



Life and Debt

Assessing Indebtedness and Socio-economic Conditions
of Conflict Affected Housing Beneficiaries in Jaffna,
Kilinochchi and Mullaitivu Districts

**K. Romeshun
Vagisha Gunasekara
Mohamed Munas**

June 2014
Study Series No. 7

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A Publication of the Centre for Poverty Analysis (CEPA)

June 2014

Study Series No 7 – 2014

Study Commissioned by the Swiss Agency for Development and Cooperation (SDC)

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First published – 2013

National Library of Sri Lanka – Cataloguing of Publication Data

Romeshun, K.
Life and Debt : an assessment of indebtedness and socio-economic conditions of housing beneficiaries in Jaffna, Kilinochchi and Mullaitivu / K. Romeshun , V. Gunasekara and M. Munas.-

Colombo :Centre for Poverty Analysis, 2014

100p. ; 29cm. (Study Series ; No. 7)

ISBN 978-955-1040-77-2

i. 363.582095493 DDC 23 ii. Title
iii. Gunasekara, V. jt au. iv. Munas, M. jt au.

1. Housing - Finance - Sri Lanka
2. Housing - Social Welfare - Sri Lanka

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ISBN 978-955-1040-77-2

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The **Centre for Poverty Analysis (CEPA)** is an independent, Sri Lankan think-tank promoting a better understanding of poverty-related development issues. CEPA believes that poverty is an injustice that should be overcome and that overcoming poverty involves changing policies and practices nationally and internationally, as well as working with people in poverty. At CEPA our emphasis is on providing independent analysis, capacity building of development actors, and seeking opportunities for policy influence. We are influenced by a strong orientation towards service provision that is grounded in sound empirical evidence while responding to the needs of the market. CEPA maintains this market orientation through client requests, while pursuing a parallel independent research agenda based on five broad thematic areas: post conflict development, vulnerability, migration, infrastructure and the environment. Ultimately, CEPA strives to contribute to influencing poverty-related development policy at national, regional, sectoral, programme and project levels.

Acknowledgements

The Centre for Poverty Analysis (CEPA) would like to thank the Swiss Agency for Development and Cooperation (SDC) for supporting the research study that led to this publication. The study was managed by K. Romeshun, with the assistance from Dr. Vagisha Gunasekara and Mohamed Munas.

This study was made possible by the support of local government officials in Jaffna, Mullaitivu and Kilinochchi districts, the staff of SDC Head Office in Colombo and the staff of SDC field offices in the Northern Province of Sri Lanka. Without their dedication, support and advice this study would not have been possible. Acknowledgement is also due to the enumerators that helped the CEPA team carry out the surveys and the interviews. This report also benefitted from insights of many individuals, including bank officials in the three districts, UN Habitat officials – both in Colombo as well as in the North and Mr. Justin Mohan, First Secretary (Development Cooperation), High Commission of India.

Thanks are also due to the reviewers of this report – Jean Michel Jordan, Director of Cooperation (SDC), Lars Buchler, Deputy Director of Cooperation (SDC) and Nimmi Ariyaratne, National Programme Officer (SDC) as well as Ms. Priyanthi Fernando, Executive Director (CEPA) and Dr. Geetha Mayadunne, Senior Research Professional (CEPA). Gratitude is also due to the editor of this report and the accompanying online publication, *Life and Debt: Assessing the Indebtedness and Socio-economic Conditions of Conflict Affected Housing Beneficiaries in Jaffna, Kilinochchi and Mullaitivu Districts* – Roshni Alles (Editor, CEPA).

Most importantly, CEPA would like to thank all members of the 347 beneficiary households that provided information about rebuilding their homes and their lives after the war in Sri Lanka. This report is dedicated to these families and others that are recovering from the wounds of war. It is hoped that the findings of this study will be effectively utilised by relevant officials – in government and in donor organisations – to improve development interventions and create an enabling environment for individuals and communities to build a prosperous future together.

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List of Abbreviations

DCS - Department of Census and Statistics

DS - Divisional Secretary

GND - Grama Niladhari Division

HIES - Household Income and Expenditure Survey

ODHA - Owner Driven Housing Assistance

SDC - Swiss Agency for Development and Cooperation

CEPA - Centre for Poverty Analysis

Executive Summary

A number of donors as well as government authorities are assisting the construction of permanent shelter for people returning to their area of permanent residence in the North of Sri Lanka¹. While this is a commendable initiative that lays the foundation for rebuilding a safe and secure environment for their lives after war, an evaluation of housing programmes as well as recent reviews and news articles highlight a worrying observation - increasing debt amongst returning families in general and the housing beneficiaries in particular, and the inability of the returnees to manage their lives after resettlement. These are unsettling observations that must be closely examined so that measures to avoid such unfavourable situations can be taken in the future by development practitioners and policymakers.

The purpose of this study is to understand whether the owner driven housing support scheme increases indebtedness of beneficiary households and whether such high levels of indebtedness increases the vulnerability of the beneficiary households. The study method consists of a quantitative survey of 347 households in the Districts of Jaffna, Killinochchi and Mullaitivu, followed by a qualitative study to further understand and triangulate the information gathered from the quantitative survey.

This study reveals that 86% of all surveyed households are currently indebted. The average amount of debt per household was LKR 152,489. A comparison of the three districts that were subjected to this research indicates that Jaffna has the highest level of average household debt (LKR 255,294 per household – almost 80% higher than per household debt in Killinochchi and approximately 57% higher than per household debt in Mullaitivu). Households borrowed for a variety of purposes, but borrowing for livelihoods and housing construction emerged as the top two reasons.

The findings of this research indicate that owner-driven housing is not guilty as charged as the driver of household debt; it is more of a catalyst rather than a cause of indebtedness in the households surveyed in this study as indebtedness of households precedes the construction process. Although in theory, the provision of a housing grant (that has been deemed sufficient for the type of house prescribed by the government authorities) should not result in a beneficiary borrowing for construction, the findings of this study disprove this assumption as beneficiaries have in fact borrowed funds to supplement the construction of their houses. Housing construction related debt, however, can be attributed to both avoidable and unavoidable costs (i.e. the impact of inflation on building material, increasing labour costs due to the shortage of construction labour) related to the construction process.

The avoidable costs were due to beneficiaries' aspirations of building bigger houses and structures with features that differed from the prescribed. Housing beneficiaries preferred bigger houses based on cultural factors such as *vaasthu* and to fulfill the desire to elevate the family's social status by owning a larger and a beautiful home. The analysis of completed houses reveals that households that adhered (comparatively speaking) to the standard design spent (on average) an additional LKR 210,000, whereas those that did not conform to the standards spent an additional LKR 352,000. The maximum additional cost spent on completed houses was LKR 1,000,000. Given the finding that even those households that

¹ According to the Ministry of Resettlement, Sri Lanka, a total of 505,082 internally displaced families have been resettled by March 31st, 2014, out of which 358,033 families have been resettled in the Jaffna, Killinochchi and Mullaitivu districts.

conformed to the prescribed sizes made changes in the house features that cost more, a majority of the above averages can be attributed to costs that belong to the 'avoidable' category, though the exact percentages of avoidable and unavoidable costs were not calculated by this study.

Another factor that correlates with indebtedness is the lack of financial literacy and the poor management of grant money (and income in general) by the surveyed households. This issue invariably worsens the households' debt situation as most households are not aware of loan interest rates or principal payments. In this sense, debt servicing is a pressing issue that demands the attention of the relevant authorities.

The findings of this study indicate a high level of vulnerability to poverty of the surveyed households due to the consequences owing to the three-decade war in Sri Lanka. The existence of a younger, unskilled, and relatively uneducated population poses serious challenges to individual and household earning potential that is clearly visible in the comparison of household expenditure and consumption between surveyed households and the general population of Sri Lanka². The most common form of income generation – engagement in casual labour, which does not guarantee a consistent income stream, is indicative of typical post-war conditions such as the lack of livelihood opportunities and individual capacity to rebuild a sustainable method of income generation. Livelihoods have not yet become stable in the post-war areas where the research was conducted. There is clear evidence to the lack of a sustainable income for families to contribute to savings.

According to this study the main reason for debtors failing to pay back their loans is insufficient income. 50% of all indebted households indicated inability to pay back their loans and 70% of them reported that the household income is insufficient to make any payments towards loans. Furthermore, households have reported borrowing for food-related expenses that indicate dire financial difficulty, where basic needs of families are not met with the existing income. Although not explored in this research, numerous anecdotal accounts of individual suicides due to extreme indebtedness (and the inability to repay loans) are indicative of a serious social problem to which the only solution remains the restoration of sustainable livelihoods and the creation of viable employment options for people of the Northern Province. As such, the lack of opportunities to engage in the productive economy (formal or informal) emerges as the main culprit of indebtedness.

The added costs of the housing construction process leave households no other option but to borrow funds from a wide array of banks that are eager to lend money. While the debate about whether restoring sustainable livelihoods should precede housing assistance is a "chicken and egg" situation, the self-perpetuating vicious cycle of indebtedness in the presence of an unstable income stream cannot be discounted. The recommendation stemming from this discussion is not necessarily that donors of owner-driven housing attend to the restoration of livelihoods simultaneously with the construction process. Rather, the primacy that this study assigns to the creation of sustainable livelihoods should be taken up by the government (both national and local) and the private sector, with the help of donor organisations.

Additionally, it must be noted that some households are more vulnerable than others. For example, households that are female headed, or have one or more disabled members cannot be expected to

² The average household income per month for Sri Lanka is LKR 46,207, but this statistic is LKR 19,707 for the surveyed households. Similarly, the average household expenditure per month for Sri Lanka is LKR 40,887, but this statistic is LKR 17,785 for the surveyed sample.

participate in owner-driven housing in a manner that is equal to those that are not as vulnerable. This study finds that female-headed households in particular struggle to contribute their labour to the housing process, a uniform expectation of implementers. As such, instead of using a “one-size-fits-all” method, housing assistance should tailor measures to address specific challenges of such vulnerable groups.

While the findings of this study indicate increased indebtedness that coincides with housing construction, it is important to note the gain in capital (owning a house), that occurs alongside the accumulation of debt. Although not explored by this study, it is important to understand how beneficiaries view their final ‘balance sheet’ – would they prefer debt with a house, or debt without an asset? It would be fair to assume that any ordinary citizen (regardless of conflict-affectedness) falls into debt when building a house. However, this assumption is tied to another assumption that the borrower will eventually repay the debt. The inability to pay back loans compromises not only the wellbeing of the family, but may eventually take away the capital gain itself (foreclosure homes). It is the latter that is the main matter of concern and one that is highlighted by the findings of this study. Having said that, it should be emphasised that this is a ‘cross-sectional’ study, where data was collected only during one period of time. The cross sectional nature allows us to get a snapshot of the ground reality only at the time of data collection. As such it is difficult to predict whether the respondents’ inability to repay the debt would change over time. However, the alleviation of housing beneficiaries’ debt burden is highly contingent upon the establishment of sustainable livelihoods that guarantee a steady income stream that would allow these families to fulfill basic needs as well as repay their debt.

The recommendations (for government authorities and donors) that are stemming from this study include technical approaches to solving issues related to the indebtedness of housing beneficiaries, context-specific approaches in addressing most vulnerable groups and a prescriptive policy measure that goes beyond housing reconstruction and applies to post-war development in general:

Technical Recommendations

- Encourage implementing agencies to discuss with beneficiaries ways in which additional costs of housing construction could be reduced;
- Advocate the construction of houses with room for expansion at a later time period;
- Allow the option of “joint-housing”.

Context-specific Recommendations

- Launch mandatory financial literacy and grant management programmes (in partnership with local banks) throughout the process of housing construction as prerequisites for receiving the grant installments;
- Tailor owner-driven housing assistance to households that are deemed ‘more vulnerable’ in comparison to others (i.e. female-headed households and households with one or more disabled members);
- Revisit the definition of “female-headed households” for the purpose of efficiency in the owner-driven housing process.

Over-arching Recommendation for Post-war Stability

- Consult government (both national and local), private sector and other development organisations about creating sustainable livelihoods, an initiative that should move in parallel to the construction process.

At a conceptual level, this study contributes to the discourse on participatory development interventions in post-war settings. This study implicates the importance of understanding the interconnectedness of post-war contextual challenges that demand holistic solutions which facilitate a sustainable post-war rehabilitation environment for the affected. While participatory development interventions ('people's processes') such as Owner Driven Housing Assistance (ODHA) are undoubtedly a preferred alternative to strictly donor-driven, top-down decision making, balancing human aspirations (and resultant negative externalities – i.e. debt) and ensuring economic, political and social security for those recuperating from the wounds of war is a difficult tightrope walk for governments, donors, and other authorities that are assisting post-war reconstruction efforts. This study, while acknowledging that creating a stable and enabling environment for resettled families is a herculean task in a post-war setting, concludes by emphasising the importance of sustainable economic growth in the affected areas. The failure to create consistent income generation opportunities in post-war areas may leave an already vulnerable population in dire circumstances under which their health and wellbeing are under tremendous strain.

විධායක සාරාංශය

ශ්‍රී ලංකාවේ උතුරු පළාතේ සිය ස්ථීර නිවාස පිහිටි ප්‍රදේශ වෙත ජනතාව ආපසු පැමිණෙමින් සිටිති. ඔවුන් උදෙසා ස්ථීර නිවාස ඉදි කිරීම සඳහා ආධාර දෙන්නන් මෙන් ම රජයේ ආයතන ගණනාවක් ද සහාය වෙමින් සිටී.¹ මෙය යුද්ධයෙන් පසුව ඔවුන්ට වාසය කිරීම සඳහා සුරක්ෂිත හා ආරක්ෂිත වාතාවරණයක් නැවත ගොඩ නැගීමට පදනම දමන ප්‍රශංසනීය මූල පිරිමක් වේ. එහෙත් නිවාස වැඩ සටහන් පිළිබඳව කරන ලද තක්සේරුවක ද මෑත කාලීන සමාලෝචන හා පුවත්පත් ලිපිවල ද ඇතුළත් නිරීක්ෂණවලින් අවධාරණය වන්නේ කනස්සල්ල ඇති කරන තත්වයකි. එනම් පොදුවේ ආපසු පැමිණෙමින් සිටින පවුල් අතර ද විශේෂයෙන් නිවාස ප්‍රතිලාභීන් අතර ද ණය තුරුස් ඉහළ යමින් පවතී. එමෙන් ම ආපසු පැමිණෙන පවුල් නැවත පදිංචි වීමෙන් පසු තම ජීවිත පවත්වා ගෙන යාමේ නොහැකියාවෙන් පීඩා විඳිති. මේවා සමීපව විමසා බැලිය යුතු නිරීක්ෂණයන් ය. එසේ විමසා බැලීමෙන් සංවර්ධන වෘත්තිකයන්ට හා ප්‍රතිපත්ති සම්පාදකයන්ට අනාගතයේ දී එවැනි හානිකර තත්වයන් ඇති වීම වැළැක්වීමට පියවර ගත හැකි වේ.

මෙම අධ්‍යයනයේ අභිප්‍රාය වන්නේ නිවාස හිමියන්ට ම නිවාස ඉදි කර ගැනීමට සහාය සැපයීමේ යෝජනා ක්‍රමය ප්‍රතිලාභී පවුල්වල ණයගැති භාවය වැඩි කරන්නේ ද යන්නත් එවැනි ඉහළ මට්ටමේ ණයගැති භාවයන් නිසා ප්‍රතිලාභී පවුල් ගොදුරු වීමට ඇති ඉඩ වැඩි වන්නේ ද යන්නත් අවබෝධ කර ගැනීම යි. අධ්‍යයන විධික්‍රමය සමන්විත වන්නේ යාපනය, කිලිනොච්චිය හා මූලතිව් දිස්ත්‍රික්කවල පවුල් 347ක් පිළිබඳව කළ ප්‍රමාණාත්මක සමීක්ෂණයකින් සහ ඉන් පසුව එම සමීක්ෂණයෙන් රැස් කර ගන්නා ලද තොරතුරු තව දුරටත් අවබෝධ කර ගැනීම හා ත්‍රිකෝණීකරණය කිරීම සඳහා සිදු කළ ගුණාත්මක අධ්‍යයනයකිනි.

සමීක්ෂණය කළ මුළු පවුල් සංඛ්‍යාවෙන් 86%ක් මේ වන විට ණයගැති බව මෙම අධ්‍යයනය එළිදරව් කරයි. පවුලක සාමාන්‍ය ණය ප්‍රමාණය රු. 152,489කි. මෙම පර්යේෂණය සිදු කළ දිස්ත්‍රික්ක තුන සංසන්දනය කිරීමෙන් පෙනෙන්නේ පවුලක සාමාන්‍ය ණය ප්‍රමාණය ඉහළ ම මට්ටමේ තිබෙන්නේ යාපනයෙහි බව යි (පවුලක ණය රු. 255,294කි - මෙය කිලිනොච්චියේ පවුලක ණයට වඩා 80%ක් ම පාහේ ද මූලතිව්හි පවුලක ණයට වඩා 57%ක් පමණ ද වැඩි සංඛ්‍යාවකි). පවුල් විසින් විවිධ අභිප්‍රායන් මත ණය ගෙන ඇතත් ප්‍රධාන හේතු දෙක ලෙස කැපී පෙනුණේ ජීවනෝපායන් හා නිවාස ඉදි කිරීම සඳහා ණය ගැනීම යි.

මෙම පර්යේෂණයේ සොයා ගැනීම් පෙන්නුම් කරන්නේ පවුලේ ණයට හේතුව නිවාස හිමියන් ම නිවාස ඉදි කර ගැනීම ය යන චෝදනාව එතරම් ම සත්‍යයක් නොවන බව යි. එනම් මෙම අධ්‍යයනයේ දී සමීක්ෂණය කළ පවුල්වල ණයගැති භාවය ඉදි කිරීමේ ක්‍රියාවලියට පෙර සිට ම පැවතී ඇති අතර මෙම නිවාස සහාය යෝජනා ක්‍රමය පවුල් තුළ ණයගැති භාවයට වඩා උනන්දුව ඇති කිරීමට හේතු වී තිබෙන බව යි. රජයේ බලධාරී ආයතන ආයතන විසින් නියම කර ඇති නිවාස වර්ගය සඳහා ප්‍රමාණවත් යැයි සැලකෙන නිවාස ආධාරයක් සම්පාදනය කිරීමේ ප්‍රතිඵලය විය යුත්තේ ප්‍රතිලාභියා නිවාස ඉදි කිරීම සඳහා ණය වීම නොවන බව න්‍යායාත්මකව ගත් කල සත්‍යයකි. එහෙත් සිය නිවාස ඉදි කිරීමේ දී හිඟ

¹ ශ්‍රී ලංකාවේ නැවත පදිංචි කිරීමේ අමාත්‍යාංශය පවසන පරිදි 2014 මාර්තු 31 දා වන විට අභ්‍යන්තරව අවතැන් වූ පවුල් 505,082ක් නැවත පදිංචි කර ඇති අතර ඉන් පවුල් 358,033ක් නැවත පදිංචි කර ඇත්තේ යාපනය, කිලිනොච්චිය හා මූලතිව් දිස්ත්‍රික්කවල ය.

මුදල් පියවා ගැනීම සඳහා මෙම ප්‍රතිලාභීන් සැබවින් ම ණය ගෙන ඇති බව අධ්‍යයනයේ දී සොයා ගැනුණු හෙයින් මෙම උපකල්පනය වැරදි බව ඔප්පු වේ. එහෙත් නිවාස ඉදි කිරීම ආශ්‍රිත ණය විම්වලට හේතු ලෙස ඉදි කිරීමේ ක්‍රියාවලියට සම්බන්ධ මග හැරිය හැකි වියදම් මෙන් ම මග නො හැරිය හැකි වියදම් ද (එනම් ගොඩනැගිලි ද්‍රව්‍යවල මිල ගණන් කෙරෙහි උද්ධමනයේ බලපෑම, ඉදි කිරීම් ශ්‍රමයේ හිඟකම නිසා ශ්‍රම වියදම් ඉහළ යාම ද) දැක්විය හැකි ය.

මග හැරිය හැකි වියදම් ඇති වූයේ නියම කළ ආකාරයට වෙනස් අංග සහිත වඩා විශාල නිවාස හා ඉදි කිරීම් ගොඩ නැගීමට ප්‍රතිලාභීන් අපේක්ෂා කළ බැවිනි. "වාස්තු විද්‍යාත්මක" වැනි සංස්කෘතික සාධක පදනම් කර ගෙන වඩා විශාල නිවාස ගොඩ නැගීමට ද වඩා විශාල හා අලංකාර නිවසක් හිමි කර ගෙන පවුලේ සමාජ තත්වය ඉහළ නංවා ගැනීමේ අපේක්ෂාවන් සපුරා ගැනීමට ද නිවාස ප්‍රතිලාභීහු වැඩි කැමැත්තක් දැක්වූහ. සම්පූර්ණ කළ නිවාස පිළිබඳව කළ විශ්ලේෂණයෙන් හෙළිදරව් වන්නේ (සාපේක්ෂව ගත් විට) ප්‍රමිතිගත සැලැස්ම අනුව කටයුතු කළ පවුල් අමතරව රු. 210,000ක් වැය කළ අතර ප්‍රමිතියට අනුකූලව කටයුතු නොකළ පවුල් (සාමාන්‍යයක් ලෙස) අමතරව රු. 352,000ක් වැය කළ බව යි. සම්පූර්ණ කළ නිවාස සඳහා වැය කළ උපරිම අමතර මුදල රු. 1,000,000ක් විය. නියමිත විශාලත්වයන්ට අනුකූලව කටයුතු කළ පවුල් පවා වැඩි මුදලක් වැය වන අයුරින් නිවාස අංග වෙනස් කර තිබෙන බව සොයා ගැනීමෙන් පෙනෙන්නේ ඉහත දැක්වූ සාමාන්‍ය අගයන්ගෙන් වැඩි කොටස 'මග හැරිය හැකි' වියදම් වර්ගයට අයත් ඒවා ලෙස සැලකිය හැකි බව යි. එහෙත් මග හැරිය හැකි හා මග නො හැරිය හැකි නිශ්චිත වියදම් ප්‍රතිශතයන් කවරේ දැයි මෙම අධ්‍යයනයේ දී ගණනය නොකරන ලදී.

ණයගැති භාවය කෙරෙහි බලපාන තවත් සාධකයක් වන්නේ සමීක්ෂණය කළ පවුල්වලට මූල්‍ය සාක්ෂරතාවක් නොමැතිකම හා ඔවුන් ආධාර මුදල් (සහ පොදුවේ ආදායම) දුර්වල ලෙස කළමනාකරණය කිරීම යි. ණය පොලී අනුපාතික හෝ ප්‍රධාන කොටස් ගෙවීම පිළිබඳව බොහෝ පවුල්වලට දැනුමක් නැති බැවින් මෙම ගැටලුව නිසා පවුල්වල ණය තත්වය නො වැළැක්විය හැකි ලෙස තවත් නරක අතට හැරුණේ ය. මේ අර්ථයෙන් ගත් කල ණය පොලී ගෙවීම අදාළ බලධාරී ආයතනවල අවධානය අවශ්‍ය කරන දැවෙන ගැටලුවක් ලෙස පවතින බව සඳහන් කළ යුතු ය.

ශ්‍රී ලංකාව තුළ දශක තුනක් තිස්සේ පැවති යුද්ධයේ ප්‍රතිවිපාක කරණ කොට ගෙන සමීක්ෂණය කළ පවුල් දරිද්‍රතාවට ගොදුරු වීමේ ඉහළ ඉඩක් ඇති බව මෙම අධ්‍යයනයේ සොයා ගැනීම් පෙන්වුම් කරයි. වඩා තරුණ, නිපුණතාවෙන් තොර හා සාපේක්ෂව නුගත් ජනගහනයක් සිටීම පවුල්වල හා පුද්ගලයන්ගේ ඉපැයීම් හැකියාවට බරපතළ අහියෝගයකි. සමීක්ෂණය කළ පවුල් හා පොදුවේ ශ්‍රී ලංකාවේ ජනගහනය අතර කුටුම්භ වියදම් හා පරිභෝජනය සැසඳීමෙන් මේ බව පැහැදිලිව දිස් වේ.² වඩාත් ම පොදුවේ දැකිය හැකි ආදායම් උත්පාදන ක්‍රමය වන්නේ අනියම් කම්කරුවෙකු ලෙස රැකියාවක යෙදීම වන අතර එමගින් ස්ථිර ආදායම් ගලා ඒමක් සහතික නො වේ. මෙය ජීවනෝපාය අවස්ථාවන් නොමැතිකම හා තිරසර ආදායම් උත්පාදන ක්‍රමයක් නැවත ගොඩ නගා ගැනීමට පුද්ගලයන්ට හැකියාවක් නොමැතිකම වැනි සාමාන්‍ය පශ්චාත් යුද තත්වයක ලක්ෂණ පිළිබඳ මනා උදාහරණයකි. පර්යේෂණය කළ පශ්චාත් යුද ප්‍රදේශවල ජීවනෝපායන් තව මත් ස්ථාවර වී නැත. ඉතිරි කිරීම් සඳහා දායක විය හැකි ආකාරයේ තිරසර ආදායමක් පවුල්වලට නොමැති බව පෙන්වන පැහැදිලි සාක්ෂි පවතී.

