabilities between two ethnic groups of war widowed females headed households- namely, the Sinhalese and the Tamils of Sri Lanka. The Sri Lankan context within which this study is done is also significant: after the end of the North –East conflict in May 2009, a conflict ascribed to be a political emergency (Korf 2004) which encompass economic roots (Abeyratne 2004), livelihoods of the affected have taken center stage in terms of this country’s economic development and policy making.

This study has several objectives. Firstly, it scrutinizes the existence of stratifications and structures that generate stratification amongst the Sinhalese and Tamil war widow headed households. Secondly, it examines the nature of such stratifications and to finally, discuss the consequences such of stratifications.

For several underline reasons this study can be viewed as critical. Inter group economic stratification creates groups that are both worse-off and better-off (Kulatunga and Lakshman 2010) and the affected household groups’ ability to reconstruct livelihoods in the post-conflict period changes dramatically. Thus, by identifying conflict induced structures and anomalies that creates horizontal inequalities (Stewart 2000) that stratifies groups according to income and vulnerability (Lamport Commons 2008; Darity Summer2005), this paper makes known the challenges to post conflict transformation and conflict prevention.

Horizontal inequalities and stratifications aggravate existing socio-economic problems like poverty, which in turn instigates animosity between groups (Gurr 1970) and lock economies in conflict traps (Collier 2003). Therefore, understanding the nature of stratification will make development intervention and initiatives meaningful and effective. In such context, what is most obligatory is to seek development that addresses inequity between and within female headed households. Thus, this study is not only a contribution to local development and policy rethinking but is also a contribution to the wider literature on policy initiatives.

The transformation from a wife to a war widowed household head has spectacular consequences on the welfare outcomes to such females and their families. Hence, this study also shed light on the intra-household relations; including the changing gender roles that take place during and after conflict and enriching the gender perspectives within household economics.

In theory and in empirical work, most attention has been on *de jure* lone mothers who constitute a relatively clear-cut category and usually predominate over other types of female heads (Ruwanpura and Humphries 2005) . In contrast to this convention, this work is based on a specific segment of women that have being made household heads, namely the war widow household heads.

Literature on feminist research methods is critical of ‘mainstream’ economic methods that rely only on quantitative data, as they are inadequate for analyzing feminist concerns (Pujol 1997; Olmsted 1997). According to these critics “the survey data could tell only a very limited story, leaving out much important information”(Olmsted 1997, 142). Moreover qualitative techniques are useful to explore how market decisions and behavior interplay with non-market activities of a household (Strassmann 2008). For these reasons this paper is mainly based on qualitative information gathered through case studies that bring out answers to the problems and objectives central to this research.

The rest of the paper is organized as follows. Section 2 provides explanations to the scope of the research, the process of gathering data and the methodology of the study. Sections 3, discuss the income based stratification and vulnerability among female headed households. Section 4 provides discusses into the reasons for enduring strata and persistent widowhood. Section 5 highlights the effects of the existing stratifications and inequality. Section 6 discusses the costs

and benefits of war widowhood and the overall economic welfare to war widow headed households. Finally, section 7 provides some concluding remarks.

## **2. Scope of the research, theoretical framework and methodology**

The study was conducted in the districts of Ampara and Batticaloa in the eastern province of Sri Lanka. (See Figure 1). Both of these districts have been former battle grounds during Sri Lanka's twenty six year conflict-a conflict which is termed as a complex political emergency with roots of ethnicity related and economic deprivation.

**Figure 1**

**District map of Sri Lanka**



Note: The Ampara and the Batticaloa districts are represented by the shaded area.

In terms of ethnic composition Ampara is vastly a Sinhala dominant district while Batticaloa is a Tamil dominant area. (See table 1). Therefore, Eastern Sri Lanka facilitates the exploration of ethnicity as a source of variation in economic dimensions due to its multi ethnic demographic composition (Ruwanpura and Humphries 2005).

**Table 1**

**Ethnic distribution by district**

<b>Districts</b>	<b>Tamil</b>	<b>Muslim</b>	<b>Sinhalese</b>	<b>Other</b>
Ampara	18.3%	44.0%	37.5%	0.2%
Batticaloa	74.0%	25.0%	0.5%	0.5%
Trincomalee	28.6%	45.4%	25.4%	0.7%
Eastern Province	40.3%	37.6%	21.6%	0.4%

Source: Department of statistics 2007 estimates

Note: Eastern Province comprises of three districts. The data for the three districts are shown above the provincial data.

This study is mainly influenced by the Department for International Development’s framework for studying livelihoods (DfID and its later extensions from Collinson (2003) and Lautze and Raven-Roberts (2006) for complex emergencies. These extensions add political assets into the framework and underscore the impact of vulnerabilities upon all elements of the DfID framework.

The DfID framework is explored through oral histories of war widow, female household heads from the eastern province of Sri Lanka. In the wider literature war widows are women whose husbands had died during conflict. Furthermore, there are “false widows” (Roussou 1986), whose husbands disappeared during conflict with an unknown fate, and the “de facto widows” (Chant 1997, 12), whose husbands live permanently apart from them ( due to migration or prison sentences). This study will not make any distinction between false and de facto war widows and would be commonly treating all categories as “war widows” to avoid political and war sensitive issues.

Semi-structured interviews around particular life events and situations such as before and after economic situation of widowhood, education, work, marriage, motherhood, Household assets, income, expenditure, access to services, economic issues of being a widow and the problems

faced by dependents were conducted. According to Connell (1995) oral histories are "a first-class method for the study of social change" [as cited in (Cooke 2003, 466)] and historical incidents shade light upon present and future constructions of livelihood outcomes. Given these benefits, a case study methodology was adopted for this study.

The Sinhalese war widows were located from the widow's pension lists maintained at the Divisional Secretaries. This sample however lacks widows of non-combatant Sinhalese, killed or disappeared as a result of LTTE atrocities against civilians. Such widows are either remarried or are difficult to identify because "widowhood" is a stigmatized identity. It is not so often a woman would declare herself as a widow under these conditions.

The researcher also faced considerable difficulty in uncovering the Tamil war widow population as there is no documentation available with names and addresses with any government authority unlike for some segments of Sinhalese war widows. Hence, the Tamil war widows were found using a snow balling method.

A district surveys on female headed households conducted by the Care International was used for gathering information about the population of war widow headed households. According to these surveys the Batticaloa district has a total of 2939 war widow headed households (Care International 2008) and Ampara district has a population of 1502 war widow headed households (Care International 2010). Given the population size, one Grama Niladari(GN)<sup>1</sup> division from the Ampara District and two GNs from the Batticaloa district was selected randomly. Nawagampura Grama Niladari(GN) division in the Ampara Divisional secretariat (DS)<sup>2</sup>, of the Ampara district and Mavadivempu and Sittandy GN divisions of Eravul Pattu Chenkaladi Divisional secretariat of the Batticaloa District were selected through the above procedural.

According to the data published by the Care International survey for Ampara district, Nawagampura has a war widow population of 11, but the researcher was only able to find 9 of these households<sup>3</sup>. The survey for the Batticaloa district by the same organization recorded the numbers for GN divisions of Mavadivempu and Sittandy as six (6) and seven (7) respectively

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<sup>1</sup> A Grama Niladari division is the smallest administrative unit

<sup>2</sup> A Divisional Secretariat is larger than a GN but smaller than a District administrative area

<sup>3</sup> CARE international gives a 5% plus or minus error margin for their survey data

(Care International 2010; Care International 2008). But the researcher was able to located nine (9) war widow headed households from Sitandy GN division<sup>4</sup>. As a result a total of twenty four (24) female household heads selected for study.

The Sinhalese war widows were aged between 30 years to 45 years and the Tamil war widows were between 30-55 years. The Tamil war widows had less number of dependents compared to the young Sinhalese war widows who had smaller children still depending on them. All of the widows were still unmarried forming female headed households. Except from few cases most of the females were widowed during 1990-2000.

The study was conducted in January 2011, two years after the end of the twenty six year civil. As explained in the introduction, the focus is primarily on livelihoods of war widows, rather than on any conflict sensitive or political sensitive issues. For instance the researcher did not wish to gather information about the cause or circumstance of death of husbands as this would lead to biases, inaccurate information, and unverified stories that would bear no relevance to this study. Thus, whatever information that was collected from both ethnic groups of war widows, was used only to explore the existing stratifications and inequalities in line with livelihoods. This approach helped avoid complications on the field and was also helpful to stay within the economic framework of research which has been presented here.

### ***3. Income based stratification and vulnerability to poverty***

In the sample 91% of female heads were economically inactive before widowhood. However, after being widowed many of the Tamil widows were forced to engage in economic activities (mostly in the informal sector) where as the Sinhalese females continued to remain economically inactive and in some cases opted to exit the labor force after widowhood. (See Table 2). Why did the Sinhalese females who had become heads of their households moved out of the labor force or continued to remain economically inactive? And why did the previously economically inactive Tamil widows entered the labor force? Has economic activity lead to any stratification in terms of income?

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<sup>4</sup> CARE international gives a 5% plus or minus error margin for their survey data

**Table 2**  
**Labor force participation before and after widowhood**

State of economic activity	Ethnicity	
	Sinhala	Tamil
Employed before and after widowhood	1 (11.1%)	1 (6.7%)
Unemployed/economically inactive before and after widowhood	6 (66.7%)	3 (20%)
Economically inactive before widowhood and employed after widowhood	1 (11.1%)	11 (73.3%)
Economically active before widowhood and inactive after widowhood	1 (11.1%)	0 (0%)
Total	9 (100%)	15 (100%)

Note: The count is without brackets while the percentages are indicated within brackets.