² ශ්‍රී ලංකාවේ සාමාන්‍ය මාසික කුටුම්භ ආදායම රු. 46,207ක් වුවත් සමීක්ෂණය කළ පවුල්වල මෙම සංඛ්‍යාව රු. 19,707කි. එමෙන් ම ශ්‍රී ලංකාවේ සාමාන්‍ය මාසික කුටුම්භ වියදම රු. 40,887ක් වුවත් සමීක්ෂණය කළ පවුල්වල මෙම සංඛ්‍යාව රු. 17,785කි.

මෙම අධ්‍යයනය පෙන්නුම් කරන පරිදි ණය ලබා ගත් පුද්ගලයන් ණය ආපසු ගෙවීමට අසමත් වීමට ප්‍රධාන හේතුව ප්‍රමාණවත් ආදායමක් නොමැතිකම යි. ණයගැති මුළු පවුල් සංඛ්‍යාවෙන් 50%ක් සිය ණය ආපසු ගෙවීමේ නොහැකියාව පෙන්නුම් කළ අතර ඔවුන්ගෙන් 70%ක් ණය සම්බන්ධ කිසිදු ගෙවීමක් කිරීමට පවුලේ ආදායම ප්‍රමාණවත් නොවන බව වාර්තා කළහ. එපමණක් නො ව ආහාර ආශ්‍රිත වියදම් සඳහා ණයට ගැනීම් කළ බව ද පවුල් විසින් වාර්තා කර ඇති අතර ඉන් පෙන්නුම් කෙරෙන්නේ දැවෙන මූල්‍ය දුෂ්කරතාවකි. එනම් පවත්නා ආදායමෙන් පවුලේ මූලික අවශ්‍යතා වත් සපුරා ගත නොහැකි බව යි. මෙම පර්යේෂණයේ දී විමසා නොබැලුණ නමුත් ආන්තික ණයගැති භාවය (සහ ණය ආපසු ගෙවීමේ නොහැකියාව) නිසා පුද්ගලයන් සිය දිවි නසා ගැනීම පිළිබඳ නිමක් නැති කට කතාවලින් ඇඟවෙන්නේ ද බරපතළ සමාජීය ගැටලුවකි. මෙම ගැටලුවට පවත්නා එක ම විසඳුම වන්නේ උතුරු පළාතේ ජනතාවගේ තිරසර ජීවනෝපායන් යථා තත්වයට පත් කිරීම හා ඔවුන් සඳහා සාධනීය විකල්ප රැකියා අවස්ථා නිර්මාණය කිරීම යි. එලදායක (විධිමත් හෝ නොවිධිමත්) ආර්ථික ක්‍රියාකාරකම්වල යෙදීමේ අවස්ථා නොමැතිකම ණයගැති භාවය සම්බන්ධයෙන් එල්ල වන ප්‍රධාන වෝදනාවක් ලෙස ඉස්මත්තට එන්නේ ඒ නිසා ම ය.

නිවාස ඉදි කිරීමේ ක්‍රියාවලිය සඳහා දැරීමට සිදු වන අමතර වියදම් නිසා ණය දීමට උනන්දුවෙන් පෙළ ගැසී බලා සිටින නොයෙක් බැංකුවලින් මුදල් ණයට ගැනීම හැර වෙනත් විකල්පයක් නොමැති තැනට පවුල් ඇද වැටේ. නිවාස සහායට පෙර තිරසර ජීවනෝපායන් යථා තත්වයට පත් කළ යුතු ද යන කරුණ පිළිබඳව සිදු වෙමින් පවතින විවාදය "එකකට එකක් නැතිව බැරි තත්වයන් දෙකක්" පිළිබඳව කෙරෙන විවාදයක් වන අතර අස්ථාවර ආදායම් තත්වයක් පවතින තත්වය තුළ ණයගැති භාවයේ දුෂ්ට වක්‍රය තව තවත් විරස්ථායී වන්නේ ය යන කරුණ නො සලකා සිටිය නොහැකි ය. මෙම සාකච්ඡාවෙන් මතු වන නිර්දේශය වන්නේ නිවාස හිමියන්ට ම නිවාස ඉදි කර ගැනීමට ආධාර දෙන්නන් ඉදි කිරීම් ක්‍රියාවලියට සමගාමීව ජීවනෝපායන් යථා තත්වයට පත් කිරීම කෙරෙහි ද අවධානය යොමු කළ යුතු ය යන්න ම නො වේ. ඉන් පෙන්නුම් කෙරෙන්නේ මෙම අධ්‍යයනයේ දී ප්‍රමුඛත්වය දෙන තිරසර ජීවනෝපායන් නිර්මාණය කිරීමේ ක්‍රියාවලියට (ජාතික හා ප්‍රාදේශීය) රජය සහ පෞද්ගලික අංශය ආධාර දෙන සංවිධානවල උදව් ඇතිව මුල පිරිය යුතු බව යි.

සමහර පවුල් අනෙක්වාට වඩා ගොදුරු වීමට ඉඩ ඇති බව මීට අමතරව සඳහන් කළ යුතු ය. උදාහරණයක් ලෙස ස්ත්‍රී ගෘහ මූලිකයන් සහිත පවුල් හෝ ආබාධිතත්වයන් සහිත එක් පුද්ගලයෙකු හෝ ඊට වැඩි සංඛ්‍යාවක් සිටින පවුල් එලෙස ගොදුරු වීමට ඉඩක් නැති පවුල්වලට සමාන ආකාරයෙන් නිවාස හිමියන් ම නිවාස ඉදි කර ගැනීමේ යෝජනා ක්‍රමයට සහභාගි වෙති යි අපේක්ෂා කළ නොහැකි ය. විශේෂයෙන් ම ස්ත්‍රී ගෘහ මූලිකයන් සහිත පවුල් නිවාස සම්පාදනය කිරීමේ ක්‍රියාවලිය සඳහා ශ්‍රමය දායක කිරීමේ දී දුෂ්කරතාවට පත් වන බව මෙම අධ්‍යයනය සොයා ගත්තේ ය. එමෙන් ම එය වැඩ සටහන් ක්‍රියාත්මක කරන ආයතන ද පොදුවේ අපේක්ෂා කළ තත්වයකි. "එක ම ප්‍රමාණය හැමෝට ම ගැළපේ" යැයි සිතන විධික්‍රමය වෙනුවට නිවාස සහායේ දී එවැනි ගොදුරු වීමට ඉඩ ඇති කණ්ඩායම් ආශ්‍රිත සුවිශේෂ අභියෝගයන්ට විසඳුම් සෙවිය හැකි පියවරයන් ද යොදා ගත යුත්තේ ඒ නිසා ම ය.

මෙම අධ්‍යයනයේ සොයා ගැනීම් මගින් නිවාස ඉදි කිරීමට සමගාමීව ණයගැති භාවය වැඩි වීමක් පෙන්නුම් කරන නමුත් ණය ඒකරාශී වීමක් සමග සැලසෙන ප්‍රාග්ධන වාසිය (නිවසක් හිමි වීම) ගැන සඳහන් කිරීම වැදගත් වේ. මෙම අධ්‍යයනයෙන් විමසා නොබැලුණ නමුත් ප්‍රතිලාභීන් සිය 'ශේෂ පත්‍රය' තේරුම් ගන්නා ආකාරය - එනම් ඔවුන් වඩා කැමති වන්නේ නිවසක් සමග ණයකට ද නැත් නම් වත්කමකින් තොර ණයකට ද යන්න - අවබෝධ කර ගැනීම වැදගත් වේ. ගැටුමෙන් පීඩාවට පත් වුවත් නැතත් ඕනෑ ම සාමාන්‍ය පුරවැසියෙකු නිවසක් ඉදිරි කරන විට ණය වන බව උපකල්පනය කිරීම සාධාරණ ය. එහෙත් මෙම උපකල්පනය ණය ලබා ගත් පුද්ගලයා ණය ආපසු ගෙවන්නේ ය යන තවත් උපකල්පනයක් සමග බැඳී තිබෙන බව ද කිව යුතු ය. ණය ආපසු ගෙවීමේ නොහැකියාව පවුලේ යහපැවැත්මට හානි කරනවා පමණක් නො ව අවසානයේ දී ප්‍රාග්ධන වාසිය ද (නිවාස බේරා ගැනීමේ

හැකියාව ද) පැහැර ගනියි. ප්‍රධාන සැලකිලිමත් වීම වී තිබෙන්නේ පසුව කී කරුණ වන අතර මෙම අධ්‍යයනයේ සොයා ගැනීම් මගින් ඉස්මතු කර දක්වා ඇත්තේ ද එම කරුණ යි. එසේ පවසන අතරතුර මෙය 'හරස්කඩ' අධ්‍යයනයක් බව අවධාරණය කළ යුතු ය. එනම් දත්ත රැස් කරන ලද්දේ එක් කාල පරිච්ඡේදයක් තුළ දී පමණකි. අධ්‍යයනයේ මෙම හරස්කඩ ස්වභාවය නිසා අපට ඉඩ සැලසෙන්නේ දත්ත රැස් කළ කාල පරිච්ඡේදය තුළ පැවති බිම් මට්ටමේ යථාර්ථය පිළිබඳව දළ අදහසක් ඇති කර ගැනීමට පමණකි. සමීක්ෂණයට ප්‍රතිචාර දැක්වූවන්ට ණය ආපසු ගෙවීමට ඇති හැකියාව කාලයත් සමග වෙනස් වේ දැයි පෙර දැකීම දුෂ්කර වන්නේ ඒ නිසා ම ය. එහෙත් නිවාස ප්‍රතිලාභීන්ගේ ණය බර අඩු කිරීම පිළිබඳ කාරණය මූලික අවශ්‍යතාවන් සපුරා ගැනීමට මෙන් ම සිය ණය ආපසු ගෙවීමට මෙම පවුල්වලට ඉඩ සැලසෙන ස්ථාවර ආදායම් ගලා ඒමක් සහතික වන තිරසර ජීවනෝපායන් තහවුරු කිරීම මත බෙහෙවින් රඳා පවතී.

මෙම අධ්‍යයනය මගින් (රජයේ බලධාරී ආයතන හා ආධාර දෙන්නන් උදෙසා) මතුව එන නිර්දේශවලට ඇතුළත් වන්නේ නිවාස ප්‍රතිලාභීන්ගේ ණයගැති භාවය ආශ්‍රිත ගැටලු විසඳීමේ තාක්ෂණික ප්‍රවීණතාවයන්, වඩාත් ම ගොදුරු වීමට ඉඩ ඇති කණ්ඩායම් කෙරෙහි අවධානය යොමු කිරීමට අදාළ වාතාවරණයට සුවිශේෂ ප්‍රවීණතාව සහ නිවාස ඉදිරි කිරීමෙන් ඔබ්බට ගොස් පොදුවේ පශ්චාත් යුද සංවර්ධනයට ම අදාළ වන ආකාරයේ ප්‍රතිපත්තිමය පියවරක් නිර්දේශ කිරීම යි:

තාක්ෂණික පියවර:

- නිවාස ඉදි කිරීම සඳහා දැරීමට සිදු වන අමතර වියදම් අඩු කළ හැකි ක්‍රම ගැන ප්‍රතිලාභීන් සමග සාකච්ඡා කිරීමට ක්‍රියාත්මක කරන ආයතන දිරි ගැන්වීම;
- පසු කාලයක දී පුළුල් කර ගත හැකි වන පරිදි නිවාස ඉදි කිරීමට උපදෙස් දීම;
- "ඒකාබද්ධ නිවාස" පිළිබඳ විකල්පයට ඉඩ දීම.

වාතාවරණයට සුවිශේෂ නිර්දේශ:

- ආධාර වාරික ලබා ගැනීමේ දී ඒ සඳහා සැපිරිය යුතු පූර්වාච්ඡානාමය ලෙස මුළු නිවාස ඉදි කිරීමේ ක්‍රියාවලිය පුරා ම (දේශීය බැංකු සමග හවුල්කාරිත්වයෙන් යුතුව) අනිවාර්ය මූල්‍ය සාක්ෂරතා හා ආධාර කළමනාකරණ වැඩ සටහන් දියත් කිරීම;
- 'වඩා ගොදුරු වීමට ඉඩ ඇති' බව සැලකෙන පවුල්වලට (ස්ත්‍රී ගෘහ මූලිකයන් සහිත පවුල් හා ආබාධිතත්වයන් සහිත එක් පුද්ගලයෙකු හෝ ඊට වැඩි සංඛ්‍යාවක් සිටින පවුල්වලට) අදාළව නිවාස හිමියන්ට ම නිවාස ඉදි කර ගැනීමට සහාය සපයන විට අමතර සහායන පියවරයන් ද ඊට සම්බන්ධ කිරීම;
- නිවාස හිමියන් ම නිවාස ඉදි කර ගැනීමේ ක්‍රියාවලිය කාර්යක්ෂම කිරීම සඳහා "ස්ත්‍රී ගෘහ මූලිකයන් සහිත කුටුම්භ" පිළිබඳ නිර්වචනය නැවත සලකා බැලීම.

පශ්චාත් යුද ස්ථාවරත්වය සඳහා පොදුවේ අදාළ වන නිර්දේශ:

- ඉදි කිරීමේ ක්‍රියාවලියට සමාන්තරව කළ යුතු මූල පිරිමක් වන තිරසර ජීවනෝපායන් නිර්මාණය කිරීම ගැන (ජාතික හා ප්‍රාදේශීය) රජයේ, පෞද්ගලික අංශයේ හා වෙනත් සංවර්ධන ආයතනවල අදහස් විමසීම.

මෙම අධ්‍යයනය පශ්චාත් යුද පසුබිම්වල දී සහභාගිත්ව සංවර්ධන මැදිහත් වීම් පිළිබඳ විවාදයට සාංකල්පික මට්ටමින් දායක වෙයි. මෙම අධ්‍යයනය පශ්චාත් යුද තත්වය ආශ්‍රිත අභියෝගයන් අතර පවත්නා අන්තර් සම්බන්ධතාව සහ එම අභියෝගයන්ට මුහුණ දීමේ දී පීඩාවට පත් වූවන් උදෙසා තිරසර පශ්චාත් යුද වාතාවරණයක් නිර්මාණය කිරීමට පහසුකම් සැපයෙන සමස්ත විසඳුම් යොදා ගැනීමේ අවශ්‍යතාව අවබෝධ කර ගැනීමේ වැදගත්කම වක්‍රව පෙන්වා දෙයි. නිවාස හිමියන්ට ම නිවාස ඉදි කර ගැනීමට සහාය සැපයීමේ (ODHA) වැනි සහභාගිත්ව සංවර්ධන මැදිහත් වීම් ('ජනතාවගේ ක්‍රියාවලි') දැඩි ලෙස ආධාර දෙන්නන්ගේ මෙහෙයවීම හා ඉහළ සිට පහළට තීරණ ගැනීම මත සිදු වන මැදිහත් වීම්වලට නිසැකව ම විකල්පයක් වේ. එහෙත් මානව අපේක්ෂාවන් (හා ඒවායේ ප්‍රතිඵලයක් ලෙස ඇති වන වෙළඳ පොළ මිලෙන් පරිබාහිර සංඛ්‍යාත්මක බලපෑම් - එනම් ණය) සමබර කිරීම සහ යුද්ධයේ පීඩාවන්ගෙන් ගොඩ එමින් සිටින්නන්ගේ ආර්ථික, දේශපාලනික හා සමාජීය සුරක්ෂිතතාව සහතික කිරීම රජයන්ට, ආධාර දෙන්නන්ට හා පශ්චාත් යුද නැවත ගොඩ නැගීමේ පරිශ්‍රමයන්ට සහාය වන වෙනත් බලධාරී ආයතනවලට දුෂ්කර ගමන් මගකි. මෙම අධ්‍යයනය නැවත පදිංචි වූ පවුල් සඳහා ස්ථාවර හා හැකියාව ලැබෙන වාතාවරණයක් නිර්මාණය කිරීම පශ්චාත් යුද පසුබිමක දී ඉටු කිරීමට අතිදුෂ්කර කටයුත්තක් බව පිළිගන්නා නමුත් එය අවසන් කෙරෙන්නේ බලපෑමට ලක් වූ ප්‍රදේශ ආර්ථික අතින් තිරසර ලෙස වර්ධනය වීමේ වැදගත්කම අවධාරණය කරමිනි. පශ්චාත් යුද ප්‍රදේශවල ස්ථාවර ආදායම් උත්පාදන අවස්ථා නිර්මාණය කිරීමට අසමත් වූව හොත් දැනට මත් ගොදුරු වීමට ඉඩ ඇති තත්වයේ පසු වන ජනගහනය සිය සෞඛ්‍යය හා යහපැවැත්ම සම්බන්ධ අතිමහත් පීඩාවන්ට ගොදුරු වන දරුණු තත්වයන්ට මුහුණ පෑ හැකි ය.

நிறைவேற்று சுருக்கம்

இலங்கையின் வடக்கில் தமது நிரந்தர வதிவிட பிரதேசங்களை நோக்கி மீளுகின்ற மக்களுக்கு நிரந்தர குடியிருப்பு வசதிகளை நிர்மானித்துக்கொள்வதற்காக பல நன்கொடையாளர்களும் அதே போல் அரச அதிகாரிகளும் உதவி புரிகின்றனர்¹. யுத்த முடிவினை தொடர்ந்து தமது வாழ்க்கைக்கான ஒரு பாதுகாப்பான மற்றும் தோதான சூழலை கட்டியெழுப்புவதற்கு அடித்தளமிடுவதாக இவை வரவேற்கத்தக்க முயற்சியொன்றாக இருக்கின்ற அதே நேரம் வீடமைப்பு நிகழ்ச்சித் திட்டங்களிலான ஒரு மதிப்பீடு அதே போல் அண்மைய மீளாய்வுகளிலும் செய்தி கட்டுரைகளிலும் பொதுவாக மீள்குடியேறும் இக்குடும்பங்களிடையே, குறிப்பாக வீடமைப்பினால் நன்மை பெறுவோரிடையே, கடன் நிலைமை அதிகரித்து வருவதாகவும் இதனால் மீள்குடியேற்றத்தின் பின்னர் தமது வாழ்க்கை நிலைமைகளை முகாமைத்துவம் செய்து கொள்வதற்கு முடியாமலிருக்கின்றமையுமாக ஒரு கவலைக்கிடமான அவதானமொன்று குறித்துக் காட்டப்பட்டுள்ளது. அமைதியற்ற இந்நிலைமைகள் மிக அவதானமாக ஆய்வு செய்யப்பட்டு எதிர்கால அபிவிருத்தி செயற்பாட்டாளர்கள் மற்றும் கொள்கை உருவாக்குவோரினால் இவ்விரும்பத்தகாத சூழ்நிலைகளை தவிர்ப்பதற்கான நடவடிக்கைகளும் எடுக்கப்பட வேண்டும்.

இவ்வாய்வின் நோக்கம் உரிமையாளர் தலைமையிலான வீடமைப்பு ஆதரவு திட்டம் நன்மை பெறும் குடும்பங்களிடையான கடன்பட்ட நிலையினை அதிகரிக்கின்றதா எனவும் இவ்வாறான உயர் மட்ட கடன் அதிகரிப்புக்கள் இந்நன்மை பெறும் குடும்பங்களது பலவீனமான தன்மையினை அதிகரிக்கின்றதா எனவும் விளங்கிக்கொள்கின்றதாகும். ஆய்வுசெயன்முறையானது யாழ்ப்பாணம், கிளிநொச்சி மற்றும் முல்லைத்தீவு மாவட்டங்களில் 347 குடும்பங்களில் நடாத்தப்பட்ட அளவறி கணிப்பீட்டாய்வொன்றினையும் கணிப்பீட்டாய்விலிருந்து பெறப்பட்ட தகவல்களை புரிந்துகொள்ளவும் இணைத்து அறியவுமென இதனைத் தொடர்ந்த ஒரு பண்பறி ஆய்வினையும் கொண்டிருந்தது.

கணிப்பீட்டு ஆய்விற்குட்படுத்தப்பட்ட சகல குடும்பங்களிலும் 86% ஆனவை தற்போது கடன்பட்டுள்ள நிலைமையில் உள்ளனவாக ஆய்வு வெளிப்படுத்துகின்றது. ஒரு குடும்பத்தினது சராசரி கடன் தொகை இலங்கை ரூபாய் 152,489 ஆகும். இவ்வாய்விற்கு உட்படுத்தப்பட்ட மூன்று மாவட்டங்களிலுமான ஒப்பீடு யாழ்ப்பாணத்திலேயே அதி உயர் குடும்ப கடன் காணப்படுவதாக சுட்டிக் காட்டுகின்றது (ஒரு குடும்பத்திற்கு இலங்கை ரூபாய் 255,294 – இது கிளிநொச்சியில் ஒரு குடும்பத்தின் மீதான கடனின் 80% இலும் அதிகம் என்பதுடன் முல்லைத்தீவில் ஒரு குடும்பத்தின்மீதான கடனிலும் சுமார் 57% அதிகம்). குடும்பங்கள் பல்வேறுபட்ட காரணங்களுக்காக பணம் கடன் வாங்கியிருந்தாலும் ஜீவனோபாயங்களுக்காக மற்றும் வீட்டு நிர்மானப் பணிகளுக்காக பணம் பெறப்பட்டமையே முதல் இரு காரணங்களாக உள்ளன.

ஆய்வின் கண்டறிவுகள் உரிமையாளர் தலைமையிலான வீடமைப்பினை குடும்ப கடன் நிலைமைகளிற்கான காரணமாக சுட்டிக்காட்டவில்லை. கணிப்பீட்டாய்விற்கு உட்படுத்தப்பட்ட குடும்பங்களினது வீடமைப்பு கடன்கள் நிர்மான பணிகளை தொடர்ந்து உருவானமையால் இது கடன் நிலைமையை ஏற்படுத்துவதை தூண்டுகின்ற ஒரு காரணியேயன்றி காரணமல்ல. கொள்கை ரீதியாக ஒரு (அரச அதிகாரிகளினால் பரிந்துரைக்கப்பட்ட வகையான வீடொன்றினை

¹ இலங்கை மீள்குடியேற்ற அமைச்சினது தரவுகளிற்கேற்ப 2014ஆம் ஆண்டு மார்ச் மாதம் 31ஆம் திகதியளவில் மொத்தம் 505,082 உள்வாரியாக இடம்பெயர்ந்த குடும்பங்கள் மீள்குடியேற்றப்பட்டன என்பதுடன் இவற்றுள் 358,033 குடும்பங்கள் யாழ்ப்பாணம், கிளிநொச்சி மற்றும் முல்லைத்தீவு மாவட்டங்களில் மீள்குடியேறின.

அமைத்துக்கொள்ள போதியதான) வீடமைப்பு உதவிக் கடன் தொகையொன்று வழங்கப்படுவதானது வீட்டு நிர்மாணிப்பிற்காக நன்மை பெறுபவர்கள் பணம் கடன் பெறுவதனை விளைவாக்கக்கூடாது. எனினும் இவ்வாய்வின் கண்டறிவுகள் தமது வீட்டு நிர்மாணிப்பினை பூரணப்படுத்திக்கொள்வதற்காக மேலதிகமாக பணம் வெளியிருந்து பெற்றுக்கொண்டுள்ளார்கள் என்பதை காட்டி மேற்கூறிய அனுமானத்தினை பொய்ப்பிக்கின்றது. வீட்டு நிர்மாணிப்பு தொடர்பான கடன்கள் கட்டுமான செயன்முறை தொடர்பாக தவிர்க்கக்கூடிய மற்றும் தவிர்க்க முடியாத இரு விதங்களிலும் கொள்ளப்படலாம் (அதாவது கட்டட பொருட்களின் விலையேற்றம், கட்டுமானத்திற்காக தொழிலாளர் பற்றாக்குறை காரணமாக தொழிலாளர்களுக்கான செலவு அதிகரித்தல் போன்றன).