Life stories of both Tamil and Sinhalese war widows were analyzed to answer to these intriguing questions.

Parvathi (Name changed) is a forty two year old Tamil war widow. She has three children who are between the ages of 22-13 years. She was a housewife before the death of her husband.

*“My duties as a housewife were very simple but after the husband’s demise, I had to find work to bring up my children. I engage in several income earning activities...No, I did not receive any formal training to conduct any work I perform today, but when I was young I did learn certain work skills from my siblings and my parents. I engage in rice processing, sweet meat making and clay pot trading. Combinable these activities earn me a profit of about Rs.500 per day. Monthly, I earn a gross profit of about Rs.12000-15000.”*

Lechami (Name changed) is a thirty-two year old Tamil war widow. She is a mother of four young children aged between 10-13 years. Having been economically inactive throughout her marriage she had to opt for a new role with her widowhood.

*“Before the death of my husband I was a housewife. But after his death I had to find work to take care of my children. This prompted me to seek for a job. I was unemployed for several months but with my education qualifications (she was schooled up to year 12, and had completed secondary schooling) I found employment with a non-governmental organization. I earn an income of Rs.10,000. I also get a Samurdhi (a government consumption subsidy) of Rs.140 per month. My household expenditure exceeds my income and I find it very difficult to run my family”*

Lechami and Parvathi are women struggling to make ends meet. These are women who are actively participating in the labor market. In both cases the participation to the labor force was not voluntary. The changed gender role had driven them to be participants of a dynamic labor market.

The oral histories of the Sinhalese were far different from that of the Tamil widows. Chandrani (name changed) a thirty-nine year old Sinhalese war widow believes that she is better off not being employed.

*“I was employed at the time of my marriage, but after marriage I did not work. I continued to stay home even after the death of my husband. His salary and the widows, orphan and dependents pensions have so far given us a good income. I decided to stay home and take care of my daughter and help her in her education”*

Hemantha (name changed) a thirty-six year old Sinhalese war widow also believes she can manage her household without being employed.

*“I was employed as a teacher while my husband was alive. But after his death I quit my job because I had to change my residence from my in-laws home to my parent’s house. But after awhile I decided I would continue to be a housewife as my husband’s salary and the pensions received were enough to cover our household income and to lead a **good life**. I don’t regret my decision to quit work”*

Chandrani and Hemantha have made a voluntary choice not to participate in the labor force. The only reason they do so is due to the transfer payments they continue to receive since the death of their husbands, who were mainly combatants of government defense forces.

Therefore, the choice to enter the labor force depended upon the inflow of state welfare payments. The Sinhalese received transfer payments that were viewed by household incumbents as sufficient for a *good life*. These transfer payments included the dead soldier's salary (continued until his age would be 55 years) and widow and dependents pensions. The decades long war between the government forces (a majority of whom are Sinhalese) and the Liberation Tigers of Tamil Elam (LTTE) has seen rapid increases in armed force income and pension levels. National statistics indicate that more than 50% of the defense expenditure (which is about 5% of the GDP) comprises of salaries and pensions paid to households.

The defense transfers received per household ranges between Rs.40,000-50,000 per month<sup>5</sup> (1USD=Rs.110). The median of the total transfer is Rs.48500. with a mean monthly expenditure of Rs.17375.56 and a median of Rs.15450; the Sinhalese households enjoy net cash inflows. In addition these government war widow household are well above the official consumption poverty line (for January 2011) which was at Rs.3290 (Department of Census and Statistics 2011).

Tamil war widows are not so luck compared to the Sinhalese war widows that earn a considerable amount of state transfer income. Tamil widows qualified only for consumption bases subsidies and old age pensions. The consumption subsidy is around Rs.140-380 per month while the old age pensions are just Rs.120 per month. The median income level of the Tamil war widow households is at Rs.7908 with a median of Rs. 6000. Out of the Tamil war widows 85 percent of them were engaged in low productive, economic activities in the informal sector (part-time work, own-account work, and non-unionized labor) that earned them less than Rs.20000 in income. Thus, the total income flow (earned and none earned) of a Tamil war widow headed household tends to be comparatively lower than the income flow generated to an average Sinhalese war widow headed household.

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<sup>5</sup> The salary of a low level defence force personal is usually around Rs.30,000-35,000. The other transfer components are less than Rs.10,000.

In terms of consumption poverty the Tamil war widows are more likely to fall in to poverty than the Sinhalese war widow headed households. The mean consumption expenditure of a Tamil household is Rs. 8111. This is a level of consumption just above the official consumption poverty line (Rs. 3290). Therefore, Tamil households headed by war widows are vulnerable to poverty.

#### **4. Choice of remarriage: Enduring stratifications**

There are instances where widowhood becomes a multifaceted phenomenon encompassing cultural, religious and economic dimensions. Hindu war widows face barriers culturally and religiously. Once widowed, these women will not remarry nor would they be allowed to participate in any holy ceremony. This is because widowhood is considered to be inauspicious within Hindu culture. Christian or Buddhist have no such extreme religious barriers to remarry but may face some amount of stigma within social circles.

In contrast to the Tamil Hindu war widows the choice of remarriage for Sinhalese war widows is in fact an economic one.

Nayana (name changed) a Sinhalese, who was widowed after one year of marriage to her husband is a women of thirty six(36) years old. She was widowed at the age of twenty two(22). She continues to be a widow even after fourteen (14) years to the death for her husband.

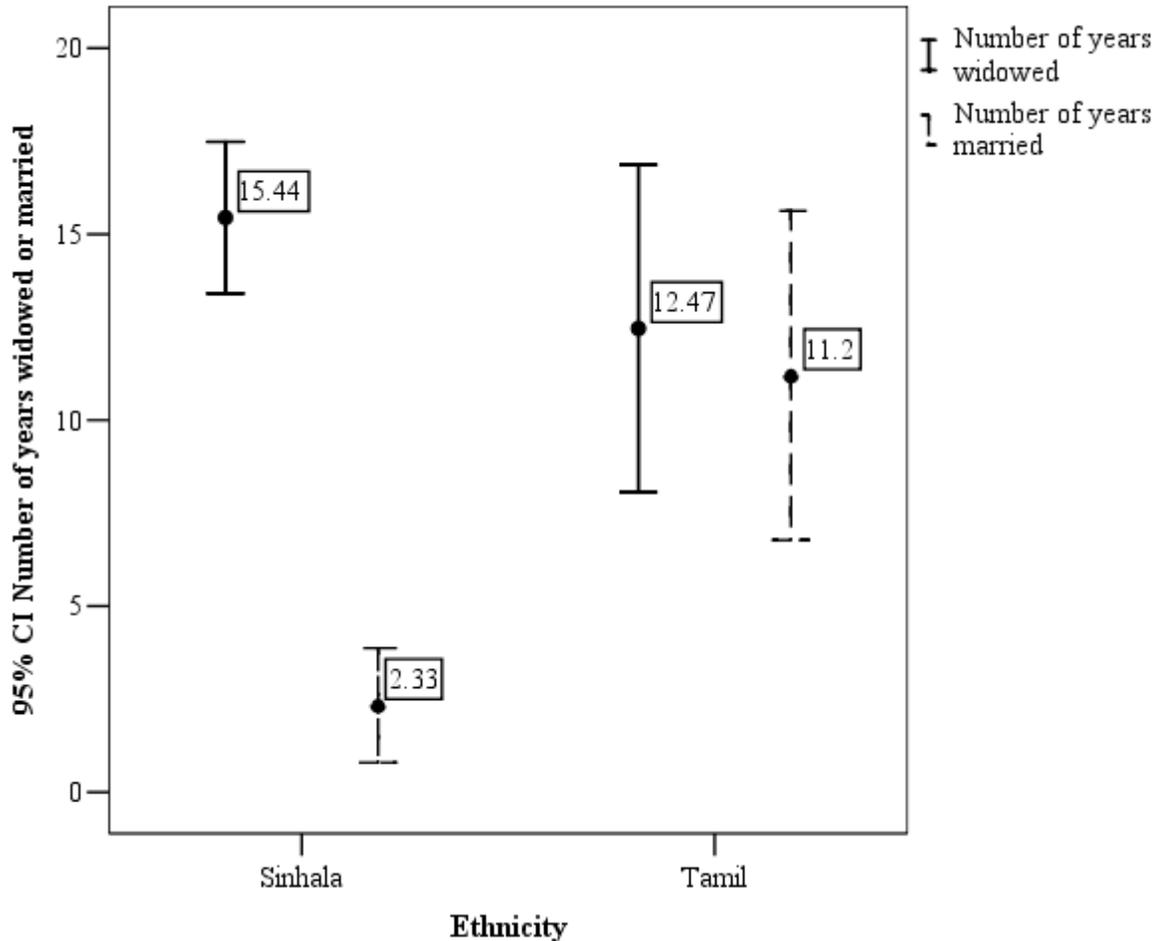
*“Frankly, I like to marry again, but if I get married I will lose the widows and orphan pension and the salary of my late husband. Therefore, I continue to be unmarried because I must take care of my daughter and spend for her education. My only happiness is her success.”*

As State Militaries plays a key role in the system of patronage that distributes welfare and privileges, Sinhalese war widows remain single to ensure continued benefits of state transfers because remarriage simply means a loss of benefits. This situation becomes even crucial because rural income levels in Sri Lanka are far lower than military income and pension benefits. On average rural income remains to be far below than the pension and salaries to non commissioned defense personnel which forms the lowest strata of the military hierarchy (Kulatunga and Lakshman 2010). This is akin to standard economic theory which proposes that “individuals choose to marry when the utility associated with being married exceeds the utility when single”

(Brien, Dickert-Conlin and Weaver 2004, 592). The figure 1 shows error bars of the mean number of years of marriage and widowhood. For both the Sinhalese and the Tamils the number of years of being a widow exceeds that of the number of years of marriage. (See figure 2).