தவிர்க்கக்கூடிய செலவுகளாவன வீடமைப்பு உதவி பெற்றுக்கொண்டவர்கள் பரிந்துரைக்கப்பட்டதிலும் வேறுபட்ட அம்சங்களுடன் பெரிய வீடுகளை கட்டுவதற்கு எண்ணியதாலானதாகும். இது மக்கள் வாஸ்து போன்ற கலாச்சார காரணிகள் காரணமாக பெரிய வீடுகளை விரும்பியமை மற்றும் ஒரு பெரிய, அழகான வீட்டினை உரிமையாக்கிக்கொண்டு தமது குடும்ப சமூக நிலையை உயர்த்திக்கொள்ளும் ஆசை காரணமாக அமைந்ததாகும். பூரணப்படுத்தப்பட்ட வீடுகளது ஆய்வானது (ஒப்பிட்டு பேசுகையில்) பரிந்துரைக்கப்பட்ட வடிவமைப்புடன் இணக்கமான வீடுகள் (சராசியாக) ரூபா 210,000 ஐ மேலதிக செலவாக கொண்டிருந்ததெனினும் பரிந்துரைக்கப்பட்ட வடிவமைப்பின் இணக்கமில்லாத வீடுகள் (சராசியாக) ரூபா 352,000 ஐ மேலதிக செலவாக கொண்டிருந்தன. பூரணப்படுத்தப்பட்ட வீடுகளிற்காக செலவழிக்கப்பட்ட ஆகக்கூடிய மேலதிக செலவு ரூபா 1,000,000 ஆகும். தவிர்க்கப்படக் கூடிய மற்றும் தவிர்க்க முடியாத செலவுகளின் திருத்தமான சதவீதங்களை இவ்வாய்வு கணிப்பிடவில்லை எனினும் குறிப்பிடப்பட்ட அளவிலானதாக உறுதிசெய்யப்பட்ட வீடுகளும் கூட வீட்டினது வேறு அம்சங்களில் கூடுதல் செலவு ஏற்படும் வண்ணம் மாற்றப்பட்டுள்ளமை கண்டறியப்பட்டுள்ளதிலிருந்து சராசரியிற்கு மேலான பெரும்பாலான செலவுகள் தவிர்ந்து கொள்ளக்கூடியனவாகவே குறிப்பிடப்படலாம்.

கணிப்பீட்டாய்விற்கு உட்படுத்தப்பட்ட குடும்பங்கள் நிதி பற்றிய போதிய அறிவில்லாது காணப்பட்டமையும் இதனால் உதவி தொகையை (பொதுவாக வருமானத்தினை) சரியாக முகாமைத்துவம் செய்து கொள்ள முடியாமையும் இக்கடன் நிலைமைக்கு வழி கோலிய மற்றுமொரு காரணமாகும். பெரும்பாலான குடும்பங்கள் கடன் வட்டி வீதம் மற்றும் முதன்மை பணம் மீள்செலுத்தல் தொடர்பாக அறியாதுள்ளதனால் இவ்விடயம் குடும்பத்தின் கடன் நிலையை இன்னும் மோசமானதாகும். இவ்வாறாக கடன் நிலைமையை சீராக்கல் என்பது உரிய அதிகாரிகளின் கவனத்திற்கு கொண்டு செல்லப்பட வேண்டிய ஒரு முக்கிய பிரச்சினையாகும்.

ஆய்வின் கண்டறிவுகள் இக்குடும்பங்கள் இலங்கையில் தொடர்ந்திருந்த மூன்று தசாப்த யுத்தத்தின் விளைவாக வறுமை நிலைக்கு ஆளாகின்ற மிக உயர் மட்ட பலவீனமான நிலையிலுள்ளவையாக சுட்டிக்காட்டுகின்றது. கணிப்பிற்கொள்ளப்பட்ட குடும்பங்களதும் இலங்கையின் பொதுவான குடித்தொகைக்கும் இடையில் குடும்ப செலவு மற்றும் நுகர்வு ஒப்பீடுகளிலிருந்து, இப்போதுள்ள இளம், திறனற்ற மற்றும் ஒப்பீட்டளவில் குறைந்த கல்வித் தரங்களுடன் உள்ள மக்கள் தமது தனிநபர் மற்றும் குடும்ப வருமானமீட்டும் ஆற்றல் தொடர்பாக மிகவும் கடினமான சவால்களை முன்னோக்குவது தெளிவாக தெரியக்கூடியதாகவுள்ளது². பெரும்பாலும் மிக பொதுவான வருமானம் ஈட்டும் வழியாக இருப்பது

² இலங்கையின் சராசரி மாதாந்த குடும்ப வருமானம் ரூபா 46,207ஆகும். ஆனால் கணிப்பீட்டாய்விற்கு உட்படுத்தப்பட்ட குடும்பங்களினது மாதாந்த சராசரி வருமானம் ரூபா 19,707ஆகும். இதே போன்று இலங்கையின் சராசரி மாதாந்த குடும்ப செலவு ரூபா 40,887 எனினும் ஆய்வுக்கு உட்படுத்தப்பட்ட மாதிரியில் இது ரூபா 17,785 ஆகும்.

நாட் கூலித் தொழிலில் ஈடுபடுவதாகும். இது ஒரு தொடர்ச்சியான வருமான வழியினை உத்தரவாதமளிப்பதில்லை என்பதுடன் ஜீவனோபாய வாய்ப்புக்களின்மை மற்றும் வருமான வழியாக ஒரு நிலைபேறான முறையொன்றினை அமைத்துக்கொள்வதற்கு தனிநபர் ஆற்றலின்மை போன்ற யுத்தத்தின் பின்னான நிலைமைகளை காட்டி நிற்கின்றது. ஆய்வு மேற்கொள்ளப்பட்ட யுத்தம் முடிவடைந்த பிரதேசங்களில் ஜீவனோபாய வழி வகைகள் இன்னும் உறுதியான நிலைமைக்கு வரவில்லை. மக்கள் சேமிப்பில் ஈடுபடுவதற்கு போதியதான நிலைபேறான வருமானமின்மைக்கு தெளிவான சான்றுள்ளது.

இவ்வாய்விற்கேற்ப தமது கடன்களை மீள்ச்செலுத்த முடியாமலிருப்பதற்கான பிரதான காரணம் போதிய வருமானமின்மையாகும். 50%ஆன கடன்பட்டுள்ள குடும்பங்கள் தமது கடன்களை மீள்ச்செலுத்த முடியாமலுள்ளதை சுட்டிக்காட்டியதுடன் இவர்களுள் 70% ஆனோர் கடன்களில் எந்தவித கொடுப்பனவும் செய்வதற்கு தமது வருமானம் போதவில்லை என குறிப்பிட்டனர். மேலும் தமது தற்போதுள்ள வருமானத்தை கொண்டு அடிப்படை தேவைகளை கூட நிறைவேற்றிக்கொள்ள முடியாது அதி நெருக்கடியான நிதி நிலைமைகளில் வாழும் மக்கள் உணவு சார்ந்த தேவைகளுக்காகவும் கடன் பெறுவதாக சில குடும்பங்கள் பதிவு செய்துள்ளன. இவ்வாய்வில் ஆராயப்படவில்லையெனினும் மிகவும் கஷ்டமான கடன் நிலைமைகள் காரணமாக (கடன்களை மீள்ச்செலுத்த முடியாமையால்) அதிகரித்துள்ள பல தற்கொலைகளும் கூட இத்தீவிர சமூக பிரச்சினையை காட்டி நிற்பதாகும். வட மாகாண மக்களின் இச்சமூக பிரச்சினைக்கான ஒரே தீர்வு நிலைபேறான வாழ்வாதார வழிகளை மீள அமைத்துக்கொடுத்தலும் நிலையான தொழில் வாய்ப்புக்களை அமைத்துக் கொடுத்தலுமாகும். இது போன்று உற்பத்தி சார் பொருளாதாரத்தில் (முறை சார்ந்த மற்றும் முறை சாராத) ஈடுபடுவதற்கான வாய்ப்புக்களின்மையும் கடன்பட்ட நிலைமையை தோற்றுவிக்கின்ற பிரதான காரணமாகும்.

வீட்டு கட்டுமானப் பணிகளிற்காக கூட்டிக்கொள்ளப்பட்ட செலவுகள் குடும்பங்களினை வேறு எந்த தெரிவுகளுமின்றி பணம் கடன் கொடுப்பதற்கு ஆர்வத்துடனுள்ள பல வங்கிகளிலிருந்தும் நிதியுதவிகளை பெற்றுக்கொள்ள வைக்கின்றன. வீடமைப்பு உதவிகளை வழங்குவதா நிலைபேறான ஜீவனோபாய வழிவகைகளை அமைத்துக் கொடுப்பதா முதலில் செய்யப்பட வேண்டுமென்பதிலான விவாதம் ஒரு முடிவற்றதெனினும் நிலையான வருமானமொன்றில்லாது கடன் எனும் விஷ சுழலியினுள் சுழல்வதும் மறுக்கப்பட முடியாது. இக்கலந்துரையாடலின் பின்னான பரிந்துரைகள் உரிமையாளரின் தலைமையிலான வீடமைப்பு திட்டத்தினது நன்கொடையாளர்கள் கட்டுமான செயன்முறைகளை மேற்கொள்கின்ற அதே நேரம் வாழ்வாதார வழிவகைகளை அமைத்துக் கொடுத்திடவும் வேண்டும் என குறிப்பிடவில்லை. ஆனால் இவ்வாய்வின் முக்கியமாக பரிந்துரையானது நிலைபேறான வாழ்வாதார வழி வகைகளை உருவாக்குதல் அரசாங்கத்தினாலும் (தேசிய மற்றும் உள்ளூர்), தனியார் துறையினாலும் நன்கொடை அமைப்புக்களுடன் இணைந்து மேற்கொள்ளப்பட வேண்டும் என்பதாகும்.

மேலும் சில குடும்பங்கள் ஏனைய சிலவற்றிலும் பலவீனமான நிலையயிலுள்ளமையும் குறிப்பிடப்பட வேண்டும். உதாரணமாக பெண்கள் தலைமையிலான குடும்பங்கள் அல்லது அங்கவீனமான நபர்களை கொண்டுள்ள குடும்பங்கள் ஏனைய குடும்பங்களளவில் உரிமையாளர் தலைமையிலான வீடமைப்பு திட்டங்களில் பங்கேற்பர் என எதிர்பார்க்க முடியாது. அமுலாக்குபவர்கள் அனைவரதும் எதிர்பார்ப்பாக இருந்த தொழிலாளர்கள் தாங்களாகவே இருக்க வேண்டும் என்பதனை பெண்கள் தலைமையிலான குடும்பங்கள் குறிப்பாக இதில் தம்மால் பங்குபற்ற முடியாமை காரணமாக தள்ளாடுவதை ஆய்வின் கண்டறிவுகள் கூறுகின்றன. “எல்லோருக்கும் பொருந்தக் கூடிய ஒரே அளவு” என்பதிலும் குறித்த சவால்களுடன் உள்ள இது

போன்ற பலவீனமான குழுக்களுக்கு ஏற்ற விதத்தில் வீடமைப்பு உதவிகளின் அளவுகள் முன்வைக்கப்பட வேண்டும்.

இவ்வாய்வின் கண்டறிவுகள் வீடமைப்பு கட்டுமானத்துடன் ஒன்றிணைந்த அதிகரித்த கடன் நிலைமைகளை காட்டுவதுடன் குவியும் கடன் தொகையோடு ஒரு மூலதனச் சொத்தும் பெறப்படுவது (வீட்டை உரிமையாக்குதல்) முக்கியமாக நோக்கப்பட வேண்டியதாகும். இவ்வாய்வில் ஆராயப்படவில்லையெனினும் வீடமைப்பு உதவி பெற்றுக்கொண்டவர்கள் தமது நிதி 'சம்பந்தத்தல் அறிக்கையை' எவ்வாறானதாக பார்க்க விரும்புகின்றனர், கடனுடன் ஒரு வீட்டை பெற விரும்புகின்றனரா அல்லது ஒரு சொத்தில்லாது கடனை விரும்புகின்றனரா?. சாதாரணமான எவரும் (யுத்தத்தினால் பாதிக்கப்படவில்லையெனினும்) ஒரு வீட்டினை கட்டிக்கொள்ளும் போது கடன் நிலைமைக்கு ஆளாகின்றனர். எனினும் இவர்கள் தொடர்பான அனுமானம் எப்போதோ, மெதுவாக இவர்கள் தமது கடனை மீளச் செலுத்துவர் எனும் அனுமானத்துடன் இணைந்துள்ளது. கடனின் மீளச்செலுத்த முடியாமலிருப்பதானது குடும்பத்தின் நலனின் பாதிக்கின்றது என்பது மாத்திரமன்றி தாம் பெற்றுக்கொண்ட மூலதன சொத்தினையுமே தம்மிடமிருந்து கைவிட்டுச்செல்ல வழிகோலலாம். பின்னர் குறிப்பிடப்பட்ட நிலையே அதிக கரிசனை கொடுக்கப்பட வேண்டிய பிரதான விடயமாக இருப்பதுடன் ஆய்வின் கண்டறிவுகளிலிருந்து வெளிப்படுத்தப்பட்டதொன்றாகும். இவ்வாறு கூறுவதுடன் இது குறித்த ஒரு காலப்பகுதியில் மாத்திரம் தரவு சேகரிக்கப்பட்ட ஒரு 'குறுக்கு-வெட்டு' ஆய்வாகும் என்பதுவும் குறிப்பிடப்பட வேண்டும். இக்குறுக்கு வெட்டுத் தன்மையானது அக்குறித்த காலப்பகுதியிலான உண்மை அடிப்படையை சுருக்கமாக காட்டக்கூடியதாக இருந்தது. எனவே பதிலளிப்பாளர்களின் கடன்களை மீளச்செலுத்துவதற்கான இயலுமை காலத்துடன் மாறுபடுமா என்பதனை எதிர்வுகூறுவது கடினமாகும். இருந்தாலும் ஒரு உத்தரவாதமளிக்கப்பட்ட உறுதியான வருமானத்தை தரக்கூடிய நிலைபேறான வாழ்வாதார வழிகளை நிறுவுவதானது இக்குடும்பங்களுக்கு தமது அடிப்படை தேவைகளை நிறைவேற்றிக்கொள்வதற்கு வழி வகுக்கும் என்பதுடன் கடனை மீளச்செலுத்தவும் உதவிடும் என்பதனால் நிலைபேறான ஜீவனோபாய வழிகளை அமைத்துக் கொடுப்பதன் மீது வீடமைப்பினால் நன்மை பெற்றுக்கொண்டவர்களின் கடன் சுமை ஒழிக்கப்படலில் தங்கியுள்ளது.

இவ்வாய்வின் கண்டறிவுகளிலிருந்து கூறப்படுகின்ற பரிந்துரைகள் (அரச அதிகாரிகள் மற்றும் நன்கொடையாளர்களுக்கு) வீடமைப்பு உதவிகளை பெற்றுக்கொண்டவர்களின் கடன் நிலைமை தொடர்பான பிரச்சினைகளை தீர்ப்பதற்கான தொழிநுட்ப அணுகுமுறைகளை உள்ளடக்குவதுடன் மிகவும் பலவீனமான குழுக்களை விளிக்கின்ற சூழ்நிலை தனித்துவமான அணுகுமுறைகளையும் மேலும் பொதுவாக யுத்தத்தின் பின்னான அபிவிருத்திக்கு பிரயோகிக்கக்கூடிய வீடமைப்பு புனர் நிர்மாணத்திற்கும் மேலதிகமான கொள்கை நோக்குகளையும் உள்ளடக்குகின்றது.

தொழிநுட்ப பரிந்துரைகள்

- மேலதிக கட்டுமான செலவுகள் எவ்வாறு குறைக்கப்படலாம் என்பது தொடர்பாக நன்மை பெறுபவர்களுடன் அமுலாக்கல் முகவர்களை கலந்துரையாடுவதற்கு ஊக்குவித்தல்
- பின்னைய காலங்களில் விரிவாக்கம் செய்து கொள்ளக்கூடியதாக வீட்டு கட்டுமானங்களிற்கு வழி காட்டுதல்
- “இணைந்த- வீடுகள்” எனும் தெரிவிற்கு அனுமதியளித்தல்

சூழ்நிலைக்கு தனித்துவமான பரிந்துரைகள்

- கடன் உதவித்தொகைகளை தவணை முறையில் பெற்றுக்கொள்வதற்கு ஒரு முன் தேவைப்பாடாக கட்டாய நிதி சார்ந்த அறிவு மற்றும் கடனுதவி முகாமைத்துவ நிகழ்ச்சித்திட்டங்களை வீடமைப்பு நிர்மாண செயன்முறை தோறும் நடத்துதல் (உள்ளூர் வங்கிகளுடன் இணைந்து).

- ஏனையவர்களுடன் ஒப்பிடும் போது ‘மிகவும் பலவீனமான’ குடும்பங்களுக்கு பொருத்தமாக உரிமையாளர் முன்னின்று செய்கின்ற வீடமைப்பு உதவிகளை மாற்றுதல் (அதாவது பெண்கள் தலைமையிலான குடும்பங்கள் அல்லது ஒரே அங்கவீனமான அங்கத்தவர்களை கொண்ட குடும்பங்கள்).

- உரிமையாளர் முன்னிற்கின்ற வீடமைப்பு செயன்முறையின் விளைத்திறனை கூட்டும் நோக்கில் ‘பெண்கள் தலைமையிலான குடும்பங்களை பற்றிய வரைவிலக்கணத்தினை மீள நோக்குதல்

யுத்தத்தின் பின்னான உறுதி நிலைமைக்கான பொதுவான பரிந்துரை

- கட்டுமான பணிகளுடன் சமாந்தரமாக செல்கின்ற ஒரு முயற்சியாக நிலைபேறான ஜீவனோபாய வழிகளை உருவாக்குவதற்காக அரசு (தேசிய மற்றும் உள்ளூர்), தனியார் துறை மற்றும் அபிவிருத்தி அமைப்புக்களின் ஆலோசனைகளை பெற்றுக்கொள்ளல்.

எண்ணக்கரு மட்டத்தினில் இவ்வாய்வு யுத்தத்தின் பின்னான அமைப்புக்களில் பங்கேற்புடனான அபிவிருத்தி தலையீடுகள் தொடர்பான கலந்துரையாடலில் பங்களிப்பு செய்கின்றது. பாதிக்கப்பட்ட மக்களுக்கு யுத்தத்தின் பின்னான ஒரு நிலைபேறான புனர்மைப்பு சூழலை உருவாக்குவதில் உதவுகின்ற முழுமையான தீர்வுகளுக்கு தேவையான யுத்தத்தின் பின்னான சூழ்நிலை சவால்களது இணைந்த தன்மைகளை புரிந்துகொள்வதின் முக்கியத்துவத்தை இவ்வாய்வு குறிப்பிடுகின்றது. உரிமையாளர் தலைமையிலான வீடமைப்பு உதவித் திட்டங்கள் (ODHA) போன்ற பங்கேற்புடனான அபிவிருத்தி தலையீடுகள் (மக்கள் செயன்முறைகள்) கட்டாயமாக நன்கொடையாளர்களால் முன்னெடுக்கப்படுகின்ற மேலிருந்து – கீழான தீர்மானம் மேற்கொள்ளலிலும் சிறந்த ஒரு மாற்று தெரிவாக இருப்பினும் மனித விருப்புணர்வுகளை சமப்படுத்தல் (விளைவான எதிர்மறை வெளித்தாக்கங்கள் - அதாவது கடன்) மற்றும் யுத்த காயங்களினை ஆற்றிக்கொண்டு வருகின்ற மக்களது பொருளாதார, அரசியல் மற்றும் சமூக பாதுகாப்பினை உறுதிசெய்தல் என்பன யுத்தத்தின் பின்னான புனர்நிர்மான முயற்சிகளில் உதவுகின்ற அரசாங்கங்கள், நன்கொடையாளர்கள் மற்றும் அரசு அதிகாரிகளுக்கு மிக கடினமான ஒரு பணியாகும்.

இவ்வாய்வானது யுத்தத்தின் பின்னான சூழ்நிலையில் மீள்குடியேறிய குடும்பங்களுக்கு ஒரு உறுதியான மற்றும் எதுவும் செய்யக்கூடிய சூழலொன்றை உருவாக்குவதென்பது மிகக் கடினமான காரியமொன்றென்பதை ஒத்துக்கொள்கின்ற அதே நேரம் பாதிக்கப்பட்ட பிரதேசங்களில் நிலையான பொருளாதார வளர்ச்சியை ஏற்படுத்துவதன் முக்கியத்துவத்திற்கு அழுத்தம் கொடுத்து முடிக்கின்றது. யுத்தத்தினால் பாதிக்கப்பட்ட பிரதேசங்களில் தொடர்ச்சியான வருமான வழிகளை பெற்றுத்தரும் வாய்ப்புக்களை உருவாக்கத் தவறுவதானது ஏற்கனவே பலவீனமான நிலையிலுள்ள மக்களை இன்னும் கஷ்டமான நிலைமைகளுக்கு கொண்டு சென்று அவர்களது உடல் மற்றும் உள நல்வாழ்வினை பெரிதும் பாதிக்கின்றது.

1. Introduction

The conflict in Sri Lanka ended in 2009. In addition to the damages to physical capital much damage also happened to housing stock. It is estimated that 143,268 houses were damaged, either partially or completely, in the Northern Province of Sri Lanka⁷. A number of donors are assisting the Sri Lankan government by providing financial and technical support to rebuild these damaged houses. These are UN Organisations, bilateral donor organisations and foreign and local non-governmental organisations. These organisations together have committed to rebuild 46,047 households or 38 percent of the damaged houses. The largest commitment has been made by the Indian Housing Programme⁸ followed by the completed North and East Housing Reconstruction Programme⁹ funded by the World bank and the Aus Aid/ European Commission/ Swiss Development Cooperation co-financed Support to Conflict-Affected Persons through Housing in Sri Lanka project¹⁰. By 30th June 2013, 61 percent of the committed houses were completed¹¹.

A 2012 study on food security in the North and East of Sri Lanka finds¹² that ongoing post-conflict resettlement and rehabilitation process is a factor of stress for many recent returnee families in the North. They report that the households are unable to generate sufficient income to cover the cost of reconstruction of their houses while simultaneously trying to secure livelihoods and generate a stable income. The lack of a consistent income stream poses insurmountable challenges to manage basic daily living expenses, resulting in high levels of borrowing and indebtedness among households. Recent evaluations of the housing programmes¹³ indicate that houses are built on time and to a high standard using an owner driven approach (ODA) and the beneficiary satisfaction was quite high. However, the indebtedness of the beneficiaries during the course of the housing programme is highlighted as a grave matter of concern. The evaluations report that families are struggling to repay the loans that they have taken due to low levels of household income. The effects of this have been curtailment of additional educational support to children, reduced intake of food and reduced participation of women in social gatherings due to mortgaging of jewellery. The evaluation¹⁴ recommends an assessment of the debt

⁷ International Federation of Red Cross and Red Crescent Societies, 2013. Emergency Appeal Operation Update. *Sri Lanka: Support for Internally Displaced People*. Data Compiled by UNHABITAT.

⁸ 33 percent of the total committed

⁹ 26 percent of the total committed

¹⁰ 18 percent of the total committed

¹¹ UNHABITAT, 2013. Conflict Damaged Housing Programme, Commitment and Progress Review as at 30th June 2013.

¹² WFP, 2012. *Food Security in the Northern and Eastern Provinces of Sri Lanka – A comprehensive food security assessment report 2012*, Ministry of Economic Development, Hector, Kobbekaduwa Agrarian Research and Training Institute, World Food Programme, funded by USAid and GIZ. Colombo: Sri Lanka.

¹³ AETS and CARDNO, 2012. Mid-term Evaluation of the Programme – Support to Conflict-Affected People through Housing in Sri Lanka & Final Evaluation of the Reconstruction and Rehabilitation Programme for North Sri Lanka.

¹⁴ Ibid.

issue in combination with food security and income in late 2013¹⁵, as findings from such an exercise will help development practitioners understand long-term impacts on the beneficiary families.

1.1. Rationale for the Study

The families living in the conflict affected Northern Province¹⁶ report the lowest levels of household and individual income¹⁷. The Northern Districts also report lowest levels of income earners per household, but the largest household size. These make the population in the North a vulnerable population in relation to the rest of the country. In choosing beneficiaries for housing support, vulnerability is one of the selection criteria. Such vulnerable groups include families with three or more children; female-headed households, households without parents; household members with disabilities; having a family member in a detention camp; and low income levels¹⁸.

The evaluation reports point to possibilities of the support for housing construction *causing* indebtedness amongst the supported households. The reported coping strategies adopted by the beneficiaries are, reduction of food diversity and curtailment of additional support to the children in education. Furthermore, insufficient disposable income and obligation to repay the loans, is likely to make the already vulnerable households even more vulnerable, which may, under extreme circumstances, lead to beneficiaries losing the supported house.

Hence, it is important to better understand the prevalence of debt amongst the beneficiaries and the impact of indebtedness on their socio-economic wellbeing. Learning that will be generated by this study can be productively utilised to advice on design of the housing programmes in general and Owner-Driven Housing Assistance in particular. The findings of this study will contribute to the body of evidence and the discourse on the effectiveness of “participatory” models of housing construction/reconstruction (in this case - ODHA) in a post-conflict situation.

1.2. Study Objective

The Owner Driven Housing Assistance (ODHA) requires each beneficiary family to contribute funds and labour towards the reconstruction of their house. There is limited knowledge on,

- How families are financing this co-contribution, what finance options they are using;
- Whether this additional expenditure for housing reconstruction has put beneficiary families of ODHA under a greater debt burden; and if so,
- How this will impact their socio-economic situation in the short and long term.

¹⁵ The evaluation assumes that by then grace periods for repayment of loans on borrowings would have passed.

¹⁶ The survey covered only Jaffna and Vavuniya Districts that were relatively less affected by the recent (2009) conflict in the Northern Province. Thus, it is likely that on inclusion of Mannar, Killinochchi and Mullaitivu Districts that bore the brunt of destruction during the final conflict period, the average incomes in the Northern Province will be even lower.

¹⁷ Department of Census and Statistics (2011). Household Income and Expenditure Survey- Final Report 2009/10.

¹⁸ AETS and CARDNO (2012). Mid-term Evaluation of the Programme – Support to Conflict-Affected People through Housing in Sri Lanka.

Hence, the purpose of this study is to understand whether the contribution of ODHA households increase their vulnerability (by way of indebtedness).

The specific questions that the study attempts to answer are:

1. What is the socio-economic context of returnees in the three districts selected for this study?
2. In this context, what are the socio-economic conditions faced by ODHA beneficiaries?
 - a. Among ODHA beneficiaries in the North, is there a relationship between 1) the type of livelihood and proportion of household indebtedness; 2) geographic location and proportion of household indebtedness; and 3) social vulnerability (especially in relation to single headed households and households with disabled members) and proportion of household indebtedness?
 - b. What are the proportions and levels of indebtedness among ODA housing beneficiaries in comparison with the proportions and levels of indebtedness among recent returnees to the North from a similar socio-economic background?
 - c. What are the major sources of income and expenditure, and causes of indebtedness among the two groups?
3. How are ODHA housing beneficiaries financing the portion of permanent shelter reconstruction costs that they must self-finance?
4. What are the financing options available to ODHA housing beneficiaries, and what are the most commonly used ones?
5. If a high debt burden is placed on beneficiaries of ODHA due to housing reconstruction expenses, which has negative repercussions on their socio-economic well being in the short and/or long term, what actions could donors and implementers of ODA in the North of Sri Lanka take to alleviate this situation?

2. Review of Literature

ODHA is considered the most empowering and dignified approach for constructing houses amongst reconstruction approaches (Jha, Barenstein, Phelps, & Sena, 2010). Caution however is expressed on the degree of assistance that more vulnerable sections of the community need for engaging in reconstruction and also that livelihood activities may reduce the spare time available to participate and supervise construction work (Barenstein, 2006a, Barenstein, 2006b). These factors are likely to have an impact on the financial situation of the household members either in the form of lost income due to engagement in construction work or increased cost due to insufficient management of the construction.

The countrywide Household Income and Expenditure Survey of the Department of Census and Statistics indicate that 62 percent of the surveyed households¹⁹ had borrowed from at least one source. The Centre for Poverty Analysis's (CEPA) own survey based on a sample of 1,377 household in the Jaffna, Mannar and Trincomalee²⁰ found that 69 percent of the surveyed households were in debt indicating that indebtedness is relatively higher in the conflict affected areas. Indebtedness by itself is not an issue, if the repayment of the capital and the interest can be made by the households on time. Delays or non-payment of installments (capital and interest) or payment of only the interest are indications that the household has borrowed beyond its capacity. As such, this study refers to a "debt problem" as a situation in which households are unable to repay borrowed funds.

2.1. Financial Behaviour in post-2009 Northern Province

Society in the North of Sri Lanka, especially in the Jaffna Peninsula is known for its thrifty nature. Early documentation of the peninsula reports that the community seldom fails to save money regardless of their income (in comparison to the rest of the country) (Katiyesu, 1905). However, a GTZ survey in 2009 indicates that the North and East are displaying a lower savings rate of 65 percent against the country average of 75 percent households which the report attributes to the experience of conflict (GTZ, 2010). There appears to be a widespread proliferation of financial services in the Northern Province since 2009 with branches of commercial and licensed specialised banks increasing by 25 percent between 2010 and 2011²¹. In parallel, finance, pawning and leasing institutions have increased their network in the North creating competition in the provision of financial services. Whilst competition brings positive benefits to consumers on the basis of lower interest rates, studies which have been done in the microfinance industry indicate that it is also seen to result in issues ranging from deteriorating performance to customer over-indebtedness (Bauer & Meier, 2012).

The default rate in the Northern Province for loans is assessed to be low or zero²² by banks. But narratives from individuals indicate that debt is an issue especially among those building houses and they

¹⁹ Survey based on 19,958 households, with 34% pawning; 25% borrowing from banks; 16% retail shops; 9% from money lenders; 8% from Employer; 4% from Finance/ leasing companies; 4% on non-consumer items on installment and 3% from others.

²⁰ Geetha M, Mallet R. & Hagen Zanker J., (. Panel Survey, Country Baseline Report – Sri Lanka. Secure Livelihood Research Consortium, Forthcoming.

²¹ Branches increased from 267 in 2010 to 333 by the end of 2011. CBSL, 2012. *Economic and Social Statistics of Sri Lanka 2012*. Colombo: Central Bank of Sri Lanka.

²² LBO, 2013. *Sri Lanka State Bank Chief: Borrowers in Former War Zones Hardly Default*. Online. Accessed, 18th September 2013.

are increasingly finding it difficult to make pay back loans that they have taken and may forgo their mortgaged items²³. Given this conflicting information it becomes necessary to understand the level of financial management capacity of the beneficiaries and whether psychological factors of procrastination, regret, risk aversion, compulsiveness, generosity, altruism and peer pressure also have an impact people financial decision.

Literature indicates that there are number of factors that need to be taken into consideration in understanding household debt. This include transaction costs, maturity period of the loans, liquidity constraints of the borrower, interest costs and from a risk perspective whether the interest costs are fixed/ variable, enforceability of repayment obligations by the lender and collateral requirements (Bertola & Hochguertel, 2007). An indication of financial stress on lower income households is the lower savings ratios and less collateral or financial reserves resulting in unfavourable borrowing terms (Boarini, R. and d'Ercole, M. M. 2006). In terms of financial management, this study would use the model that has been developed by (Hilgert & Hogarth, 2003) that looks at the connection between knowledge and behaviour in relation to the financial management activities of cash-flow management, credit management, savings and investment. Work by Funfgeld & Wang (2009) provides a basis for understanding the behavioural traits of people in dealing with financial decisions and hence the support that needs to be provided.

2.2. Impact of Indebtedness

Both short-term and the long-term vulnerabilities due to possible indebtedness also need to be understood for the purpose of developing solutions. For instance, women are found to be more stressed from their debt than men; and debt has an impact on health, family life and job performance indicating that debt also has to be studied from a social angle (Dunn & Mizaie, 2012). People who are coping with difficulties are observed to go through three stages. In the first instance, people try to preserve their assets, in the second stage asset depletion takes place, and the final stage leads to destitution (Corbett, 1988). For example, reducing the number of meals, postponing health-related procedures or doctor visits, borrowing from different sources to pay off loans and employing members of the household who previously did not contribute to household income (i.e. children) may occur during the first phase of coping with indebtedness (Young, 1992; Curtis, 1993; Kabeer, 1990). In the second stage, households have a tendency to sell productive and non-productive assets and some members of the households may even turn to committing crimes (i.e. theft) as a way of gaining access to money (ibid.). When households have exhausted ways to pay off their debts and secure livelihoods in their current location, they may be compelled to migrate to cities to engage in some form of income generation activity. Previous research suggest that migration to different locations, in desperation of earning an income and the overall stress that is created by indebtedness may end up in family breakups in the long term (ibid.). As such indebtedness is a serious issue that has both short and long-term repercussions that harm the wellbeing of individuals, families and communities.

Although the existing body of literature has examined both the prevalence of indebtedness and its impact, the issue of debt and its impact in post-war contexts remain under-studied and under-theorised.

[http://www.lankabusinessonline.com/news/Sri Lanka state bank chief: borrowers in former war zones hardly default/1460509966](http://www.lankabusinessonline.com/news/Sri_Lanka_state_bank_chief_borrowers_in_former_war_zones_hardly_default/1460509966).

²³ *The Hindu*, 2013. *Web of Debt Looms for Indian Housing Scheme Beneficiaries*. Online. Accessed on 18th September 2013. <http://www.thehindu.com/news/international/south-asia/web-of-debt-looms-for-indian-housing-scheme-beneficiaries/article5138914.ece>.

This study aims to fill that gap in the knowledge by focusing on both the prevalence of indebtedness and its impact with a focus on post-war housing beneficiaries in the North of Sri Lanka. Post-war reconstruction involves a plethora of actors, both state and non-state, national and international that initiates and implements various reconstruction efforts. Findings of this study and related recommendations will provide valuable insights for post-war development policy and practice.

3. Methodology

Based on the review of literature, this research intends to pose four interrelated research questions:

1. What is the nature of the relationship between ODHA and indebtedness?
2. What is the socio-economic impact of increased debt among housing beneficiaries?
3. What are the reasons that drive beneficiary households to borrow funds for housing?
4. How and why do some beneficiary households experience vulnerability due to indebtedness?

Given this study's research questions it is appropriate for the methodology to include three components: a quantitative survey, triangulated by qualitative field research, and key person interviews. The quantitative survey will be designed to answer all four research questions, and the qualitative component will allow for in-depth exploration that is required by research questions 3 and 4. It is important to note that this is a 'cross-sectional' study, where data was collected only during one period of time. The cross sectional nature allows us to get a snapshot of the ground reality at the time of data collection. However, we are unable to draw conclusions about the ways in which 'time' will play a role in alleviating the debt burdens and the vulnerability of households surveyed by CEPA. As such there is hesitation in making substantial claims about causality about what is driving household debt due to the cross-sectional nature of the study. This does not, however, mean we cannot examine causality in a loose sense. The implication of the cross-sectional nature of this study is that the findings are mainly correlational.

3.1 Quantitative Instrument

The initial quantitative instrument (Annex 1) was developed by reviewing literature and a two step pre-testing. While the literature review formed the basis of the quantitative survey instrument, post-war context specific questions (that were not covered by the literature) were also added in order to maintain relevance. The quantitative survey captured the following areas related to ODHA and debt:

- Households' contribution (labour or funds) to housing construction: As ODHA may impinge on time spent on livelihood activities, the survey posed questions about the labour contribution of beneficiary households. These factors are likely to have an impact on the financial situation of the householders either in the form of lost income due to engagement in construction work or increased cost due to insufficient management of the construction.
- Indebtedness of households and their repayment behaviour: as discussed earlier in Section 2, indebtedness by itself is not an issue, if the repayment of the capital and the interest can be made by the households on time. Delays/ non- payment of installments (capital and interest) or payment of only the interest are indications that the household has borrowed beyond its capacity.
- Financial knowledge and literacy among beneficiary households: given conflicting information about the loan default ratio in the Northern Province, it becomes necessary to understand the level of financial management capacity of the beneficiaries and whether psychological factors also have an impact people financial decision. In terms of financial management, it is important to understand the knowledge and behaviour on financial management activities of cash-flow management, credit management, savings and investment (Hilgert & Hogarth, 2003).

- **Loan specifications:** Characteristics of loans such as transaction costs, maturity period of the loans, liquidity constraints of the borrower, interest costs and whether the interest costs are fixed/ variable, enforceability of repayment obligations by the lender and collateral requirements (Bertola & Hochguertel, 2007) may have an effect on indebtedness.
- **Coping strategies of households:** People who are coping with difficulties are observed to go through three stages. In the first instance people try to preserve their assets, in the second stage asset depletion takes place, and the final stage leads to destitution (Corbett, 1988). As this is a cross sectional study, the data collection instruments can only capture peoples' vulnerabilities in the short-term.

The instrument was field tested by CEPA staff in Poonaharay in three (3) households on 31st October 2013, for sequencing, appropriateness and clarity. It was then pilot tested in Poonaharay in ten (10) households to test the questionnaire for clarity and time taken to administer the questionnaire; and the sampling method for its appropriateness. Input by the field employees of Swiss Agency for Development and Cooperation (SDC), the funder for this study; relevant government officials; and the respondents, also helped improve the field instrument.

3.2. Sampling process

To calculate the number of households to be surveyed, the total houses committed to be supported in the three study Districts of Killinochchi, Mullaithivu and Jaffna were taken as the population (Table 1). The number of households to be sampled to provide results at 95 percent confidence level was determined to be 342 houses using the Australian National Statistical Service²⁴ statistical calculator.

Table 1. Calculation of Houses to be Surveyed

District	Total Damage	Total Committed	District Commitment as % of total (A)	Household to be surveyed in each District (B)
Kilinochchi	34,445	16,517	41%	141
Mullaithivu	29,804	13,578	34%	116
Jaffna	39,308	10,031	25%	85
	103,557	40,126	100%	342

Source: UNHABITAT, Progress Report 30th June 2013

To understand whether the housing programme was driving debt amongst the supported households, it is imperative to compare this group with a reference group that is similar in most other characteristics, but differ in housing construction. The ideal empirical method would be to randomly assign individuals to the housing scheme and then measure their level of debt. In the absence of such an experiment, we have to rely on other methods. As such, households that have fulfilled the selection criteria for ODHA and have been approved funding for housing assistance were chosen to be part of this quasi social experiment. The selection criteria for ODHA are:

- Whether or not the household is conflict affected
- Whether the family returned and permanently resettled in the village

²⁴ <http://www.nss.gov.au/nss/home.nsf/pages/Sample+size+calculator> (ratio 0.66)

- Whether the household has a formal right to the land
- Whether the household is *not* supported by similar actions by other housing agencies
- Whether members of the household are *not* employed by the government
- Whether the family is in possession of a house in another area

Households with one or more of following characteristics were chosen for “treatment group” and two-thirds of the households surveyed fell in to this category (Table 2). The characteristics of the “treatment group” are listed below (a household was classified as a treatment household if one or more of the criteria below was applicable to it):

- Started the construction of house and obtained external financial support for construction
- Received at least one (or more) installment(s) from the donor
- Completed the housing construction supported by a donor

Households with the following characteristics were chosen as the “control group” and one-third of the households surveyed fell in to this category

- Received notification/confirmation of donor support for construction or reconstruction of a house
- Have not started any construction related to household. In the event of commencement of construction, households should not have received any external financial support for construction (in the form of borrowing)

Table 2. Surveyed Households

District	DSD	GND	Treatment	Control	Total
Kilinochchi			97	56	153
Jaffna			63	17	80
Mullaitivu			68	46	114
Total			228	119	347

At the Division level (DV), different areas within each district were selected to capture the variety of issues related to housing construction and implementation. The DS divisions were purposively selected by the study team based on the number of houses committed. Based on the statistics we received from the respective Districts, DS divisions were sorted for the number of new housings committed. DS divisions that had a high number of committed houses were chosen to pick treatment households and the DS divisions with high presence of 'not started' were chosen to pick control group households. As stated above, as a result of the dynamic nature of housing construction, it was not possible to classify a DS division as 'control' and 'treatment' but each DS division had a mix of control and treatment households. Grama Niladhari Divisions (GNDs) were also selected purposively. At least two GNDs were selected from each DS division based on the progress of the construction. As a strong effort was made to implement a random sampling method, houses constructed by donors other than SDC (that followed the same selection criteria for ODHA) also fell into the study sample.

A stratified random sampling method was used to select the treatment households. Stratified random sampling is a technique that groups members of the population into relatively homogenous subgroups

before sampling. The strata should be mutually exclusive: every element in the population must be assigned to only one stratum. Households were stratified to capture variation in terms of stages of construction and the level of vulnerability (i.e. female headed households, households with at least one disabled member, households with elderly individuals that cannot contribute to income generation or ODHA). Households within these groups were randomly selected from the list provided by the implementing agencies and GNs. In the event that such a list could not be obtained from the implementers, houses were selected randomly to capture different types of donors and different stages of construction.

The field team encountered numerous challenges in locating the control household during the fieldwork. The lists provided by the implementing agencies became obsolete because of fast progress in the field. The study team came across several instances where households identified as control group in the list turned out to be a treatment household. In other areas the field team had to generate a list with the help of GN in order to identify the households. In certain occasions, the GN was unable to identify the households as s/he had very limited knowledge on the progress of construction work. Hence, a snowballing technique was adopted in order to identify control households; prior to the interview, a short conversation with every household on the progress of the construction process was initiated, on the basis of which the category (stage of construction) was determined.

3.3. The Qualitative Component

The qualitative component seeks to understand the underlying factors of household vulnerabilities in relation to their indebtedness.

The specific objectives of the qualitative study are:

- To understand why and how some households have become vulnerable due to debt repayment issues
- To understand why households borrow in order to supplement owner driven housing grants
- To understand the beneficiaries' knowledge about borrowing

The study team felt that the study objectives and the particularly vulnerable and sensitive nature of the context and the people in the study sample warranted an approach which would enable prolonged interaction with the respondent households. However, given the time and resource constraints a mainstream ethnographic approach (the most appropriate method of data collection for this type of investigation) was not adopted; rather certain elements of emersion and participant observation that are integral to the ethnographic approach were integrated into the data collection process. The qualitative tools were:

- In-depth household interviews;
- Key Person Interviews; and
- Focus Group Discussions.

Among the three data collection techniques, in-depth household level interviews was the most commonly employed tool as it allowed to gain deep insights about certain issues that were flagged by the quantitative survey. A majority of household in-depth interviews were carried out in the Mullaitivu district. Mullaitivu was purposively selected because of the complexity in terms of issues compared to other sites such as land issues, conflict affectedness, poverty and vulnerability. A considerable amount of information

on the above issues was also gathered in Kilinochchi district as the pilot study was conducted in Poonahary DS division in Kilinochchi district. The field team's experience during the quantitative data collection phase was that the interference of military personnel in the data collection process was lesser in Mullaitivu in comparison to Kilinochchi and Jaffna districts. In order to test whether the selected households in Mullaitivu were outliers or 'special cases', the research team took the following steps: 1) triangulated the information with beneficiaries in Kilinochchi in a Focus Group Discussion (FGD); and 2) carried out three in-depth household level interviews in Maruthankeni (Jaffna).

In Mullaitivu district, a sub-sample of 10 households was selected from the quantitative study sample in order to explore key issues flagged by the quantitative study. Limiting the number of households to 10, allowed the research team to spend sufficient time with each household which was crucial in gaining rapport, which in turn, helped with the genuineness of responses. Building rapport with respondents is crucial as the nature of issues explored were sensitive and personal. These households were purposively selected based on criteria that were necessary to obtain information required to achieve the objectives of this study. A household was selected using one or a combination of these criteria.

- Household vulnerability - Female headed households, households with disability, borrowing for food, number of dependents
- Severe coping strategies adopted during a food shortage
- Borrowing for construction
- Deviation from building standard house (prescribed by the implementing authorities)

4. Analysis

4.1. The General Socio-economic Context of Mullaitivu, Kilinochchi and Jaffna

Population

The average size of the surveyed household is 4.14. The female population is 49.1 percent in the sampled households differs slightly from the national average of 52% in Sri Lankan households²⁵ and surveys in the North²⁶.

Only 15 percent of the households reported that they were women-led which is lower than the reported women-headed households in national surveys (23%)²⁷. This study found that the lower percentage of women-headed households in the sample was due to the surveyed households' identifying themselves as "women-headed" *only* in the absence of males in the family. Even the presence of a disabled male in the household that is not willing or able to take household decisions resulted in the family identifying itself as a "male-headed" household. This is in contrast with surveys in the rest of the country where women are identified as heads of households based on factors such as property ownership and contribution to the household income.

It is noteworthy that the surveyed sample is younger than the general population (Table 3 and Figure 1). The observation of this study is that the head of households are also younger than the national average and this contextual factor combined with lower levels of educational attainment (Table 6) is likely to have a negative effect on the household's income generation potential²⁸ which in turn may increase the propensity of a household to borrow funds for consumption and other purposes.

Table 3. Population by Age

Age Group	Survey	DCS Population Survey 2012					
		Sri Lanka	Jaffna	Mannar	Vavuniya	Mullaitivu	Kilinochchi
Less than 15 years	33%	26%	25%	29%	28%	31%	33%
15 - 59 Years	60%	62%	61%	63%	63%	61%	58%
60 years and over	7%	12%	14%	8%	9%	8%	9%

Source: Survey and Census of Population and Housing – 2012

²⁵ Department of Census and Statistics (2011). Household Income and Expenditure Survey – 2009/10; Department Census and Statistics (2012). Census of Population and Housing 2012

²⁶ 51.8 percent - Department of Census and Statistics (2011). Enumeration of Vital Events – Northern Province, Sri Lanka; Department Census and Statistics (2012).

²⁷ 23 percent - Department of Census and Statistics (2011). Household Income and Expenditure Survey – 2009/10; Department Census and Statistics (2012). Census of Population and Housing 2012

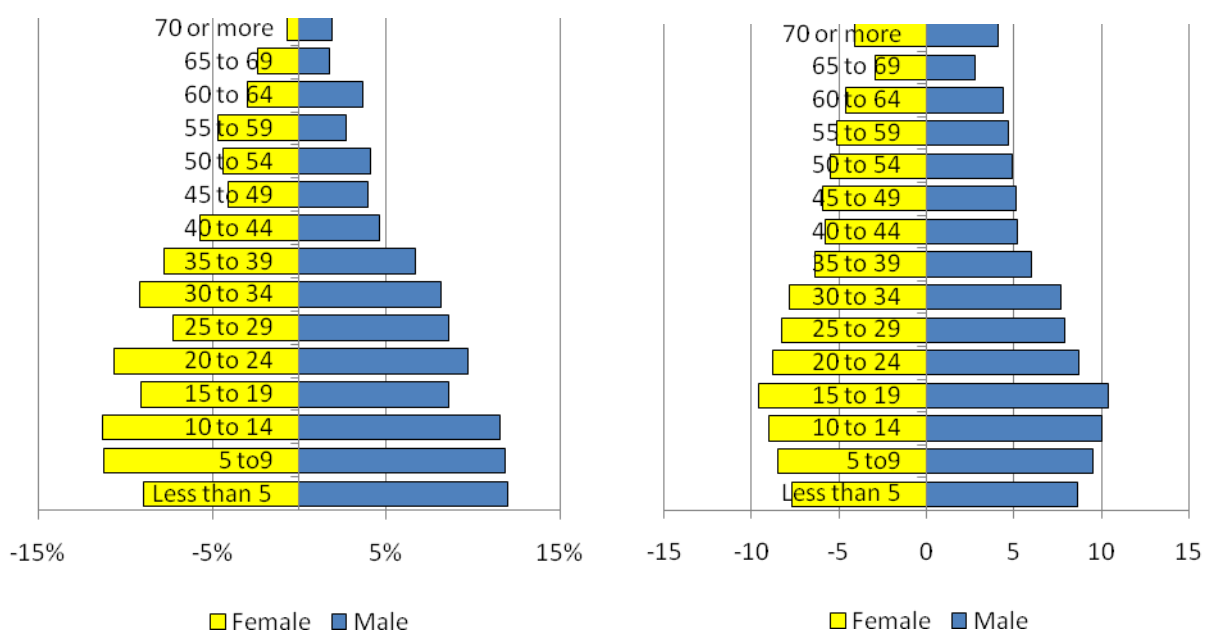
²⁸ Klasen S, Lechtenfeld T & Povel F (2011). What about the Women? Female Headship, Poverty and Vulnerability in Thailand and Vietnam; Lemus D M, Ishdorj A & Rosson P C (2013). Determinants of Household Food Insecurity in Mexico. Agriultural and Applied Economics Association's Joint Meeting, Washington. August 4-6, 2013

Table 4. Population by Age

	Male	Female	Sri Lanka
Below 25	5.4%	5.8%	1.2%
25-39	41.4%	36.5%	22.0%
40-59	37.6%	44.2%	48.6%
60	15.6%	13.5%	28.0%

Source: Survey and Census of Population and Housing – 2012

Figure 1. Population Pyramid – Surveyed Households vs. DCS Survey



Source: Survey

DCS Survey of Northern Province – 2011

Education

In the sample, only 18 (4.4 percent) children that are of school-going age are not attending school and this observation is comparable to national average (Table 5). Disabilities (both physical and mental), poor academic progress, the proximity between schools and residence, are financial issues are contributing factors to this situation. School attendance of children seem to be intercepted by financial hardship, in which instance even the younger members of the households are left with no other option by to engage in income generation for the purpose of mere survival.