**Figure 2**

**Duration of widowhood and marriage (in years)**



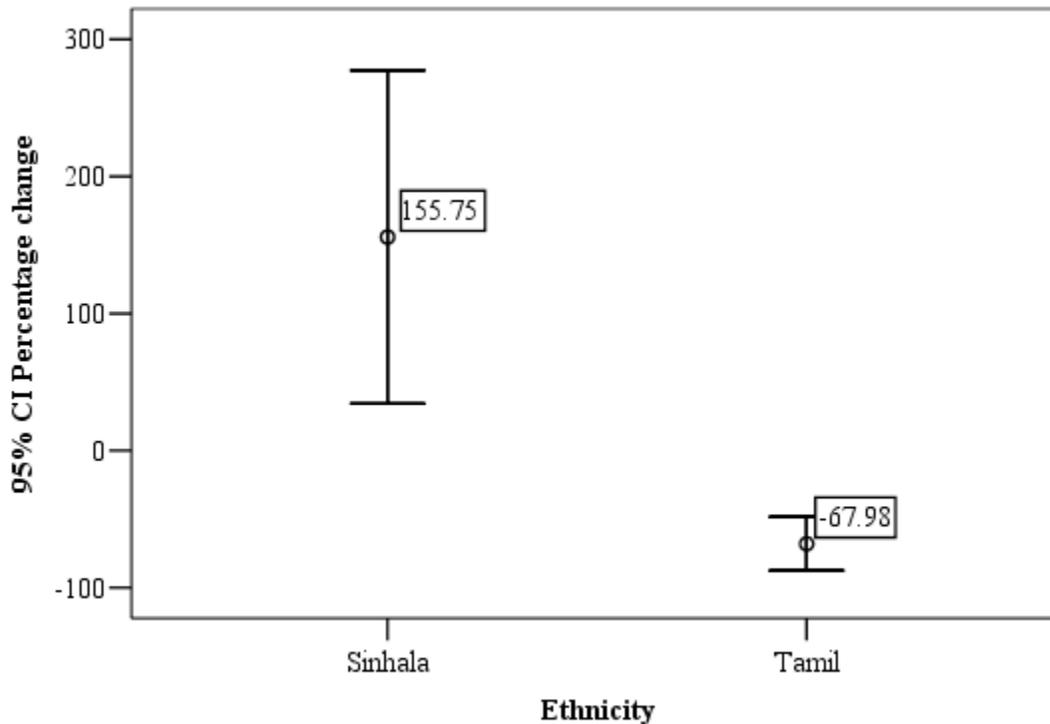
Note: The dotted error bars represents the number of years the household heads had been living as a widow and the dotted bars represent the number of years married. In both ethnic groups the number of years living as a widow is higher than the number of years that were spent being married. The mean years for both groups are given in the box

The gaps between the mean values are extremely high for the Sinhalese than for the Tamils. This is an indication to the fact that the even with less years of marriage the Sinhalese widows are

prepared to remain single for a longer periods of time because the percentage change of real income before widowhood and after widowhood is far greater for them than for the Tamils. (See figure 3).

**Figure: 3**

**Percentage change in real income (before and after widowhood)**



Note: This figure shows the percentage growth in the real income. Real income has been calculated using the Colombo Consumers Price Index (1952=100) for years 1990-2010. The boxes within the figure show the mean real income percentage change for both ethnic groups

Being single is an economic decision for Sinhalese war widows, while it remains a cultural one for Tamil war widows. As an economic decision, being single confirms to be very rational for the Sinhalese. This is because in comparison to their, pre-widowhood real household income, post widowhood real household income has grown by 155 percent. Nevertheless, as a cultural decision it has not given any income benefits to the Tamils because widowhood has in fact reduced the household income by 68 percent in contrast to pre-widowhood real household

income levels. (See figure 2). It is thus, palpable that the existing income stratification will persist provided that widowhood is associated with socio-cultural and economic elements.

## **5. Effects of stratification**

The combinations of assets and their quintiles are a result of existing structures and process that affect female headed households. The war induced welfare state mechanisms have been effectively creating income based stratifications amongst war widow headed households belonging to different ethnic groups. These stratifications are further enhanced by the causal effects of this very stratification. Increased income leads to increased stock of present and future assets. Eroding assets and entitlements lead to reduced capabilities and assets in the longer run. These cyclic effects continue to define the fate of war widow households. Following section documents some entitlement related stratifications that have been seen among the two groups of war widowed household heads.

### **Human capital**

Basic education benefits will transcend to personal levels and a general expansion of education and literacy can facilitate social change and economic progress of a region (Sen 1999). Hence, household head's level of formal education plays a considerable role in deciding the livelihood decision making.