Table 5. School Education

Age Group	Survey*	HIES
Percentage currently attending school – 5-14 years	99.6%	98.6%
Percentage currently attending school – 5-20 years	83.4%	84.8%

Source: Survey and Household Income and Expenditure Survey 2012/3

*Excludes children of whom households report as being too young to attend school. In general children start grade 1 at six (6) years of age

Congruent with conventional wisdom, conflict has had a negative impact on educational attainment of the surveyed population, especially at higher levels of education (Table 6). The average educational attainment amongst the surveyed population is similar to the Sri Lankan population. However, as Table 6 indicates, the level of educational attainment is low at higher levels of education amongst the head of household in comparison to the Sri Lankan population. Furthermore, women appear to have significantly lower levels of educational attainment particularly beyond Advanced Level. The results are in line with earlier studies that indicate the educational attainment to be lower in the Northern (and Eastern Province)²⁹.

Table 6. Educational Attainment

Educational Attainment	5 years and above		18 Years and above			Head of Household (HH)			
	Survey	HIES	Survey			Survey			HIES
			Men as % of all men	Women as % of all women	Total	Men % of men HH	Women % of all women HH	Total	
No schooling	2.1%	4.00%	1.60%	4.10%	2.90%	2.00%	3.80%	2.30%	3.60%
1-10 years	65.6%	67.60%	58.10%	54.30%	56.20%	69.80%	73.10%	70.30%	69.30%
Ordinary Level (10 years) Qualified	20.7%	16.30%	24.00%	26.90%	25.50%	22.70%	17.30%	21.90%	15.80%
Advanced Level (13 years) (A/L)	8.0%		10.10%	10.90%	10.50%	3.70%	3.80%	3.70%	
Advanced Level (13 years) Qualified (A/L)	1.8%	12.00%	2.80%	2.00%	2.40%	1.40%	1.90%	1.40%	11.30%
University	1.4%		3.00%	0.90%	1.90%	0.30%	0.00%	0.30%	
Vocational and Professional	0.6%		0.50%	0.90%	0.70%	0.00%	0.00%	0.00%	

Source: Survey

²⁹ World Bank (2008). Building the Sri Lankan Knowledge Economy. Colombo

Employment, Income and Expenditure

Poverty can be viewed in absolute and relative terms. Absolute poverty refers to subsistence below minimum, socially acceptable living conditions, usually established based on nutritional requirements and other essential goods (i.e. per capita income under a certain arbitrarily fixed poverty line in LKR per unit of time, or Human Development Index). Relative poverty compares the lower segments of the population with upper segments, usually measured in income deciles. Poverty manifested in the form of physiological deprivation (income and consumption related poverty) is often used to compare groups in a population to gain an understanding about relative poverty. Understanding relative poverty also becomes important in assessing the level of vulnerability in a given sub-population, as the “risks-centric view” of vulnerability – *variability in the living standard caused by consumption or income shocks* – tells us that the two phenomena are closely interrelated (Yodmani 2001; Moser 1998; Chambers 1989).

This section provides a synopsis of the way in which the households in the sample compare to the rest of the Sri Lankan population with regard to income and expenditure. By comparing the average income of the households in the study to the rest of the population, we assess whether the former are more (or less) vulnerable to income poverty, which is one dimension of vulnerability. We examine the average income of two additional sub-groups in the sample that are theoretically considered more vulnerable – female headed households and households with at least one member that is disabled. Table 8 presents the average income per households per month against the corresponding figure obtained from the Household Income and Expenditure Survey (HIES) of Sri Lanka conducted in 2012.

Engagement in employment amongst women is low at 13 percent in comparison to 46 percent amongst men. Men predominantly report working as casual labour in agriculture and fisheries sectors. The lower levels of educational attainment is one of the factors contributing to the reported higher levels of casual labour. Working women however report a much more diversified work engagements and also higher levels of employment in private, public and non-governmental sectors (Table 7).

Table 7. Work Engagement

	Agriculture/ Fisheries/ Business/ Trade			Public sector	Non- government Organisatio n	Unpaid and other	% of gender of respective population
	Own	Casual Labour	Private Sector				
Male	28%	61%	6%	3%	2%	1%	46%
Female	13%	38%	24%	14%	3%	7%	13%

Source: Survey

As Table 8 indicates, the average income of the households in the sample is significantly lower than that of the national average. A one sample t-test³⁰ reveals that this difference in average income is statistically significant at the 0.001 level. Another revealing fact is that the average income of a female-headed household is less than one-third of the national average. All the sample sub-group averages are also lower when compared to the average household income in the Northern Province – LKR 23,712 (HIES 2012). The sample average seems to be only half of the Northern Province’s average income per households.

³⁰ One sample t-test is a statistical procedure often performed for testing the mean value of a distribution. It can be used under the assumption that sampled distribution is normal.

Table 8. Reported Income: Comparison of Income – HIES and the Study Sample

Average household income per month – Sri Lanka (LKR)	36,451³¹
Average income per month of the sample sub-group (LKR)	
Full sample	19,707
Households participating in owner-driven housing programmes	19,062
Female-headed households	13,168
Households with at least one disabled member	17,531

Source: Survey

Next, the average income of household was classified by their main income generating activity. Table 9 presents the average income for households participating in each income generating category; the average income is further broken down by households that are considered more vulnerable to income poverty. Households with casual labour as the primary source of income are reporting lower levels of income. The vulnerability of the female headed households is apparent from the comparatively lower levels of income reported by them.

Table 9. Average Income for Different Income Generating Category

Main Income Generating Activity of the Household	Average Household Income Per Month – Full sample	Female-headed households
Own agriculture	19,572	9,600
Own Fishing	22,621	
Own business/trade	19,500	11,250
Casual labour – agriculture	18,048	11,072
Casual labour – fishing	15,577	16,266*
Casual labour – non agriculture/ fisheries	18,902	8,311
Private sector – non agriculture/fisheries	22,343	18,500
Public sector	27,666	-
Non-governmental Organisations	22,500	-

Source: Survey

* skewed due to remittances received by one of the houses

Economists have long used household consumption expenditure as a proxy for material wellbeing. Considerable detail on the construction of consumption aggregates is found in Christiansen (1999). Consumption consists of food expenditures and non-food expenditures. In this study, consumption was estimated by recording household expenditure on food, rent, health, education, electricity, water, communication, transport, fuel (petrol), household fuel (LP gas or firewood), interest payments on loans, capital payments on loans, and other miscellaneous expenses. Table 10 presents the average expenditure per household per month against the figure obtained from the Household Income and Expenditure Survey (HIES) of Sri Lanka conducted in 2012.

³¹ *Source: Household Income and Expenditure Survey 2012, Department of Census and Statistics – Ministry of Finance and Planning, Sri Lanka.

Table 10. Comparison of Expenditure – HIES and Survey Sample

Average household expenditure per month – Sri Lanka (LKR)	31,331³²
Average expenditure per month of the sample sub-group (LKR)	
Full sample	17,785
Households participating in owner-driven housing programmes	16,759
Female-headed households	14,210
Households with at least one disabled member	14,589

Source: Survey

As indicated in Table 10, average consumption per household is less than 50% of the national average. The average consumption of the households is significantly lower than the corresponding figure for the Northern Province – LKR 25,656. With regard to consumption, female-headed households appear to be at the bottom, recording an average expenditure of LKR 14,210, which is roughly one-third of the national average, and only 40% of the province average. Female headed households also show an average expenditure per month that is higher than their monthly income (approximately LKR 1,000) that is problematic and a possible reason for indebtedness.

Next, we examined the average consumption of a household classified by their main income generating activity. Table 11 presents the average expenditure for households participating in each income generating category; the average consumption is further broken down by households that are considered more vulnerable to income poverty. Most female-headed households have monthly expenditure levels lower than the sample average, and quite below the national average.

Table 11. Average Expenditure for Different Income Categories

Income Generating Activity	Average Household Consumption Per Month – Full sample	Female-headed households
Own agriculture	17,477	12,321
Own Fishing	21,216	-
Own business/trade	19,371	15,550
Casual labour – agriculture	16,528	11,350
Casual labour – fishing	14,041	16,086
Casual labour – non agriculture	17,090	9,548
Private sector – non agriculture	19,831	22,800
Public sector	32,050	-
Non-governmental Organisations	27,550	-

Social Protection

Around 50 percent of the households report receiving social protection and/or economic support from government, donors and non-governmental organisations (Table 12). The surveyed population reports a diversified social protection support from the government that includes pensions, disability allowances, Samurdhi and livelihood support. The support from other organisations is specifically towards livelihood activities and is an essential support area as demonstrated by the low levels of income indicated in (Section 4.2.)

³² Source: Household Income and Expenditure Survey 2012, Department of Census and Statistics – Ministry of Finance and Planning, Sri Lanka

Table 12. Households Reporting Social Protection/ Economic Support

Type of Social Protection/ Economic Support	Provider						Total
	Government	National NGO	International NGO	UN Org	Private Sector	Religious Org	
Livelihood Support	30	18	54	1	1	1	105
Samurdhi	88						88
Old age pension	16						16
Widow Pension	5						5
Pension	4						4
Disability Allowance	2						2

Assets

One of the reasons for the higher percentage of reported casual labour is that many of the households lack immovable and moveable assets. Only 23 percent of the households report owning other (than the one they are living) land that can be put for productive and other uses. Whilst, the households have improved on the household assets, especially in relation to mobile phones, the same cannot be said about productive assets (livelihood assets). A clear decline is visible in relation to livestock ownership both in terms of households self-reporting their livestock ownership and the number of livestock and farming and fishing equipment (Table 13).

The financial assets of the households largely consist of jewellery and savings accounts. The higher percentage of savings accounts could largely be on account of the need to have such an account to receive funds from donors who are supporting the housing programme. Though higher percentage of households report employment in the private sector, only 2 percent of them report that they contribute to the Employees Provident Fund/ Employees Trust Fund indicating that the formal private sector activities are low in the North.

Higher levels of educational attainment of the Head of the household has a positive bearing on increased savings attempts, whilst households headed by people who are engaged in casual labour are less likely to have financial savings (Annex 2).

Table 13. Houses Reporting Availability of Assets

	Before Displacement	At Present
Household Items		
Fridge	0%	1%
Water Filter	1%	2%
TV	14%	16%
Mobile	5%	80%
Fan	1%	3%
Computer	0%	1%
Livestock		
Small livestock (e.g: Poultry)	74%	53%
Medium livestock (e.g: Goats)	31%	8%
Large livestock (e.g: Cows)	31%	15%
Farming Equipment		
Non-Power Farming	16%	13%
Powered Farm Vehicle	6%	3%
Fishing Equipment		
Boats	16%	8%
Engines	12%	6%
Nets	20%	17%
Vehicles		
Non-moterised (e.g: bicycle)	82%	80%
Motorised (e.g: motorbikes)	33%	21%
Financial Assets		
Current Account		2.3%
Savings		94.2%
Fixed Account		9.2%
Jewellery		74.9%
EPF/ EPF		2.0%

Source: Survey

Summary of the Socio-economic Conditions of Surveyed Households

The preceding analysis indicates a high level of vulnerability to poverty of the surveyed households due to the consequences owing to the three-decade war in Sri Lanka. The existence of a younger, unskilled, and relatively uneducated population poses serious challenges to individual and household earning potential that is clearly visible in the comparison of household expenditure and consumption between surveyed households and the general population of Sri Lanka. As discussed above, engagement in casual labour, which does not guarantee a consistent income stream, is indicative of typical post-war conditions such as the lack of livelihood opportunities and individual capacity to rebuild a sustainable method of income generation. Livelihoods have not yet become stable in the post-war areas where the research was conducted. There is clear evidence to the lack of a sustainable income for families to contribute to

savings. The predominant income sources of the households that participated in the qualitative study are agriculture, fishing and casual labour while there was one own account worker and a public sector volunteer worker. The agriculture sector in the North and East is still recovering from the conflict; arable land is still not cleared of landmines, and is inaccessible due to military occupation and forest growth as farmers let the land lie fallow during times of displacement. Most beneficiaries work as casual labourers in agriculture and some work as labourers in construction work. Agriculture workers are paid Rs. 700 to Rs.800 per day, while construction workers are paid relatively higher, Rs. 800 to Rs. 1000. Even if individuals manage to restore agricultural livelihoods the minimum value paid for agricultural produce (a fact that holds true for the entire country) does not provide sufficient income to maintain daily household affairs. The lack of movable and immovable assets (another classic post-war condition) worsens this situation, arguably driving households to borrow funds for consumption and other purposes.

Relatedly, the ownership and access to land is a critical issue that has particular implications for the implementation of the owner-driven housing projects. As observed in Mullaitivu, the lack of documentation, boundary issues and irregular land distribution during the conflict period are seen as reasons for land disputes. Returning previous owners are a problem for many housing beneficiaries. These disputes invariably cause delays in the construction process as ownership of land is among the mandatory eligibility criteria for a housing grant. To some extent, these issues are being resolved via negotiations between the current and previous owners. However, housing beneficiaries incur additional expenses for these negotiations, as the previous owners often demand compensation. Such circumstances result in unexpected delays in the construction process.

"I had to pay (new owner) Rs. 200,000 to get the assistance from Indian housing scheme. As I couldn't pay the amount at once, I am paying in instalments. I had to pay Rs. 8000 for the lawyer also to sort this documentation" - (Karthika, Mullaitivu, Female, 43)

In the instance where the returnees do not possess ownership to the land, the Divisional Secretariat temporarily allocates a plot of state land to the beneficiary and informs the implementing agency. These temporary documents are provided only to the implementing agency as evidence of possession of land and are not given to the beneficiaries as it is suspected that the beneficiaries may treat this as proof of ownership. The key message stemming from the above analysis is that issues of livelihood and land disputes are part and parcel of the socio-economic reality in the North and that immediate measures be taken to address these challenges through government, private sector, and non-government initiatives.

4.2. Analysis of Indebtedness Among the Surveyed Households

Although the main purpose of this study is to decipher whether a household's participation in an owner-driven housing programme increases the likelihood of the household falling into debt, it is important to gain a thorough understanding about the general indebtedness of the survey population. A broader picture of indebtedness (which includes, but not limited to, the reasons for borrowing, the type of households that borrow, and repayment patterns) will allow us to gain a holistic and a contextually-relevant understanding of the relationship between owner-driven housing construction and indebtedness.

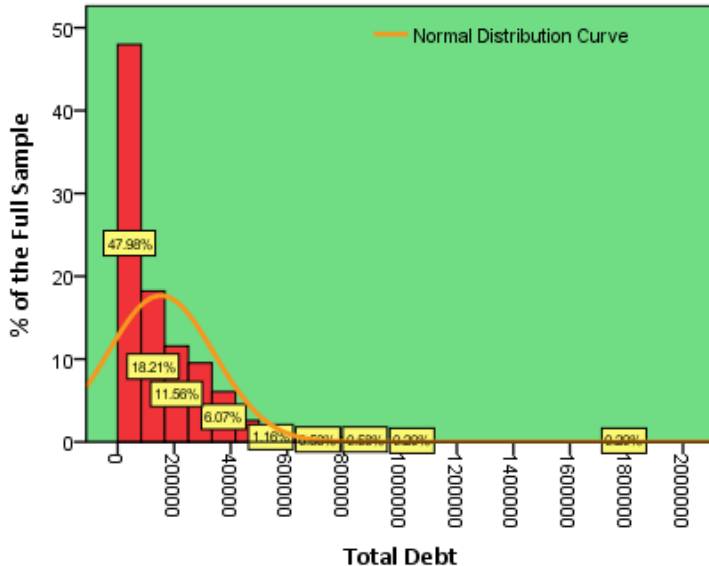
General Indebtedness of the Surveyed Households

Out of the 347 households an overwhelming majority of households – 297 – reported existing debt, 49 households (14.2%) were reported as 'debt-free'³³. Of the 297, LKR 2,000 was the lowest reported

³³ One household had to be excluded from the analysis due to missing data.

amount of total household debt, whereas LKR 1,800,000 was the highest amount of debt borrowed by a family. The average amount of debt per household was LKR 152,489 (with a standard deviation of LKR 188,098). Figure 2 illustrates the distribution of total debt per household in the entire sample.

Figure 2. Distribution of Total Debt per Household



The normal distribution line as shown in Figure 1 is skewed to the left due to two reasons: 1) most household debt amounts seem to range between LKR 2,000 and 900,000; and 2) there is one household reporting LKR 1,800,000 in debt that is isolated in the distribution (see details about this outlier household - #204).

Out of the 347 households in the sample, 73.5% had borrowed money from banks, pawning agencies, private money lenders, communal credit arrangements, or by leasing institutions. These are also the sources of debt that accrue interest payments. 12.4% of households reported to have borrowed from friends, family, *chittu* and other informal sources of lending. These sources do not accrue interest for the borrowed funds. Out of the 297 households with debt, 37.2% indicated that they kept gold as collateral for loans, whereas 14.5% of the households had a guarantor signing off on their loan agreement. 13% of the households had no collateral for their debt and 20.2% had a mix of gold and other types of collateral for their loans.

The curious case of #204:

As mentioned earlier, #204 is a household in the Maruthankeni DS Division in Jaffna district. The family has reported that they were displaced 10 times during the course of the war, and resettled in the current location in August 2010. After applying 4 times for housing grants, the family was finally approved support in May 2013 to build their home.

The family only started construction after receiving the grant money, in June 2013. The household needed complete construction as they did not have a structure before. When inquired, they mentioned that the estimated cost of construction is LKR 800,000, whereas they were granted LKR 550,000 from the housing scheme. The family reported that they invested an additional LKR 60,000 on construction. These funds came from the family's savings. #204 contributed to the construction process both in terms of labour and income.

Even though #204 adhered to the housing features prescribed by the donor, the family reported monetary shortfalls amounting to LKR 100,000 so far; the reason for the shortfall is that the actual expenses are higher than the projected amounts.

#204's did not report borrowing for construction purposes. Instead, the family borrowed funds from family to seek foreign employment.

What Are They Borrowing For?

The top two reasons for borrowing funds appear to be for livelihood purposes and for the construction of houses. 48% of the households reported to have borrowed funds solely for the construction of their houses, whereas 19.2% said that they borrowed solely for livelihood purposes. However, many households borrowed for a combination of reasons that are illustrated in Table 14.

Table 14. Reasons for Borrowing

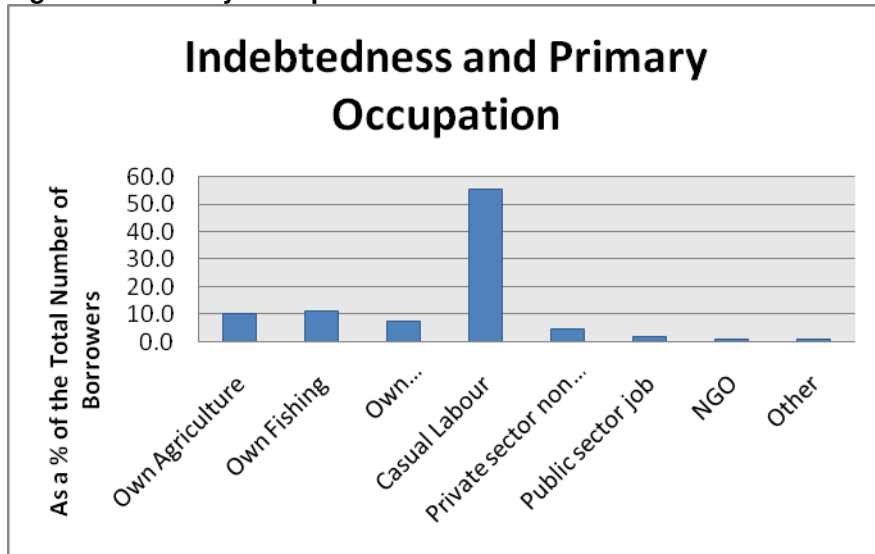
Reason for Borrowing	% of the surveyed population
Housing construction	48.8
Livelihoods	19.2
Livelihood & house construction	8.1
House construction & other expenses	5.7
House construction & food expenses	4
Other	3.7
Repayment of Debt	2.4
Health expenses	2
Food	1
Livelihood & social events	1
House construction & repayment of debt	1
Social events	0.7
House construction & health expenses	0.7
Emergencies	0.3
Livelihood & health expenses	0.3
Livelihood & repayment of debt	0.3
House construction & emergencies	0.3
House construction & purchasing of clothes	0.3

As Table 14 indicates, although households seem to borrow for the construction of houses and livelihoods separately, these two reasons are part of many other combinations as well. Therefore, it is fair to state that borrowing for house construction and livelihoods are the two major reasons for household borrowing.

Is There a Relationship Between the Primary Occupation and Indebtedness?

As discussed in section 4.2, a household's primary means of earning an income appears to have a relationship with its indebtedness. As illustrated in Figure 3, households that primarily engage in casual labour tops the list (55.6%) of occupations that are prone to borrowing funds.

Figure 3. Primary Occupation and Indebtedness



Although Figure 4 indicates that the highest average debt is borne by households that are primarily engaged in public sector jobs, Figure 5 illustrates that these households are likely to make regular payments towards their borrowings. As expected, households that engage in casual labour top the “no repayment” category with regard to the repayment of their debt.

Figures 3, 4 and 5 indicate that the relationship between the type of livelihood and household indebtedness may be strong. Intuitively the above observation carries validity in that a household is more likely to borrow in the absence of a consistent income stream. Although households that primarily engage in public sector employment borrow higher amounts (on average), they are also likely to repay due to the consistent income generation. As such, the observation of public sector households cannot be classified as a “debt problem”. These households may also borrow for reasons different from the rest of the population (i.e. borrowing for investment vs. borrowing for consumption). In contrast, the indebtedness of households engaged in casual labour is noteworthy and a matter of concern as not only do they borrow more often, but also they seem to face difficulties in repaying the loans. The plight of households engaged in casual labour, therefore, can be classified as a “debt problem”.

Figure 4. Average Debt Amount for Each Occupation

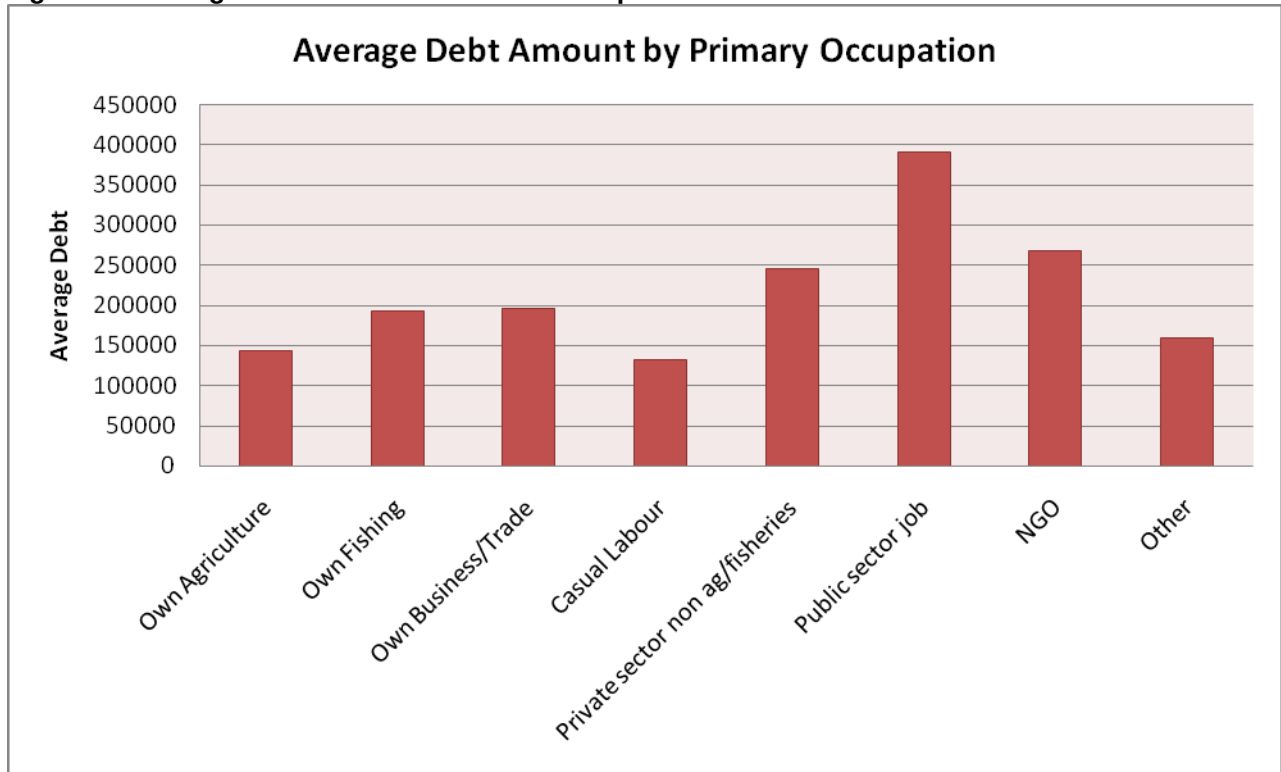
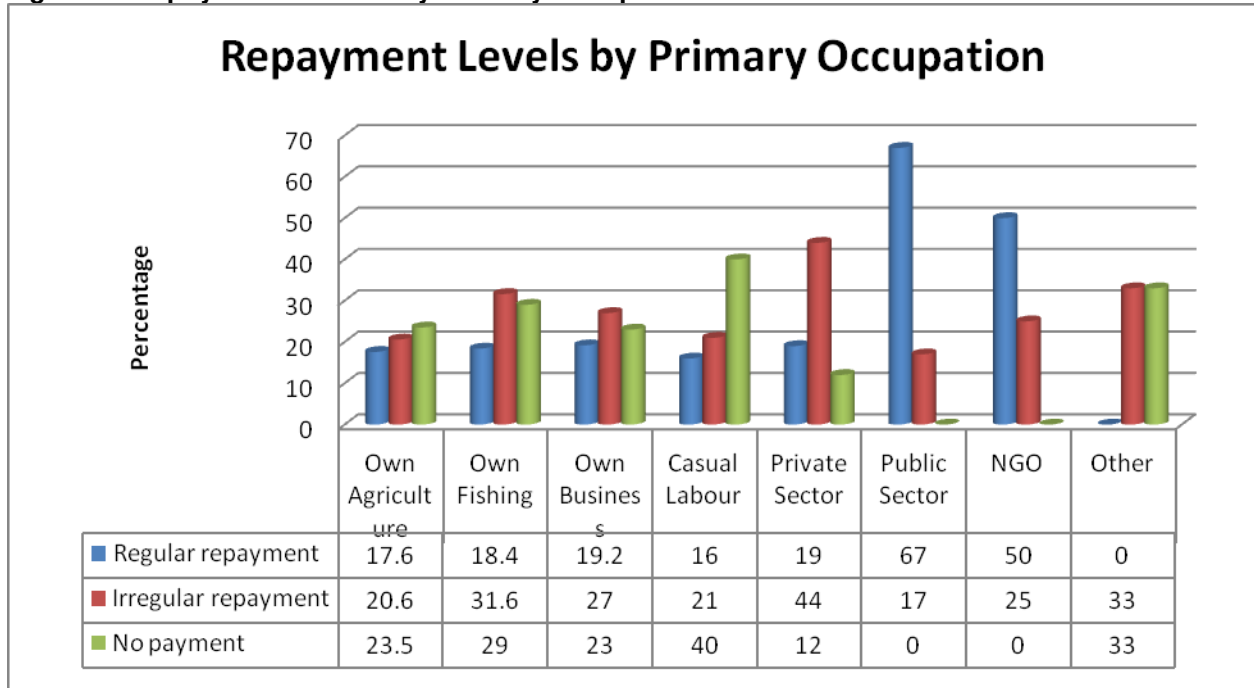


Figure 5. Repayment Pattern by Primary Occupation



Similar to the argument that the type of livelihood may have an impact on household indebtedness, it could be argued that a household’s geographic location (and related contextual challenges) and vulnerability (i.e. female-headed households, households with one or more disabled members) may also leave families with no option other than to borrow funds for consumption and investment. Table 15 illustrates the average debt of households based on geographic location and the selected vulnerability indicators – female-headed households and households with at least one disabled member.

Table 15. Average Debt Based on Geographic Location and Vulnerability

Description	Average amount of Debt (LKR)
Full sample	152,489
Kilinochchi District	142,536
Mullaitivu District	117,250
Jaffna District	224,700
Female-headed households	127,863
Households with at least one disabled member	150,317

One explanation for the higher average debt in Jaffna may be due to the fact that unlike Kilinochchi and Mullaitivu, Jaffna was not the epicenter of violence during the civil war. In fact, financial infrastructure and a relative sense of ‘normalcy’ existed in Jaffna even prior to 2009. Empirical data suggests that there is a large influx of lending institutions in the North which incentivises people to borrow more. Excessive borrowing under these conditions puts them at a high risk of indebtedness as their capacity to save is limited. For instance, the purchase of household durables and electronic equipment on easy payment schemes are becoming commonplace and easily accessible. Many people do not consider such purchases as ‘debt’ (yet it is).

While households with at least one disabled member appear to have similar level of debt in comparison to the sample average, female-headed households seem to have lower (approximately 25,000) levels of debt compared to the rest of the sample. This may be due to the fact that female-headed households do neither have the required collateral to obtain loans, nor a consistent income stream to ensure timely repayment to banks.

Is House Construction a Driver of Debt?

The purpose of this study is to decipher whether a household’s participation in an owner-driven housing programme drives the household into debt at the time of the survey. In order to answer this question, it is crucial to compare households that are similar in most other ways, but differ in their participation in the housing programme, as it is the only way that a trend can be observed about the relationship between debt and owner-driven housing. Thus, the entire sample for the survey contains households that have fulfilled the criteria required by the housing grant programme and have been approved a housing grant. From this sample of households that have started construction (herein referred to as the “treatment group”) are compared to households that have qualified for a housing grant, but are awaiting grant money to start the construction process (herein referred to as the “control group”). The purpose of this comparison is to identify specific reasons for household indebtedness in the presence of a housing grant.

According to donor organisations, the grant amount (LKR 550,000) is a reasonably sufficient amount to erect the type of house prescribed to the beneficiaries. Given that assumption, why is it households that have begun or completed construction have high levels of debt?

General Debt Levels: A Comparison

The treatment group consisted of 228 households. Out of the 228, 12 households are 'debt-free'; the rest of the households range in debt from LKR 3,000 to LKR 1,800,000. The average amount of debt per household is LKR 186,737 (with a standard deviation of LKR 197,033). The median amount of debt for the treatment group is LKR 130,875. Figure 3 illustrates the distribution of household debt in the treatment group.

It is important to note that the female-headed households (11) in the treatment group have an average household debt of LKR 127,863, which is slightly below the group average. Households with at least one disabled member reported an average debt amount of LKR 150,316.

The control group consisted of 119 households. Out of the 119, 39 households are 'debt-free'; the rest of the households range in debt from LKR 2,000 to LKR 900,000. The average amount of debt per household is LKR 86,317 (with a standard deviation of LKR 149,348). The median amount of debt for the control group is LKR 25,000. The control group did not have any female-headed households or households with at least one disabled member.

When a comparison of means was conducted (Levene's Test for Equality of Variance³⁴), the test reveals the variability in the amount of debt corresponding to the two groups is about the same. In other words, debt amounts of the treatment group (households participating in owner-driven housing) vary in a similar fashion to those of the control group. The t-test for Equality of Means reveals that there is statistically significant difference (at the 0.01 level) of the average debt amounts between the two groups, such that the average amount of debt in the treatment group is significantly higher (by LKR 100,420) than that of the control group. As the control and treatment groups were chosen in a way that they only differed in housing construction, this finding tells us that construction process (despite the grant money) in fact is a driver of significantly higher household debt in the sample.

³⁴ The Levine's Test for homogeneity of variance is less dependent on the assumption of normality than most tests. For each case, it computes the absolute difference between the value of that case and its cell mean and performs a one-way analysis of variance on those differences.

Table 16. Comparison of Total Debt: Treatment vs. Control Groups

		Amount of Debt		
		Equal variance assumed	Unequal variances assumed	
Levine's test for equality of variances	F	4.860		
	Sig.	0.017		
t-test for equality of means	t	4.860	5.298	
	df	344	298.06	
	Sig. (2-tailed)	0.000	0.000	
	Mean difference	100,419.89	100,419.89	
	Standard error difference	20,667.65	18,955.18	
	95% confidence level of the difference	Lower	59,774.93	63,116.95
		Upper	141,064.86	137,722.84

This study employs Propensity Score Matching (PSM)³⁵ which relies on the “conditional independence assumption”: all factors related to receiving a treatment are observed and measured (Black and Smith, 2004). Such methods address “selection on observables” but do not fully deal with the selection problem because unobserved characteristics are likely to influence both participation in the housing programme and indebtedness. The PSM method creates an appropriate control group for the treatment group. In our case, we compare two groups who are otherwise observably similar, but one group receives a treatment (one that has already started housing construction) and the other group does not (approved for housing grants, hence fulfilled the grant scheme’s criteria, but has not begun construction of houses). All else being equal (or ‘controlled’ for), the difference in the outcomes of the two groups can be attributed solely to the treatment (construction of houses). This is often termed a “selection-on-observables” approach.

Using data from the quantitative survey, an effective counterfactual is created for individuals in the treatment group using individuals from the control group who are most similar in terms of these covariates. Specifically, each observation in the treatment group is matched with one or more observations in the control group. All else being equal (or very similar), the average difference in outcomes can then be attributed to the participation in the housing programme (Rosenbaum & Rubin, 1983). As such, the treatment variable of this study is the construction of a house.

³⁵ Propensity score matching (PSM) is often used in observational studies to generate suitable control groups that are similar to treated groups when a randomised experiment is not available (Rubin and Thomas 1996). PSM refers to a multivariate method used to construct control groups that have similar distributions on many covariates compared with treated groups. One significant feature of PSM is that it reduces the dimensionality problem involved in multivariate analysis by reducing the matching to one constructed variable—the propensity score. This reduction is a very important advantage for our purpose because in our context a large number of differently weighted common variables should be considered in the search for nearest neighbour matches.

To illustrate our method, we define the following for housing programme participation treatment:

Y1: outcome (total debt) of a household that has begun construction in a housing programme (exposed to the treatment)

Y0: outcome (total debt) of a household that has not yet started housing construction (not exposed to the treatment)

D: participating in the housing construction of owner-driven housing (the treatment)

X: set of covariates

To estimate the effect of housing construction on debt, we first use propensity score matching, where we contrast households that had begun construction at the time of data collection with observationally similar households who had not started construction (but were approved housing grants). Matching requires the assumption that all relevant differences between the two groups will be captured by the set of covariates (Dehejia and Wahba, 2002). PSM provides a natural method for weighting each of the covariates, thus avoiding the problem of finding an exact match for the treatment group. While finding an exact match would severely limit the number of possible covariates to be matched on, PSM allows matching on a large number of covariates by collapsing the relevant information into a single index, or “propensity score”. The propensity score was operationalised as the predicted probability of starting construction of a house estimated from a logistic regression that included a set of covariates.

Covariates such as conflict affectedness, legal right to land, primary occupation of the household members, vulnerability (female-headed households and/or households with at least one disabled member), average monthly income, years of displacement, whether the households benefits from social protection measures, whether the household has one or more members that is unable to participate in labour, age of the head of the household and time duration since the submission of application to receive housing grant were included in calculating the propensity score. The coefficients from this model, which are presented in Table 17, show the likelihood of starting construction is contingent upon the average monthly household income, number of years that a household has been displaced due to war and whether a household has at least one member that cannot contribute to ODHA by providing labour or funds.

Table 17. Logistic Regression Model for Starting Construction in ODHA

Variable	Coefficient	Standard Error
Primary occupation of household – own agriculture	21.45	(40195.66)
Primary occupation of household – own fishing	22.37	(40195.66)
Primary occupation of household – own business	21.42	(40195.66)
Primary occupation of household – casual labour	21.88	(40195.66)
Primary occupation of household – Private sector	21.07	(40195.66)
Primary occupation of household – Public sector	-.39	(43317.54)
Primary occupation of household – NGO	42.21	(44706.54)
Primary occupation of household – unpaid labour	21.11	(40195.66)
Primary occupation of household – don't know	21.02	(40195.66)
Female headed household	-20.88	(11673.11)
Household with at least one disabled member	-20.95	(23064.32)
Average monthly household income	.001**	(.001)
Years of displacement	1.05***	(.355)
Receiving social protection	-.087	(.258)
Age of the head of household	.011	(.014)
Time since application to ODHA	.002	(.005)
Household has one or more persons that cannot work	.011***	(.479)
N		342
-2 Log Likelihood		370.203
Pseudo R square (Nagelkerke)		.253

Propensity scores are used commonly to construct treatment and comparison groups whose members are matched with similar propensity scores or to create sample strata whose propensity scores are within quintiles of the range of scores. In the former case, this creates treatment and control groups whose pre-group differences have been reduced or eliminated. In the latter case, the treatment and comparison groups are compared within the propensity strata, which statistically controls for much of the pre-group difference. These two approaches are referred to as “matching” strategies, in as much as both require finding cases with similar propensity scores. Both of these uses of propensity scores need relatively large samples, either to find enough cases in each group having similar propensity scores or to have an adequate number of cases in each propensity strata. When one does not have a large number of cases in a sample (such as in this study), it can become difficult to find enough matches for the analysis to produce reliable results.

The matching procedure used in this analysis was to match cases in the treatment and comparison group by similarity of propensity score. As there were 228 households in the treatment group and only 119 belonged to the control group, finding exact matches was not a possibility (in any case, finding exact matches is a considerable statistical challenge). A nearest-neighbour matching procedure was used with the restriction that the propensities matched had to be within .1 units of each other (a caliper of .1). This

procedure resulted in a set of 40 matching cases for analysis. The analysis of outcomes reported here examined the differences between the treatment and comparison groups. We use the standardised mean difference between treatment and control samples, i.e.

$$bias = \left| \frac{100 (\bar{x}_T - \bar{x}_C)}{\sqrt{\frac{(s_T^2 + s_C^2)}{2}}} \right|$$

as a convenient way to quantify the bias between treatment and control samples (Rosenbaum and Rubin 1985; Rubin 1997). The sample mean and variance for the treatment subsample, are the comparable statistics for the control subsample, and essentially provides a measure of the difference in means for each x in standard deviation units. By this measure, the imbalance between treatment and control samples in terms of the propensity score amounts to about 40% in the raw data. This bias is reduced to around 40%.

Table 18. Propensity Score Matching

Variable	Sample	\bar{x} Treated	\bar{x} Controls	Bias (%)	% reduction in bias
Housing construction model (N = 40 matched pairs)					
Propensity Score	Unmatched	0.696	0.584	73.20	
	Matched	0.143	0.256	33.90	39.3

Because propensity score matching removes most of the bias attributed to observable covariates, we can use the difference in mean outcomes in the matched samples to obtain an estimate of the average treatment effect on the treated. Table 18 gives the estimates of the unconditional ATT of housing construction based on the propensity score matching and compares this to standard OLS estimates. The first column gives mean debt among treatment cases (households that have begun construction), while the second column gives the mean outcomes among all control cases in the sample. The difference between these two quantities is the “naïve” estimate of the unconditional average treatment effect, uncorrected for the possibly confounding effects of observed covariates. The third column shows the mean debt among the set of matched controls. The average treatment effect of housing construction on those households that have begun/completed construction (the unconditional ATT) is given in column 4, and is simply the difference between column 1 and 3. Finally, column 5 shows the OLS estimate for the effect of housing construction on debt.

Table 19. Treatment Effect of Housing Construction, Matching Estimate

	YT	Raw YC	Matched YC	$\delta = \Delta Y_1$	β_{OLS}^2
Pr(debt) (N=44 matched pairs)	186,736.84	86,316.95	89,956.73	+100,419.89	+106,097.03*** (22146.48)

Table 19 shows that the estimated effect from propensity score matching suggests that households that have begun construction are more likely to have higher levels of debt. Compared to the naïve estimator, propensity score matching resulted in a higher estimated treatment effect for debt (+ 5,677.14)³⁶.

Are They Borrowing for Construction?

This study finds that beneficiaries borrow irrespective of their socio economic conditions and the amount borrowed varies depending on their socio-economic conditions. Low income families and families with widows and disabled members tend to borrow less compared to those families with stable income sources. As discussed above, reasons for borrowing can be attributed to construction, livelihoods - agriculture and fishing, purchase of food, special events - weddings, funerals and festival celebrations, education and health. Among these reasons, borrowing for construction is significant. 67% of the households reported to have borrowed funds for the construction of their houses, to varying degrees. The average amount borrowed for construction in the treatment group is LKR 142,603. When the debt-free households and those that did not borrow for housing were excluded from the analysis, 248 households reported to have borrowed for housing purposes. The housing-related debt as a percentage of total debt was calculated for each household. Housing debt ranged from being 0.3% of total household debt to 100% in the treatment group (141 households reported that all of their debt was due to housing); on average, 88% of household debt appears to be for housing construction. Table 20 shows the reasons for borrowing (whether it was for housing or not) for the treatment and control groups.

Table 20. Borrowing for House Construction

	Treatment	Control
Number of households that have debt	216	82
Borrowed for housing	86.8%	0%
Average percentage of housing-related debt (as a proportion of total household debt)	80.9%	0%

Source: Survey

What is Causing Housing Beneficiaries to Borrow Funds for Construction?

In owner-driven housing projects, donors prescribe the minimum standards that a house should comply. The changes the recipients make to these minimum standards are referred to as 'deviations' in this report. Owner driven housing projects have in-built flexibility which provides an 'option' for the recipients to deviate while keeping to the minimum standards of the design that donors prescribe. It is important to note that the households that have received assistance to build houses are building bigger and better than their houses that they lived prior to displacement. Improvements in having a hall, number of rooms, internal kitchen, toilets and wells are clearly significant (Annex 3).

³⁶ Compared to OLS estimates of column 5, the matching estimates tend to be slightly more conservative (i.e. lower) and estimated less precisely (i.e. larger standard errors). There can be two views on this latter aspect: one the one hand, the larger standard errors of matching estimates can be seen as a consequence of the discarding of the non-matched cases in the formation of the matching estimate. One the other hand, because matching is a non-parametric estimator based on sample that exhibit common support, the higher precision of OLS (or parametric methods more generally) can be seen as resulting from untested assumption in terms of functional form, or equivalently, the higher standard errors of the matching estimates relative to OLS convey the level of uncertainty of the estimate that can be achieved when one is unwilling to make the parametric assumption of OLS.

Around 18 percent of the households that had started working reported that they had started construction work even before they received funds. These households include those building as per the required standard and others who are not following the standards. The reported spending ranged from a low of Rs 13,000 to a high of Rs 200,000, with an average of around Rs 71,000. The funds had been used for the foundation stage, for purchasing of building material and paying for workers. A variety of sources has been used to fund construction activity prior to receiving the grant with pawning being the dominant source of financing work prior to receiving the allocation from donors (Annex 3).

Table 21. Source of Financing to Fund House Construction Activities before Receiving Donor Funding.

Source	Source of Financing	
	No	%
Pawning	33	41%
Informal Borrowings	16	20%
Own Funds earned during the period	14	18%
Loan - Formal	12	15%
Own Funds, savings	4	5%
Selling Movable and Immovable Assets	1	1%
Total	80	

Source: Survey

The standard set for a house is 23 feet by 21.5 feet. Forty eight (48) percent of the households in the treatment group have conformed to this measurement. Twenty three (23) feet is not considered auspicious in the North of Sri Lanka and the majority of the balance households (34 percent) report a length of either 27 or 29 feet. Around 11 percent of the households report laying foundations that is longer than 30 feet. The longer lengths are not necessarily for the construction of the house, but also serve as drying beds for paddy.

Analysing as to which households are likely to build houses that are larger than the recommended square feet, we find that (Annex 4)

- Male headed households are more likely to build larger houses
- With increasing educational attainment of the head of the household, larger houses tend to be built, with the exception of households whose head of household has had no education
- Where the head of the household is engaged in his/her own agricultural and business/trade tend to build larger houses.
- There is no clear pattern between age and size of the household, but clearly where the head of household is young, there is a clear preference to build the house according to specification
- Remittances and disability do not appear to impact on the size of the houses constructed

Even amongst the households that have kept to the standard length and breadth, very few households have kept to the balance standards of gable roof, two lockable rooms of basic wood and plastering walls. Consequently, the reported costs amongst the houses vary considerably from the estimated cost of around Rs 600,000 (Rs 550,000 provided by the donor and 10 percent contribution from the household in kind and in cash). Tables 22, 23 and 24 illustrate the additional costs associated with house construction.

Table 22. Additional Costs Associated with Standard Measurement House

	Mean (Rs)	Minimum (Rs)	Maximum (Rs)	Reason for additional cost
Foundation	41,000	-	65,000	<ul style="list-style-type: none"> •Transport costs of material, especially during the rainy season •Households without the ability to contribute labour (e.g.: women headed households) •Foundations raised higher to prevent flooding •Shortage of water, resulting in purchasing of water •Increased costs related to building material and labour
Wall	27,750	-	60,000	<ul style="list-style-type: none"> •Increased costs related to building material and labour
Roof	52,600	-	75,000	<ul style="list-style-type: none"> •Square/ rectangular roof, which is considered aesthetically pleasing, instead of the recommended gable roof •Usage of higher quality wood than recommended for the roof for durability
Windows/ Doors	49,200	-	110,000	<ul style="list-style-type: none"> •Use of wood for frames instead of cement •Use of expensive wood such as Mahogany, "Pallai" and "Muthirai" as they are much more durable, stronger and aesthetically prettier. These timbers are also considered to afford much more security •Door and windows for the hall and kitchen
Floor	35,500	-	67,500	<ul style="list-style-type: none"> •Floor tilling
Completion	27,000	-	120,000	<ul style="list-style-type: none"> •Complete plastering of the walls and exteriors •Painting of the walls
Full House	77,000	600,000	1,000,000	

Source: Survey

Table 23. Additional Costs Incurred by Stage in Completed Households (LKR)

Length		Foundation	Wall	Roof	Windows/ Doors	Flooring	Completion
23 feet	Mean	39,000	26,400	41,000	46,750	33,700	25,650
	Maximum	65,000	60,000	80,000	110,000	67,500	120,000
More than 23 feet	Mean	52,400	41,000	69,200	91,000	52,000	54,000
	Maximum	100,000	100,000	250,000	230,000	150,000	200,000

Source: Survey

Table 24. Additional Costs for the Construction of the Whole House of Completed Households (Rs)

Length		Cost of complete house
23 feet	Mean	210,500
	Maximum	450,000
More than 23 feet	Mean	352,100
	Maximum	1,000,000

Source: Survey

One of the distinct features of households that have completed larger houses is the higher level of contribution of household members in the construction process through labour. The reasons for the increased costs (Tables 22, 23 and 24) fall in to both categories of avoidable and unavoidable costs. The costs incurred by the housing beneficiaries on increased floor area and beauty related diversion from recommended roof structure, tile on the floor and painting of walls fall within avoidable costs. The story of "Amber" (on the left) is exemplary of families opting for house features that are different from the prescribed ones. However, there are many costs that are unavoidable and they include

- Escalation of costs related to building material and labour (presently a mason charges Rs 1200 per day and the helper Rs 1,000 per day)
- Increased labour costs in households that do not have means of contributing their share through physical participation in the construction activity
- Area specific issues, such as lack of water for construction activity in Poonhary
- Quality of interior roads impeding the material to be delivered to the household itself, with households incurring additional costs and losses due to having to move the material manually from the drop of point.