To the exception of one household head all the Sinhalese war widows had education attainments above grade ten but their Tamil counterparts only had a probability of 87 percent to have an education attainment between grades one to eight. Out of the fifteen Tamil respondents only three had attained schooling above grade ten. Many elderly Tamil war widows had no formal schooling and were unable to read, write or compute.

It is widely accepted that schooling helps people develop the necessary skills that help them to be successful in the labor market and reduce their chance of experiencing poverty (Arkes 2010). Nevertheless, out of the nine Sinhalese household heads only two were employed. In other words, education played no role in employment, provided that the war induced state welfare continues to flow in to households. Therefore, despite enjoying a higher chance of finding work in the formal economic sector, Sinhalese war widows had opted not to participate in the labor force.

This situation changes for the Tamil war widows. Their level of education was detrimental to their employment in the formal economy. Those who had education levels above the General Certificate of Education Ordinary Level (G.C.E.O/L) were able to secure work in the formal sector of the economy.

Saroja (name changed) is a 31 year old widow. She is a mother of one daughter. She has been a widow since 3 years now. She passed her G.C.E.O/L examination and has even attempted the G.C.E. Advance level examination. In other words, she had a higher level of formal education compared to the other Tamil war widow heads in the sample.

*“I am currently between jobs. For the last two year I was running a small shop at my sister’s home. I had a monthly turnover of about Rs.12,000. In my opinion it was a good business to be doing. But my sister’s husband objected my stay with them and I had to stop the business. I don’t have enough capital to find an appropriate business place to start this business again. I applied for work with a non-governmental organization. I was successful in securing employment with them and is hoping to start work from next week.”*

When asked if she would have been accepted for the job if she did not have G.C.E.O/L qualifications, she answered as following,

*“No, I would not have got this job, because the minimum education requirement was to have G.C.E.O/Ls”*

Saroja’s story shows how she was successful in finding work in the formal economy. Her livelihood strategy depended upon her human capital. She was unsuccessful with her previous informal sector activity of operating a boutique because she lost support from her family network. But her schooling was detrimental for getting a chance to enter the formal economy.

## **Financial capital**

Earned and non-earned cash inflows were higher for the Sinhalese than for the Tamil respondents (who had a median income of only Rs.7505). Low income affected the investment and savings decisions of the households. Especially, Sinhalese war widows purchased insurance and had constant levels of savings, both formal and informal. None of the Tamil war widow

household heads had purchased any insurance policies, and failed to create any contractual long term savings nor had any financial security against livelihood risks.

Informal rural savings are produced through rotating savings groups known as *sittu*. Rotating savings is a popular mode of informal saving in rural Sri Lanka<sup>6</sup>. The Sinhalese war widows reported rotating savings contributions between Rs.5000-10000. But such practices were rarely seen among Tamil war widows.

Padma(name changed) a 40 year old Sinhala war widow is a mother of two daughters aged 18 and 14 years. She among many others provides a good case for how Sinhala war widows are cautious about their future.

*“I have two daughters and they are father less. I have a big responsibility in their upbringing. I decided to purchase two life insurance policies recently because I feel it would be a better investment for our future. In case of my death the children will need better protection. I decided to purchase several insurance policies. I pay Rs.2100 per month for one life insurance policy and for another I pay Rs.13000 annually. It’s costly but is a worthwhile investment. I also have a “sittu” of Rs.7000<sup>7</sup>. In the last round I got Rs.70,000<sup>8</sup> from the ‘sittu’. This money was partly spent to complete a section of this house and with the rest we purchased some new wooden furniture. When my children were small I opened two savings accounts for them, I have been depositing money in these accounts too. Last month I deposited Rs.2000 each to both my children’s accounts”*

Malika(name changed) is a teacher by profession and a war widow who is concerned about her 18 year old son’s education and her future.

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<sup>6</sup> In the rotating savings system the members of the rotating savings group will meet at a designated time and place and each member will contribute an equal amount of money to the rotation fund. In the presence of all members a raffle is conducted where, a chit with each member’s name on it (also known as a ‘seetuwa’ or ‘sittu’) is being drawn randomly. The winner takes the total fund amount at once. As a result, each member is able to access a larger sum of money during the life of the rotation. And this rotation period is limited to a short period of time (e.g. 6 months). This reduces the size of the loss, should someone take funds early and default on payments.

<sup>7</sup> This is the installment payment payable by the members for that particular rotating savings scheme

<sup>8</sup> This is the payment the beneficiary received by being luck with her ‘sittu’ or chit that was randomly selected.

*“All I want is for my son to be a better person and do well in his education. I decide to purchase an insurance policy in case something happens to my life. I pay Rs.5200 for this life insurance, and have been very careful not to miss any payments.”*

Mallika and Padma are risk averse household heads who had decided to build up assets in through insurance schemes, savings deposits and through rotating savings schemes.