"Amber's" Story

After this housing scheme, I have become an indebted person. I borrowed money from my younger brother he is living in Kuchchaveli (Trincomalee) for roof construction. Allocation for roofing is 150,000/=. But it was not enough for us because we constructed hip end roof, it is costly. For planks 35,000/= and for the roof tiles it cost 70,000/=. His wife (younger brother's) has migrated abroad. From her earnings he gave 150,000/= as a loan. There is no interest for that. I promised to repay it. But I did not repay it yet. Few days ago he called me and told that his wife is asking about that amount and he asked about the repayment. I promised to pay it back in May. But I cannot pay fully at once, so I have to pay by installment. My younger brother's wife is not our relative, she is a third person. She cannot bear this debt. If she heard about this debt she may fight with us. So if I do not pay this debt it will affect our relationship. There is no written document for this borrowing between me and my brother for this debt. Some people ask to sign on the stamp if we get a loan. But this is trust based. borrowing. (Amber)

People are also affected by increasing prices of building materials such as cement, sand and timber. For example, the price of sand is not consistent and the prices vary depending on the supplier. Sand prices are also affected by the weather; sand becomes expensive during the rainy season (ranging from Rs. 3,000 to Rs. 4,200). In Kilinochchi, accessing water for construction is a problem and many beneficiaries end up paying up to Rs. 15,000 for water. These unanticipated costs add to the total cost of construction. Transport costs of building material also leads to high costs. The distance from the main road to the construction site and poor quality of access roads increase the cost of transport. When the houses are located away from the motorable road, building materials are transported manually and the labourers are paid for this.

The households have financed additional costs using a variety of methods, with pawning as the most common means of raising funds. Obtaining housing loans is a difficult process due to the documentation required, whilst bureaucracy involved in pawning is minimal (Table 25).

Table 25. Means of Raising Funds to meet Additional Housing Costs

Method used for raising additional	% of all households that are involved in Housing Construction
Pawning	68%
Own Funds earned during the period	28%
Informal Borrowings	27%
Loan - Formal	27%
Family and friends	12%
Own Funds, savings	10%
Selling Movable and Immovalble Assets	9%
Microfinance	3%
Gift	0.5%

About 5 percent of the households reported that construction is delayed or not progressing due to variety of reasons. The reasons included

- Land issues where cases have been filed after construction of the house had commenced
- Women headed households finding it difficult to manage the construction process
- Family break-ups, with one of the partners leaving
- Use of the funds for other purposes (e.g. travel to other countries)
- Starting on houses that are larger than the prescribed length and realising that it is difficult to continue

Why are Beneficiaries Deviating from the Prescribed Proportions and Features of the House?

In exploring why households opt for bigger houses with different features, reasons such as cultural factors - *vaasthu*³⁷, the notion that a 'house is a status symbol' (a large brick house is an indicator of 'social mobility') and that a house is not merely a structure but a life time investment for the next generation emerged as dominant explanations.

Cultural Factors ("Vaasthu")

The beneficiaries reported that a *vaasthu* expert visits the land prior to construction in order to decide the placement of the house on the land, directions (i.e. North/South) of each room and measurement of the house (length and width of the house). This expert also instructs on the length of the rooms, particularly the room that houses the religious shrine. According to astrological calculations, 23 is not deemed a 'lucky' number; therefore, the *vaasthu* expert would typically advise the household members to opt for longer houses (at least 27 feet), which undoubtedly has cost implications. During field interviews, the team observed an additional concrete slab in the shrine room, a very common feature (*vaasthu* related) that also drives up the construction cost. Interviews with beneficiaries revealed that there was little concern about additional costs in the instance that decisions were made to extend the floor area. During interviews with "Key Persons", they related that each additional square foot costs Rs. 1,000. As such when the length is increased by an extra foot, an additional Rs. 21,500 was added to the total cost.

³⁷ The *Vaasthu Shastra* states that if the length of the house is 23 feet then "all evil events will occur in the house".

House as a Symbol of Social Mobility

A large brick house is considered an indicator of social mobility and the beneficiaries associate the structure of the house, especially the roof with elevated social status. The gable roofed house, proposed by the donor, is associated with a household of low social and economic status. The following excerpts are from the responses of two widows to requests by Technical Officers (of the implementing agency) to construct a gable roof instead of a hip-end roof due to cost concerns. These responses are indicative of the assumptions that the community makes about a family based on the features of a house:

"Do you want others to identify my house as a widow's house?" (Kalaivani, Mullaitivu, Female, 38)

"This is a stone house; we cannot break it again for the construction. So we planned to build a quality house. Therefore we became an indebted" (Nitya, Mullaitivu, Female, 33)

The most popular reason for not constructing a gable roof is its 'look' as illustrated by the following excerpt.

The gable roof looks like a school. If we put the hip-end roof it looks nice. (Kosalai, Mullaitivu, Female, 28)

The cost difference between constructing a hip-end roof and gable roof is highly contested. Respondents who constructed the hip-end roof reported a marginal increase in cost to justify their choice while those who chose the gable roof stated that the difference is significant. The cost of constructing a hip-end roof reported by respondents varies from Rs. 200,000 to Rs. 250,000, whereas the cost of a gable roof ranges from Rs. 140,000 to Rs. 170,000. As a result, a hip-end roof will cost an additional Rs. 50,000 to Rs. 80,000 which leads to households borrowing to finance this choice in most cases. Discussions with Key Persons and households revealed that hip-end roofs withstand cyclones compared to gable roofs; however, beneficiaries opted for the former solely for its 'look' and the socio-economic assumptions that it entails.

Another reason for opting to build larger houses is the attempt to reconstruct their social status that existed prior to displacement. Families also desired to maintain the social status difference with other families of the community that existed prior to displacement (this was reported by those households that bore a relatively higher social standing in the community). Those who had large brick houses before the displacement, endeavoured to build relatively larger houses. This desire to recreate their previous social status was highly noted during field observations. Expensive timber such as *Pala* (Iron wood) and *Muthira* (Satin wood) is used for the doors, door frames, windows and roof as another means of maintaining this social status/difference. Spending Rs. 10,000 for intricate carvings on a door frame (which costs Rs. 8,000) was also a common reason for driving up costs of construction.

Other Reasons for Indebtedness

Settling Previous Debt

Several representatives from implementing agencies suspected that some recipients use the housing grant to settle previous debt. Interviews with grant recipients revealed that there are many who had borrowed to rebuild livelihoods, and for education and food, prior to the housing grant approval. However, there is insufficient evidence to indicate that the beneficiaries used grant money to set off their previous debt. A discussion with the Divisional Secretariat (an attempt to triangulate this suspicion) suggested that there is an informal agreement between the banks and the Divisional Secretariat that ensures the banks will not deduct beneficiaries' previous borrowings from the grant given for housing. Relatedly, all the beneficiaries are asked to create separate bank accounts to receive money for housing construction. Beneficiaries are allowed to withdraw money only on release of an approval slip authorised by the Technical Officer, which is issued on the basis of progress of construction. Recipients are allowed to withdraw lump sums after a specific stage in construction has passed and cannot withdraw small amounts. These methods are considered as 'checks' for ensuring that the money is used only for the construction of houses.

The Lack of Sustainable Livelihoods and Insufficient Income

This study finds strong support for the lack of sustainable livelihoods and an average household expenditure (LKR 17,785) which is lower than the average household income (Rs. 19,700). However, their income is insufficient to supplement the additional expenses of construction, families are left with no other option but to borrow money. As such, borrowing for housing compromises their longer term household financial sustainability.

Poor Financial Literacy among Beneficiaries

This study finds that a reason for the poor management of the debt is the lack of awareness of financial instruments amongst the housing beneficiaries. Over half the households surveyed were not aware of the interest rate of their loans and whether the loan that they had taken was subject to varying interest rates. The treatment households report that money related issues cause anxiety as they do not understand the lingo used by financial experts. Head of households who have passed the Ordinary Level Examination indicate that they are more comfortable in joining conversations related to finance and they read up on financial issues. They also report that they are able to repay more regularly and as they plan their expenditure (Annex 2). As pawning gold is the most common collateral for loans, most borrowers tend to pay only the interest on the loan that is sufficient to retain the gold for another year; the capital of the loan is often unpaid. In the Northern part of Sri Lanka, gold symbolises not only economic but social and cultural value. Thus the people expect to recover the gold from the bank at some point in the future when their economic situation improves; they decide to give up gold only under extremely critical financial distress. The common belief is that income sources will improve and they will be able to settle their debts. Unfortunately, livelihoods recovering are not occurring as quickly as expected, resulting in debt increasing levels and many debtors borrowing more to settle previous loans. For the most vulnerable; such as families with disabled heads of the households, selling the mobile and immobile assets was a coping strategy to deal with the problem of debt.

I will repay the debts before I die. The paddy land is valid for Rs. 400,000/=. I will sell it and repay the money if needed. They trusted my wife and gave the money. I want to protect my wife's dignity. I sold a pipe for Rs. 2000 which is worth Rs. 4000. Likewise, I will sell my lands even for half price in order to settle this deal. (Seetha's spouse, Mullaitivu, Male, 57)

Is there a “Debt Problem”?

Financial experts often point out that having debt is not a problem. It is the household’s lack of paying back or delayed payments that create a ‘debt problem’. Following this thought process, this study also gathered information about paying back behaviour of households. The survey asked whether the household paid their loan regularly (every month), whether there were delays in paying back, or whether the household made any payment towards existing loans. 22.4% of all indebted households indicated that they made regular monthly payments towards loans; 39.5% households declared that they did *not* make any payments.

When asked to share information about how the household financed its debt alleviation, 51.9% of households stated that their earnings from salary and wages are used to pay off debt, whereas 3.4% mentioned that they borrowed money to do so. Two households told the research team that they compromised on food and spending on other necessities such as education and 4.4% households said that they used savings to pay off debt. Compromising on food consumption in order to pay off debt was recorded from the treatment group, and both households have housing related debt (100% and 33% respectively). .

49.3% of all indebted households have not paid back any amount of the principal of the loan; from the remaining households, 21% have paid up to 25% of their principal debt, 10.1% have paid up to 50%, 3.2% have paid up to 75%, and only 0.6% have paid their principal in full.

When asked about issues that the households face in paying back debt, an overwhelming majority (70.3%) stated that their current income was insufficient; 27.7% of households mentioned other reasons for their inability to pay back the loans. 39.5% households indicated that they did *not* make payments towards existing debt (the principal or interest). .

The pattern of paying back debt, methods of financing the repayment, actual repayment (of the principal and interest), and the issues related to paying back for control and treatment groups are illustrated in Table 26. These self-reported figures reflect the payments that have been made by households in the month prior to data collection (October 2013).

Table 26. Household Debt Payback Patterns

Description		Treatment	Control
Payback pattern	Paid regularly	21.1%	25%
	Some delays	25.8%	22.9%
	Always delayed	6.1%	3.1%
	Only interest	2.5%	8.3%
	Not paying now	3.5%	3.1%
	No payment	40.4%	37.5%
Financing the repayment	Salary or wage	48.6%	58.3%
	Borrow	3.5%	3.1%
	Compromise on food and other spending	1%	--
	Sell assets	1%	--
	Use savings	5%	3.1%
	No payment	39.8%	35.4%
Actual repayment	Zero principal payments	55.5%	63.1%
	Up to 25% of principal paid to date	24.1%	26.2%
	Up to 50% of principal paid to date	14.1%	7.8%
	Up to 75% of principal paid to date	4.7%	1.9%
	100% of principal paid to date	0.5%	1%
	Interest paid last month	Yes = 10.8% No = 89.2%	Yes = 11.4% No = 88.6%
Issues with paying back	Insufficient income	75.5%	59.4%
	Need to travel long distance to pay	1%	2.1%
	Other reasons	23%	37.5%

There are a number of reasons that can be attributed to the issues relating to repayment, excessive borrowing being the number one reason. Borrowing to settle an existing debt and also multiple borrowings at the same time is problematic. For instance, when a bank sends a notification of pending payment for a pawned article, some borrow to settle the payment or pay the interest to the bank. At times, sudden unexpected expenditure such as a funeral or medical emergency makes it difficult for families to repay the loans. There is a general tendency of not planning for the repayments prior to borrowing due to the lack of financial literacy.

In the case of pawning, dispossession is prevalent among most respondents irrespective of their socio-economic condition. Most respondents attributed the dispossession of pawned items to their inability to repay the interest and the capital due to the lack of income and increased expenditure incurred from housing construction. It is also important to note that the drop in gold prices also played a role in discouraging families to settle their debt and retrieving their gold. The statements below articulate this point:

We were told to take the gold by the banks, but because the prices had become low we did not take it, and it is probably now sold by the bank. (Sanmugam, Jaffna, Male, 31)

Those with some level of financial literacy and education planned to recover their jewelry by borrowing less than the maximum amount allowed.

They said that I can borrow up to Rs. 60000 but I said I want only Rs. 53000. I always take the amount I needed, not the full amount that the banks offer...Because I have to recover my jewelries in future. (Manjula, Mullaitivu, Female, 37)

4.3 Analysis of the Impact of Debt on the Socio-economic Wellbeing of Beneficiaries in the Short-term

A house represents physical safety from natural elements and threat of theft, particularly to those who are vulnerable such as female headed households. For those household members who are schooling, the permanent house provides a sense of calmness which enables them to focus on studies. Although seen as contributing to indebtedness, the owners see the permanent house as being less expensive to maintain in comparison to a house with palmyrah leaves for the roof, which needs to be changed every year.

The new house represents independence because the ownership is theirs. For families that have been displaced multiple times and lived in temporary locations, the sense of stability that a permanent house affords (that is owned by them), is of tremendous importance. The process of owner-driven housing also seems to strengthen ties within families. For example, the involvement of children in making decisions with regard to construction activities (i.e. painting the house) is indicative of familial cohesion. During an interview, one household related that they view a house built of cement as a step up in the social ladder; this family changed the gable roof to a hip-end roof, based on suggestions from the children of the house. A respondent that valued the house above gold/jewelry stated that the house is a symbol of social status, a place to provide hospitality of a certain standard to visitors and that there is a sense of pride in being a homeowner.

In general, the communities are satisfied with donor assistance which, in many ways, is a catalyst to constructing a brick house. Irrespective of secondary effects of housing assistance, many reported that constructing a brick house would not have been possible without the donor assistance.

When we got housing we felt happy. But now, we are not happy as much as we were before, because we struggle to complete this house. If I build a house, children will be living a peaceful life and will be happy in future. If they did not give 550,000.00 grant we would never have been able to build a house. It is a big support. Children are saying that they are going to plant flowers and paint the house. We (my neighbour (widow) and I) completed work quickly according their instruction. (Karthika, Mullaitivu, Female, 43)

However as seen in the previous sections, the support for housing construction has increased the debt levels of the beneficiary households. This increased debt is having a number of negative effects on the households.

Impact on Food Consumption

The study shows that the housing construction has impacted significantly on the treatment group's food consumption patterns. Comparison of the frequencies of consumption of the food eaten before and after households started constructing their houses, shows statistically significant changes. The treatment group reports that after starting the construction of the house, the consumption of fruits and proteins such as dried fish, fish, meat, eggs and milk has declined considerably (Annex 5).

This is confirmed in the the coping straties adopted by the households that have commenced construction of the house. In comparison to the control group (those who are yet to commence construction of their house), the household in the treatment group do confirm that they have moved towards much less expensive food items, limit portion size, reduced the number of meals eaten a day and reduced the quantum eaten by elders to provide for the younger members of the family (Annex 5). The statements below indicate that the negative impact on food consumption on beneficiary households due to housing construction (i.e. frequency of meals, portion size, and decline in protein intake).

We reduced the food intake after house construction. Before the house construction, we were eating vegetarian only Friday, other days we were eating non vegetarian. If some time children like it only we cooked vegetarian. (Manjula, Mullaitivu, Female, 37)

Earlier we had rice with 2-3 curries. But now we are having rice with one curry. Earlier we bought eggs and milk, but we stopped it now. Before we bought short eats during the tea time but now we totally avoided it. (Kamani, Mullaitivu, Female, 40)

Earlier we drank milk tea. But after this housing scheme we avoided to drink. Now we are drinking plain tea. (Kosalai, Mullaitivu, Female, 28)

Providing meals to the construction workers made them even more vulnerable, since many had to borrow to feed the workers while struggling to feed their own children.

I am facing some difficulties in providing meals for the masons. What we do? They came from far way and did not know place in here. They worked 20 days. I have spent Rs. 16,000 for labourers' meals. For foundation took six days and for construct wall took 10 days. (Karthika, Mullaitivu, Female, 43)

Changes in dietary diversity are obvious before and after construction periods for many households. The following table is self explanatory on the change in food consumption of the selected households.

Table 27. Changes in Food Consumption

Changes in food consumption/ dietary habits during and after house construction	Illustration from the field narratives	Household reference
Supplementing the diet with food items from home garden	We do not have problem with curries because we grew vegetables in our home garden. So every day we use that vegetable for our curries	Seetha
Less diverse and nutritious diet	Earlier we had rice with 2-3 curries. But now we are having rice with one curry. Earlier we bought eggs and milk, but we stopped it now.	Kamani
Attempts to maintain a nutritious and diverse diet for children	To my son I give fresh milk and breast feeding in the morning. During the lunch I give rice and fish. He does not eat. And for the dinner I give maggi noodles. And I am giving a nutrition juice for him, it is cost Rs. 160/=, it is only enough for a week. Sometimes my husband brings tipi-tip, chocolate, biscuits, Milo drink etc. to son.	Kosalai
Cutting down quantity of protein enhancing food items	Except Monday and Friday we have fish. ½ Kg fish is Rs. 300 - Rs. 320. Earlier we bought ½ Kg but now we buy ¼ Kg. We fried only for son and we cook curry.	Kosalai

Changes in food consumption/ dietary habits during and after house construction	Illustration from the field narratives	Household reference
Saving food for consumption later	Before I cook the rice I take a small portion (pidiyarisi) from it and save it separately. If we do not have income to purchase rice I use that saved rice and make like Kola kendha and have.	Maala
Eating leftover food	Sometimes the previous day rice and curry will be there, at that time I manage breakfast and lunch with that.	Kosalai
Cutting down number of meals of female adult	If I do not have previous day cooked rice in the morning I do not cook again in the morning. Because my husband goes to work, I cannot cook for myself only. It is waste. If I save it I can use it for another time. Therefore I avoid cooking; I will have a tea and remain with that. If I have curry without rice I will buy ¼ loaf of bread and give to husband and I will remain with hunger.	Kosalai
Increased dependence on official hand-outs for food purchase	Husband: I am getting Rs. 3000 disable allowance monthly from <i>Mahinda Chinthana</i> Rs. 400 PMA (Monthly Allowance for Elderly). Once I get it I purchase 10-20 Kg rice for a month.	Seetha
Increased dependence on 'informal' food hand-outs	If my mother knows that I am remaining with hunger she will give me something to eat... I have curry but no rice in that situation I will get rice from my sister and have breakfast and lunch.	Kosalai
Using money allocated for house construction for food	...at that time there were 4 labourers working on roof construction. Therefore I took money from allocated fund and gave the meal for labourers. If two labourers work I have to be at home. Therefore I lost my income. So in such time we also used the allocated money for fulfil our meals.	Nitya
Increased purchasing of food on credit	We borrow food items from grocery shop.	Nitya
Sacrificing food in order to afford labour for house construction	If we have a labourer we have to save money to pay them. So if we buy flour it will cost Rs. 150/=. So we avoid buying it and saving that money to pay for labour.	Maala
Sale of assets for food purchasing	Without food one day we ate peanuts. Next to that day I sold Rs. 4000/= worth pipe for to Rs. 2000/= provided by a handicap organisation.	Seetha

Reduction in protein/meat consumption in terms of quantity and frequency is adopted as a coping strategy. Households which used to be vegetarian on Fridays only (for Hindu religious reasons) are now becoming vegetarian on most days of the week to cut down on additional expenses. In addition, meat is being substituted by relatively less expensive protein sources such as dry fish. Reduction in the consumption of milk, substituting foods with low quality foods (i.e. consuming wheat flour as opposed to the more expensive alternative - rice flour), eating less expensive food such as bread, consuming less tasty foods and reducing the number of curries eaten are reported as food related coping strategies.

They have also been constrained to prioritise certain foods (i.e. rice over milk powder) because the aim is to appease hunger, not the intake of nutritious and tasty food.

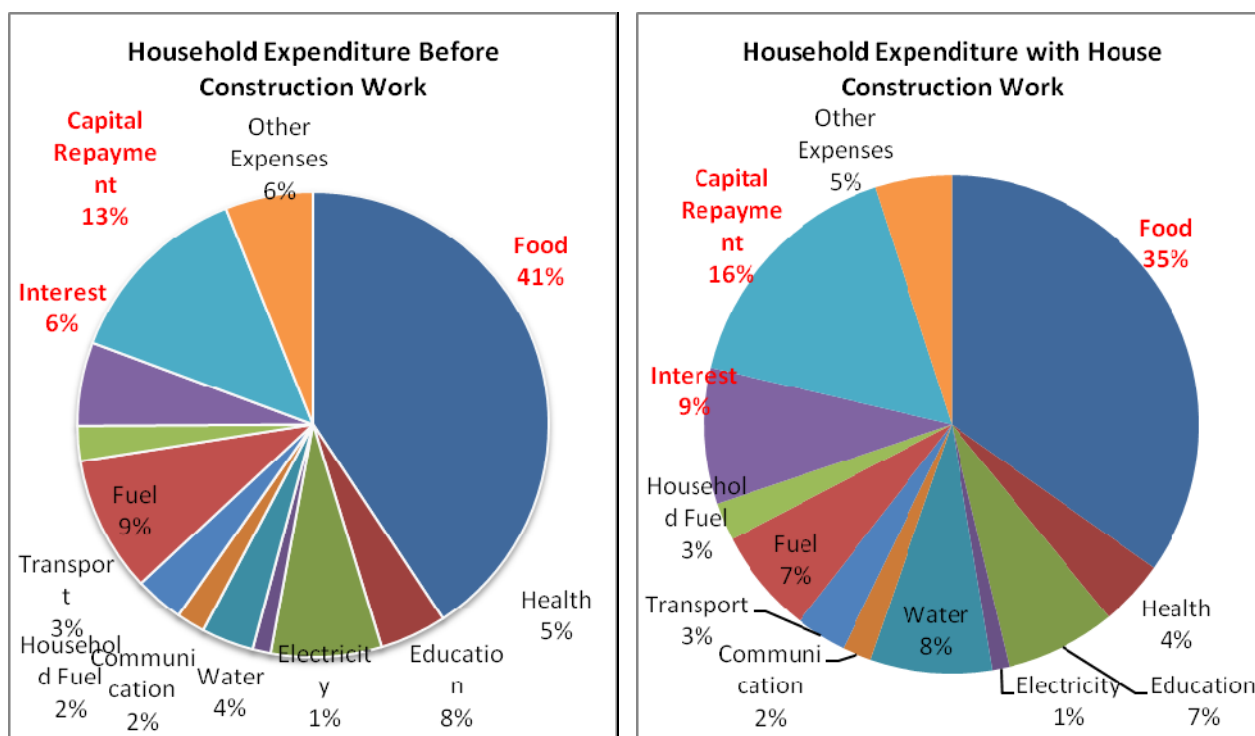
During food shortages, some households adopt severe coping strategies such as skipping meals, combining meals - lunch and dinner, consuming leftovers from dinner for breakfast and prioritising the children and elderly. Most vulnerable households borrow food items from their neighbours and retailers.

We borrow food items from the shops, we have around 10000/= debt from grocery shop. If debt increases without repay they do not give things for debt. At such time we reduce our meal times. (Priya, Mullaitivu, Female, 37)

Under extreme circumstances, the beneficiaries borrow money to purchase food. The above evidence notwithstanding, it would be unfair to attribute the changes in the beneficiaries' food insecurity purely to housing construction. Though housing construction could be understood as a catalyst, the lack of livelihood opportunities invariably affects households' vulnerability, driving them into a downward spiral of the debt issue. The marked decrease in donor assistance (possibly due to Sri Lanka's elevation to a Middle-Income Country), particularly the cessation of the World Food Programme's (WFP) dry rations programme, seems to have impacted families struggling to revive their livelihoods. The 'timing' of the housing programme also seems to play a role in beneficiaries' wellbeing. The housing programme commenced soon after the termination of WFP initiative of distributing dry goods to families. As such, a counterfactual may be that the observed food insecurity may not have existed had the WFP programme operated in parallel with the housing programme. Households that are dependent on agricultural livelihoods are still at a premature stage and cannot be considered as completely independent of external support. Hence, they too face food shortages and adopt a combination of coping strategies discussed above. The field team did not come across any households with subsistence farming activities. Discussions with KPIs also indicated that as a result of donor dependency individuals expect things to be handed out to them free of charge.

There is a marked decline in food-related expenditure in the comparison of various household expenses of the treatment group, before and after construction. The study shows that there is a significant decline in the average amount spent on food expenditure after the construction commenced. This is on account of the increased expenditure related to repayment of the principal and interest. (Annex 5 and Figure 5). In addition households also report reducing expenditure on education and health (Annex 5) and together with the reduced food intake is likely to have negative consequences in the long-term.