In contrast, the Tamil war widows have a different story. Kamamma (name changed) 35 year old widow, a mother of two children earns a monthly income of about Rs.10000 from a small shop she runs next to her house.

*“I have a bank savings book, but there is only Rs.1500 in that account. I have not deposited anything to this account for over a period of 6 months. I don’t have enough savings to open a bank account for my son or daughter. Yes, I fear about their future, but what can I do for now? ”*

This is a common story among many Tamil war widows. Many did not have any form of insurance. As a result, the mean average monthly savings for the Tamils was at a meager level of Rs. 133 compared to the mean average monthly savings of Rs.7388 recorded for the nine Sinhalese war widows. Grappled with poverty, the Tamil war widows had no financial assets to create future income. The evident stratification in savings can furthermore be attributed to the conflict induced transfers accessed by the Sinhalese war widows.

## **Land assets**

Agricultural lands in the form of paddy lands and home gardens are among the most commonly held household asset in rural Sri Lanka. The Tamil war widows reportedly owned more agricultural land(mean value of 199 perches) than the Sinhalese war widows who mainly possessed land for residence and as home gardens (mean value of 64 perches). Despite owning sizable amounts of agricultural land many Tamil war widows were unable to cultivate.

Jaypraba (name changed) is a forty-six year old Tamil war widow who heads a family with three dependents. According to her, she is unable to find labor or manage the cultivation of her two acre paddy land.

*“We abandon the cultivation after I lost my husband. The two acre paddy land remained abandoned since 1992 partly due to the ongoing war. After the war ended I thought of re-*

*cultivating my paddy land. I did not have enough money to start the cultivation. Even if I had found the money, with no male child in the family I would not have been able to take care of the paddy cultivation alone. Now I have rented this land to a relation of mine. But he is not giving me my share correctly or on time.”*

When asked what was the situation when her husband was alive she responded saying,

*“My husband cultivated this land for a long time. During the early 1990’s we earned about Rs. 12000 per season. After his death in 1992 we not only lost this income but we were also unable to cultivate this land.”*

Jaypraba’s current income comes from paddy processing. She uses her share from the paddy land or buys additional paddy and mill it to be sold at a higher price. This business only yields her about Rs.12000 per month. In real terms<sup>9</sup> this is a 42 percent reduction of income in contrast to her pre widowhood average monthly household income.

There are number of reason for underutilization of agricultural land by war widow headed households; 1) lack of male labor to lead the cultivation activities, 2) inadequate capital to re-cultivate abandoned paddy lands and 3) being cheated by males are some of these reasons. Therefore, in terms of cultivatable land Tamil war widows had idle assets or assets that were utilized in manner that did not bring the household maximum income.

In comparison the Sinhalese did not own much agricultural land. Even the land that they had in possession had been acquired as a result of government defense services war widow welfare schemes. These schemes though smaller in size were effective in increasing household welfare of a sizable number of Sinhalese war widows. On average the Sinhalese widows taken up for study were given 20 perch of land with a house.

## **Physical capital**

Protracted conflict had made armed force income and incentives so lucrative that joining the government defense establishments was considered to be an economic decision than a patriotic one (Gamburd 2004). These incentives are not just limited to personnel in service but also for families of dead defense services members. As a result, the Sinhalese war widows were dwelling

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<sup>9</sup> The real income was calculated by using the Colombo Consumers’ price index (1952=100)

in a village housing scheme that was funded through state funds as housing is an incentive given to armed forces. In addition, many of the Sinhalese war widows are able to secure interest free housing loans and had monthly savings to invest in housing. Therefore, despite the low quality of construction in state funded and donated housing the female heads were capable enough to invest around Rs. 400,000-1,500,000 for upgrading their houses during a span of 12-10 years. These houses were permanent in nature with cement or tiled floors, brick walls and asbestos roofing.

In terms of basic infrastructure many Sinhalese war widows had adequate sanitation and safe drinking water facilities. They also had access to adequate schooling and health care facilities. Almost all of them owned some type of motor vehicle and basic household electrical goods were available to them. They also had access to household electricity.

In contrast, most of the Tamil war widows were dwelling in temporary structures. Especially, the older war widows were seen living in thatched huts with mud floors. Some of the Tamil widows were able to access external assistance in the form of non-governmental organization funding to fulfill their housing needs. Non-governmental funding was not widespread and only widows from Sittandy GN division reported external assistance for housing. Also lacking were basic sanitation facilities like toilets and drinking water. Sometimes, the widows shared their neighbor's wells for drinking water and their toilets for sanitation. In another case the electricity was also shared. Many widows were not happy about the public health facilities and preferred to access health care from the private sector. None of the Tamil war widows owned any type of motor vehicle and 35 percent of them did not have electricity. Electricity is also not supplied to temporary shelters due to the risk of fire damage. Hence, unequal resource distributions between the Tamil and Sinhalese war widow communities had created vast inequalities in terms of household welfare.

### **Social capital and political capital**

Social capital is the organizations, networks and interactions that exist between community members on the basis of trust and civic mindedness. Political capital is the ability to use power in support of political or economic positions and so enhance livelihoods (Baumann 2000). The Sinhalese war widows were organized and networked to gain access to additional state funding and incentive schemes such as interest free housing loans. They had formed a village level organization known as "Ranaviru paul subasadaka samithiya (war hero family welfare society)"

which had links to a mother organization that had island wide village level participation. This type of social capital was missing amongst the Tamil war widows.

None of the widows, Sinhalese or Tamil reported to have any political capital. But the mere fact that Sinhalese war widows were direct beneficiaries of state incentives proves that Sinhalese were closer to the power bases than the Tamil war widows.

### **Asset losses after widowhood**

A sizable portion of Sinhala war widows reported loss of assets previously owned by their husbands, due to quarrels with in-laws. Among such assets are lands.

According to thirty five year old Nandani (name changed) after her husband's death she was asked to leave her husband's ancestral home with her then two year old daughter and her one month old son.

*“My in-laws believed my husband's death was caused because of the ill fate I brought to him. They chased me away after his funeral. My Husband owned a 2 acre paddy land. After his demise my children and I have had the rightful ownership of this land. But my in-laws prevented our rights and have acquired it by illegal mean. They threatened to harm me if I decide to go to a court of law to claim my inheritance.”*

Nandani's story is a common story among many Sinhalese war widows. Out of the sample 77 percent of Sinhalese war widows reported losses of land due to such conflicts with in-laws.

In contrast none of the Tamil war widow head had lost any land assets to in-laws. This is because Tamil women have ownership to assets (due to the dowry system, a cultural practice common to Hindus) inherited mainly through their parents. No land asset acquisition was also reported among the Tamil war widow heads. However, after widowhood Tamil war widows had increased selling and pawing of gold jewelry to ensure household cash flows. In this regard, losses after widowhood for Tamil war widow heads, recorded a mean present value of Rs. 120500 (a range of 10-4 pounds of 22 carat gold jewelry were lost to them).

Therefore, it can be said that the change of gender roles within the households, from male headed to female headed had implications both to the Sinhalese and to the Tamil heads.

## **6. Costs, benefits and overall economic welfare to war widowhood**

The above analysis of household assets clearly demonstrates that the Economic benefits to Sinhalese war widows had increased over time. This increase had most probably surpassed the losses of assets to widowhood. For the Sinhalese the death of their husbands had opened the door to additional income in the form of widow's pensions and dependents pensions. They also increased housing and land endowments. In short, they had gained on assets like housing, land, income flows and savings. The Tamil war widow heads had no such luck in terms of many livelihood assets. As recorded previously the post war widowhood real income for Tamil war widows had dropped by 68 percent from pre war widow household income levels. Using the theoretical underpinning of the DfID framework and extensions, it can be concluded that the disparities in resource endowments had led to significant differences between two distinct groups of female household heads.

When asked what is the most central problem to lives and livelihoods the Sinhala war widows were in the opinion that they needed more educational and common infrastructure support such as better roads. But the Tamil war widows responded differently. To them more livelihood centered assets such as training, capital for business, housing and sanitation facilities were needed. These responses also draw the parallels between the two groups of war widows in terms of livelihood endowments.

The empowerment among the Sinhalese war widow household heads was also demonstrated in terms of decision making. Only 40 percent of Tamil war widows made key household decisions without consulting their parents, siblings or adult children. Whereas this percentage was higher for the economically better off Sinhalese war widows. Of the sample 44 percent of them made their decisions with no consultation from others.

Differences in endowments and empowerment had also led to differences in happiness levels amongst households. More than 77 percent of the Sinhalese war widow heads said they were happy about their current lives and livelihoods while 80 percent of Tamil war widow heads were either uncertain or unhappy about their lives and livelihoods.

As women hold central roles in coping and recovery (Momsen 2004) their destiny especially as household heads shapes the future of other household members. Inter ethnic economic

stratifications had created differing costs and benefits to widowhood determining the to present and future welfare outcomes to households.

## **7. Conclusion**

This paper highlights how stratification and horizontal inequalities are been created through conflict initiated welfare regimes and incentive schemes. The pattern of inequalities transpires the fact that Sinhalese war widow household heads enjoying a substantial amount of economic freedom in comparison to the Tamil war widows. This horizontal manifestation of inequalities if untreated would be handed down to the next generation as the fate of the mothers determines the fate of the children. Continuation of such horizontal inequalities can lock the economy in a conflict trap fueling future conflict.

The causes of the Sri Lanka's North-East conflict were within ethnicity based economic inequality. This study indicates that this protracted conflict itself has also created wider inequalities within the society. Thus, taking up arms against economic inequalities will only widen them in the longer term, irrespective of who wins. The changing gender roles and female endowments, documented in this study provide ample proof to this effect.

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