Figure 6. Household Expenditure Before and during/ after Construction Work



Impact on Education and Health

The reduction in educational expenditure is another coping strategy that households adopt in response to increasing household expenditure. Despite the vulnerability and the impact of conflict affectedness, households prioritise education related expenses.

Those days men did not get the opportunity to study and our parents told us to look after the paddy fields and livestock, but we are making an effort to educate our children (Community level Focus Group Discussion, Kilinochchi, February 2014)

Most parents encourage their children to study until the Ordinary Level examination as the minimum standard. Many households stated that investing in education for the younger generation was a way out of poverty. Parents' attempts at ensuring a good quality education for the children are by investing in private-tutoring and sending their children to Jaffna for tuition classes in the event that the quality of private tuition is not satisfactory in the area of residence. In other words, most parents are not happy with the quality of education in schools and therefore do not solely depend on free government education. Meeting the expenditure for education is often a challenge for these households. Borrowing money for education, seeking in-kind donations from neighbours, relatives and extended social networks (i.e. friendships formed during displacement) are alternative strategies that are used to meet educational expenses. Meanwhile, all children benefit from the school mid-day meal programme and it is an incentive for many families to send their children school.

Another repercussion of the exposure to severe conflict is that families incur higher health expenditure in relation to other comparable families that have not experienced war first-hand. Physical and mental conditions such as trauma, shrapnel wounds and disability need frequent medical treatment. Households have to borrow funds to meet such expenses. In the event that treatments are lengthy and the recovery too is long, families not only increase their debt burden, but also lose time that could have been allocated to income generation activities.

During the war my son got injured, he has 32 stitches and he does not have gallbladder. Therefore he cannot engage in any hard work. If he gets sick we have to bear that expenditure as well. Two months ago he got sick, and we admitted to the hospital for 10 days. (Maala, Mullaitivu, Female, 52)

Critical and perhaps more specialised medical treatment require travelling to distant, but well-equipped hospitals which in turn incurs high costs. As stated by many, they forgo some of the crucial and necessary health expenditure as a result of excessive borrowing. However, foregoing necessary health expenditure may not be purely due to the housing construction, but rather to a combination of factors such as impact of the conflict and insufficient income.

Other Coping Strategies

In response to increasing financial needs as a result of construction related activities, households indicate that previously non-working members are starting to work in addition to adopting the aforementioned food related coping strategies. Older children of the families are starting to work in the neighbourhood, mainly engaging in unskilled casual labour. School dropouts become unavoidable in severe situations, especially among the women headed households. The migration of young people to places such as Colombo for work is also adopted as strategy, as locally available employment options are neither lucrative nor stable.

5. Discussion and Conclusion and Policy Recommendations

Overall, the beneficiaries reported appreciation at being included in the housing programme. As discussed in the preceding section, a house provides a sense of stability and independence for those affected by three-decades of war and the resultant waves of displacement. However, the main purpose of this research is to examine the impact of housing construction on household indebtedness, as various evaluations have highlighted increased indebtedness in housing beneficiaries.

5.1 Is Owner-driven Housing Programmes Causing Indebtedness? Not Guilty as Charged

The above analysis indicates that owner-driven housing is more of a catalyst rather than a cause of indebtedness in the households surveyed in this study as indebtedness of households precedes the construction process. Though in theory, the provision of a housing grant (that has been deemed sufficient for the type of prescribed house) should not result in a beneficiary borrowing for construction, the findings of this study disprove this assumption as beneficiaries have in fact borrowed funds to supplement the construction of their houses. Housing construction related debt, however, can be attributed to both avoidable and unavoidable costs related to the construction process.

As elaborated in section 4.2, there are certain construction costs that are unavoidable due to contextual conditions such as the escalation of the price of building material and labour (which in fact fluctuate with inflation), location specific issues such as the lack of water for construction, and additional costs incurred for transporting build material in to areas with dilapidated interior roads. Such costs are beyond the control of beneficiaries and were not factored into the cost of completing a house (LKR 550,000) allocated by the donors upon consulting the Government of Sri Lanka.

The avoidable costs were due to beneficiaries' aspirations of building bigger houses and structures with features that differed from the prescribed. As discussed in section 4.2, beneficiaries preferred bigger houses based on cultural factors such as *vaasthu* and to fulfill the desire to elevate the family's social status by owning a larger and a more beautiful home. The households that adhered (comparatively speaking) to the prescribed design spent (on average) an additional LKR 25,000 during various stages of construction, whereas those that deviated from the standard features and sizes spent an additional LKR 100,000 at the various stages. The analysis of completed houses reveals that households that adhered to the standard design spent (on average) an additional LKR 210,000, whereas those that did not conform to the standards spent an additional LKR 352,000. The maximum additional cost spent on completed houses was LKR 1,000,000. Given the finding that even those households that conformed to the prescribed sizes made changes in the house features that cost more, majority of the above averages can be attributed to costs that belong to the 'avoidable' category, though the exact percentages of avoidable and unavoidable costs were not calculated by this study.

The finding that housing beneficiaries opt to build larger houses with features different from the prescribed insinuates the following point: while the flexibility (of the house and features) allowed by owner-driven housing programmes is much appreciated and perhaps more 'democratic' in nature, the beneficiaries' desires, 'wants' and dreams of a bigger structure may result in negative and unanticipated externalities that in turn have an effect on (sometimes) self-perpetuating indebtedness. Donors too find themselves in difficult situations when allegations of indebtedness as a result of owner-driven housing are often pointed at them. Prior to owner-driven housing initiatives, donors were heavily criticised for dictating terms to future homeowners and making decisions for families that would live in the structures for generations to come (among other criticisms). As such, the solution is not to revert to the previous

approach where homeowners have no say in their future home; but to make subtle improvements on the current model of owner-driven housing. The process of making such subtle improvement is certainly a difficult tightrope for donors to balance as their actions are heavily scrutinised and quickly criticised. However, given the findings of this study and others, it is advisable that implementing agencies maintain a consultative process with housing beneficiaries, continuously flagging them of potential pitfalls of opting for a bigger house (i.e. indebtedness) with different features. A recommendation stemming from this finding is that implementing agencies must discuss with beneficiaries the ways in which additional costs of housing construction could be reduced. This discussion should be initiated at the inception as well during various stages of the construction process. Another potential solution is to advocate the construction of houses with flexibility for expansion at a later time period. Implementing agencies must take steps to dispel the presumption that the structure provided by an owner-driven (or other) housing programme is somehow the 'full and final' without room for further expansion or enhancement. Technical officers and other involved personnel must send a clear message to the beneficiaries that houses can be expanded and improved at a later time and provide instructions to build a safe and stable structure with room for future expansion. Another approach would be to recommend "joint-houses"; even though the "one house-one family" concept has become commonplace owing to the neo-liberal and globally accepted principle of individualism, some families may prefer to live together in a relatively large compound. Making the option available for a house that has the capacity to accommodate several families may not only help keeping construction costs low, but also nurture a sense of unity in extended families that prefer living under one roof.

Another related matter of concern is the lack of financial literacy and the poor management of grant money (and income in general) by the surveyed households. This issue invariably worsens the households' debt situation as most households are not aware of interest rates or principal payments. As a remedy to this malpractice, aggressive financial literacy and management components should become part and parcel of owner-driven housing programmes. The government, donors and implementers may partner with local banks and launch financial management campaigns in the form of prerequisite mandatory workshops before each grant installment is released. An initiative that remains continuous throughout the construction process, rather than a one-time workshop may increase the awareness of housing beneficiaries on how to manage loans and grants in effective ways.

5.2 The Lack of Sustainable Livelihoods Emerges as the Main 'Culprit' of Indebtedness

Sections 4.1 and 4.2 elaborate in detail on the high propensity of vulnerability to poverty of the surveyed households due to the consequences of the three-decade war in Sri Lanka. The engagement in casual labour, owing to the lack of livelihood opportunities and individual capacity to rebuild a sustainable method of income generation emerges as a grave socio-economic issue that is directly related to indebtedness of households. Livelihoods have not yet become stable in the post-war areas where the research was conducted. The lack of movable and immovable assets (another classic post-war condition) worsens this situation, arguably driving households to borrow funds for consumption and other purposes. As Section 4 clearly indicates, the main reason for debtors failing to pay back their loans is insufficient income. Furthermore, households have reported borrowing for food-related expenses that indicate dire financial difficulty, where basic needs of families are not met with the existing income. Although not explored in this research, numerous anecdotal accounts of individual suicides due to extreme indebtedness (and the inability to repay loans) are indicative of a serious social problem to which the only solution remains the restoration of sustainable livelihoods and the creation of viable employment options for people of the Northern Province. Heavy militarisation of the Northern areas and the military takeover

of farming and other income-generation ventures that is typically operated by private entrepreneurs potentially hinders the creation of new employment opportunities for civilians.

The added costs of the housing construction process leave households no other option but to borrow funds from a wide array of banks that are eager to lend money. This situation is tied to the point about 'timing' of owner-driven housing that is discussed in 5.3. While the debate about whether restoring sustainable livelihoods should precede housing assistance is a "chicken and egg" situation, the self-perpetuating vicious cycle of indebtedness in the presence of an unstable income stream cannot be discounted. The recommendation stemming from this discussion is not necessarily that donors of owner-driven housing attend to the restoration of livelihoods simultaneously with the construction process. Rather, the primacy that this study assigns to the creation of sustainable livelihoods should be taken up by the government (both national and local) and the private sector with the help of donor organisations. A sustainable livelihood creation initiative that moves in parallel to the construction process would be highly beneficial to the people of the North that are trying to rebuild their lives after war.

Additionally, it must be noted that some households are more vulnerable than others. For example, households that are female headed, or have one or more disabled members cannot be expected to participate in owner-driven housing in a manner that is equal to those that are not as vulnerable. For example, female-headed households in particular struggle to contribute their labour to the housing process, a uniform expectation of implementers. As such, instead of using a "one-size-fits-all" method, housing assistance should tailor measures to address specific challenges of such vulnerable groups. On a related note, the definition of "female-headed households" should also be revisited by donor organisations. As discussed in Section 5, the surveyed households' identified themselves as "women-headed" *only* in the absence of males in the family. Even the presence of a disabled male in the household that is not willing or able to take household decisions resulted in the family identifying itself as a "male-headed" household. Such attitudes cause practical difficulties; for example, as reported by one interviewed household, the disabled "male-head" of the household had to be transported to various locations to sign documents (as he would be required to present himself as the "owner" of the house) which in turn incurred additional costs. Therefore, inquiries about 'who manages the household' should be made during the application process in order to keep inconveniences to the minimum.

In summary, the lack of livelihood opportunities perpetuates indebtedness among housing beneficiaries. The added costs of the housing construction process leave no other option but to borrow funds from a wide array of banks that are alluring customers to borrow. The implication of this finding is that building sustainable livelihoods must precede ODA housing projects as the absence of a stable income during the housing construction process may result in increased and continuous indebtedness among beneficiary households.

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Annexes

Annex 1: Questionnaire

ASSESSING INDEBTEDNESS: SOCIO ECONOMIC STUDY OF CONFLICT AFFECTED HOUSING BENEFICIARIES IN JAFFNA, KILINCHCHI AND MULLAITIVU DISTRICT

Hello,

The Centre for Poverty Analysis is conducting a study on possible indebtedness amongst housing beneficiaries in the Districts of Jaffna, Killinochchi, and Mullaitivu.

We are mainly interested in learning about the effects of possible indebtedness due to house construction in your lives, your modes of coping with it and any suggestions that you have for the funders who are assisting with housing reconstruction. Would you be able to talk to us? It would take between 45 minutes.

Everything you share with us will be strictly confidential- we will not share who said what with anyone else. Your participation in this study is strictly voluntary, you can ask us to stop the discussion at any point.

You can stop me and ask questions at any point of the discussion. There are no right or wrong answers, we only interested in learning about your experiences and what you think about the issues that we raise.

If a respondent does not know the response, record code 999

If a question does not apply, record code 888

Start time	
End time	

Data cleaned by	
Data checked by	
Data entered by	
Data entry date	

A.1	<u>Enumerator name</u>				
A.2	<u>Field work supervisor name</u>				
A.3	<u>Date</u> <i>Dd/mm/yy</i>				
A.4	<u>Household I.D.</u>				
A.5	<u>Address</u> <i>District</i> <i>Divisional Secretariat</i> <i>Grama Niladhari Division</i> <i>Village / Town / Ward</i> <i>Street</i>				
A.6	<u>Location</u> <i>Please write in observations which will help tracking (e.g. landmarks)</i>				
A.7	<u>Result of the interview</u> <i>Completed=1</i> <i>Incomplete=2</i> <i>Refused to participate=3 (go to A.8)</i>				
A.8	<u>Reason for refusal</u> <i>No time=1</i> <i>Not interested=2</i> <i>Other=3 (Specify)</i>				
A.9	<u>Respondent name</u>				
A.10	<u>Respondent's ethnicity</u> <i>Tamil = 1</i> <i>Muslim = 2</i> <i>Sinhala = 3</i> <i>Other = 4</i>				
A.11	<u>Type of household</u> <u>Treatment = 1</u> <u>Control = 2</u>				
A.12	<u>GPS reference</u>	<u>Longitude</u>			
		<u>Latitude</u>			

B. Basic individual information

Please complete the table for all household members. Household members includes those persons that live together and have common arrangements for provision and partaking of food, for at least three months in the past year.

Head of the House holder's Name: _____

PID No	B.1 Relationship to H of Household? <i>H of Household = 1 Spouse=2 Son/Daughter=3 Spouse of son/daughter=4 Grandchild=5 Father/ mother=6 Brother/sister=7 Nephew/niece=8 Father/ mother-in-law=9 Brother/ sister-in-law=10 Other relative=11 Non relative=12</i>	B.2 Gender <i>Male=1 Female=2</i>	B.3 Age <i>(Put 00 if < 1 year)</i>	B.4 Marital status <i>Married (registered)=1 Unmarried =2 Cohabiting =3 Separated =4 Divorced =5 Widow/widower =6</i>	B.5 Years of schooling <i>No schooling =0 Between 1-10 years indicate years O/L Qualified = 11 A/I = 12 A/L Qualified = 13 University = 14 Professional = 15 Vocational = 16</i>	B.6 If less than 18 years and not in school, reason <i>Too young to go to school = 1 Disabilities =2 Housekeeping = 3 Working =4 Financial problem = 5 Not willing to attend = 6 Poor academic progress = 7 School far way = 8 Other = 8 (specify)</i>	B.7 Household member living outside the home? <i>1.Overseas 2.Same district 3.Other district 4 Living at home</i>	B.8 Main economic activity in the past six months? <i>Employed=1 Unemployed (seeking work)=2 Household work=3 too old for work=4 Disabled / sick=5 Unpaid activity=6 Other=7 (Specify) Retired = 9</i>	B.9 Primary occupation during past six months? <i>(Multiple answer possible)</i> <i>Own agriculture activity=1 Own fishing activity=2 Own Business/ Trade=3 Casual labour agriculture=4 Casual labour fishing=5 Casual labour (non-agriculture)=6 Private sector job –agriculture=7 Private sector job - fishery=8 Private sector job (non-agriculture/fishery)=9 Public sector job=10 NGO - 11 Unpaid work=12 Other=13 (specify)</i>
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									

Application for Construction (Default year 1900; month 0)		
C C.1	<u>How many times were you displaced?</u> Number of times:	
C.2	<u>When were you displaced last?</u> Month: _____ Year _____	
C.3	<u>When did you come back to this location (where the house is built/ being built/ going to be built)</u> Month: _____ Year _____	
C.4	<u>How many times did you apply for housing support</u>	
C.5	<u>For the house that you received assistance/ receiving/ going to receive When did you make the application</u> Month: _____ Year _____	
C.6	<u>When did you receive notification of acceptance</u> Month: _____ Year _____	
C.7	Received support from: UN Habitat = ; 1 SDC = 2; Red Cross = 3; Indian Housing scheme = 4 Other (specify) = 5	
C.8	<u>Did you receive any support for housing from another agency?</u> Yes = 1 No = 2	
C.9	<u>When did you start construction</u> Month: _____ Year _____ Not applicable- 888	
C.10	<u>Before receiving the grant did you do any work on the house yourself (If no, go to C13)</u> <u>Yes 1; No 2</u>	
C.11	<u>How much did you spend on it</u> Rs -	
C.12	<u>Financing investment</u> <i>No balance</i> = 1 <i>Own funds, earned during the period</i> = 2 <i>Own funds, savings</i> = 3 <i>Loan (formal borrowing)</i> = 4 <i>Microfinance</i> = 5 <i>Informal Borrowings</i> = 6 <i>Pawning</i> = 7 <i>Selling movable or immovable assets</i> = 8 <i>Able to cut on costs using own labor</i> = 9	

C. Questions on the Status of Housing Construction

We are now going to ask you some questions about the housing construction

C.13	<p><u>Were you part of the construction of this house or was it given to you built?</u> Owner Driven Housing Construction = 1 Donor Driven Housing Construction = 2 Other = 3, specify</p>	
C.14	<p><u>Floor area of this house? (ask about new house)</u> <u>In square feet/</u> Length _____, width _____ /don't know</p>	
C.15	<p><u>Stage at which the housing construction is</u> Complete = 1 C15a Month Year Under construction = 2 Waiting for Grant = 3 Not supported = 4 Stopped = 5 C15b: Reason.....</p>	
C.16	<p><u>Construction/ reconstruction needed for the house</u> Complete construction = 1 Repairs = 2</p>	
C.17	<p><u>Estimate Cost of Construction of the House</u> Less than Rs 300,000 = 1 Between Rs 300,000 – 550,000 = 2 Between Rs 550,001 – 700,000 = 3 Between Rs 700,001 – 800,000 = 4 Between Rs 800,001 – 900,000 = 5 Between Rs 900,001 – 1,000,000 = 6 Above Rs 1,000,001 = 7</p>	
C.18	<p>How much was the housing grant you received or what was the agreed amount by the donor? Less than Rs. 500,000 = 1 Rs. 500,000 = 2 Rs. 550,000 = 3 More than Rs. 550,000 = 4 No answer = 5</p>	
C.19	<p>Amount of money invested on your own Rs</p>	
C.20	<p><u>Financing investment</u> No balance = 1 Own funds, earned during the period = 2 Own funds, savings = 3 Loan (formal borrowing) = 4 Microfinance = 5 Informal Borrowings = 6 Pawning = 7 Selling movable or immovable assets = 8 Able to cut on costs using own labor = 9</p>	
C.21	<p>I would have liked to have taken a loan, but Had sufficient own funds = 1 Did not try = 2</p>	

	Cannot afford = 3 Applied but bank rejected = 4 Other (specify) = 5	
C.22	Households Contribution is in the form of Labour = 1 Finance = 2 Both = 3 No contribution = 4	
C.23	Days contributed by income earners	
C.24	Average income per day of the income earners Rs	
C.25	Cost of hired labour per day Rs	

House before and after (are they building better): (Instruction: Ask about the housing condition before the first displacement. If it is a new family, ask about the housing of the respondents house before the first displacement)		
	C.26 Before	C.27 Now
a. Hall (yes = 1; No = 2)		
b. Rooms (Numbers)		
c. Kitchen – internal (yes = 1; No = 2)		
d. Kitchen – external (yes = 1; No = 2)		
e. Stores (Numbers)		
f. Toilet – internal (Numbers)		
g. Toilet - external (Numbers)		
h. Well		
i. Other rooms (specify)		

C.28 Source of power (for lighting)? 1.from main grid 2.solar power 3.micro hydro 4.petromax lamps 5.kerosene lamps 6.other (<i>please specify</i>)	C.29 Source of drinking water? 1.private well 2.common well 3.Piped from private well 4.private tap 5.common tap 6.river 7. neighbour's well/tap 8. other (<i>please specify</i>)	
---	---	--

Reasons for increased costs (Not applicable for the control groups)

Stage	Standard	C.30 Yes- 1 No - 0	C.31 Descripti on/ deviation	C.32 Grant savings/ shortfall (Rs)	C.33 Reason (state)
a. Foundation	23x 21.5				
b. Wall					
c. Roof	Gable				
d. Windows, doors	1. 2 windows				
	2. 2 doors				
	3. Frame				
	4 Wood				
e. Plastering/Flo oring					
f. Completed					

e.g: door, peer pressure (no prompting)

C.34 Type of non-financial support received from donor (Use flashcard) House Design = 1 Purchase of Items = 2 Construction Workers = 3 Others (specify)	<u>Adequacy</u> V.good = 1 Good = 2 Reasonable = 3 Bad = 4 V. Bad = 5
a.	
b.	
c.	
d.	

Additional support that would have reduced cost of construction

C. 35 Types of support that you requested before/during the process of construction (Please state)
a.
b.
c.
d.

e.g: labour, machinery (no prompting)

D. Food Consumption

Now we would like to ask you some questions about the eating patterns in your household.

We ask these questions to all households in the survey to find out whether you think you consume sufficient food and whether you face any problems in sourcing this food.

Food Product	How often eaten- during a week		Source	
	D.1 Before construction started	D.2 After construction started (Not applicable for control households)	D.3 Before construction started	D.4 After construction started (Not applicable for control households)
	Never -0 Rarely (once) - 1 Sometimes (twice or thrice) - 2 Often (4-6 days) - 3 Always (every day) - 4		Purchased = 1 Own production = 2 Receive as support = 3	
a. Rice				
b. Gram				
c. Bread				
d. Flour based products				
e. Sugar (Kg/week)				
f. Meat (chicken & mutton)				
g. Fish				
h. Vegetables				
i. Milk & Milk products				
j. Fruits				
k. Dried fish				
l. Eggs				
m. Cooking oil				
n. Tea/coffee				

Describe your typical meal (take 4 main codes from table above)

	D.5 Prior to Construction	D.6 After the construction
i. Breakfast		
ii. Lunch		
iii. Dinner		

Coping Strategies Index (Instruction: Use flashcards for this)	
In the past 30 days, if there have been times when you did not have enough food or money to buy food, how often has your household had to:	D.7 Frequency: Never -0 Rarely (once or twice in the past 30 days) - 1 Sometimes (three to ten times in the past 30 days) - 2 Often (more than ten times in the past 30 days) - 3 Always (every day) - 4
Rely on less preferred and less expensive foods?	
Borrow food, or rely on help from a friend or relative?	
Limit portion size at mealtimes?	
Restrict consumption by adults in order for small children to eat?	
Reduce number of meals eaten in a day?	

Social protection

D.8 Type of social protection received (Instruction: Use flashcards) <i>A Pension</i> <i>B Old age pension</i> <i>C Disability Allowance</i> <i>D Samurdhi</i> <i>E Livelihood Support</i> <i>F Widow pension</i> <i>G Other (specify)</i>	D.9 Who provided this transfer? (Only one response) <i>Government=1</i> <i>National NGO=2</i> <i>International NGO=3</i> <i>UN organisation or donor =4</i> <i>Religious institution=5</i> <i>Private sector = 6</i> <i>Don't know=999</i>
a.	

E. Expenditure & Income

	Expenditure Item	Amount (before Construction started)	Amount (Last Month)
E.1	Food		
E.2	Rent		
E.3	Health		
E.4	Education		
E.5	Electricity		
E.6	Water		
E.7	Communication		
E.8	Transport		
E.9	Fuel (Petrol)		
E.10	Household Fuel (LP Gas/Firewood etc)		
E.11	Interest Payment		
E.12	Capital payment		
E.13	Other expenses		
E.14	Total expenses per week		

Income sources – (to assess the capacity of hh to borrow)

	E.16 How much do you usually take home in a regular period? (Actual amount in rupees)	E.17 Percentage contribution to total household income	E.18 How often do you get paid/receive income? (Use flashcard here) 1. Daily 2. Weekly 3. Bi-weekly 4. Monthly 5. Seasonal (4 months) 6. Others (specify)	E.19 Comment of stability of source 1.Continuous 2.Frequent 3.Seasonal 4.Infrequent / ad hoc
E.15				
a. Own agriculture activity				
b. Own fishing activity				
c. Own Business/ Trade				
d. Casual labour agriculture				
e. Casual labour fishing				
f. Casual labour (non-agriculture)				
g. Private sector job-agriculture				

h. Private sector job-fishery				
i. Private sector job (non-agriculture/fishery)				
j. Public sector job				
k. Rental income				
l. Remittances				
m. Interest				
n. Social protection transfers				
o. Other (specify)				

E.20 Income per month Household (Rs)	
0-2,500 -1 2501 – 5,000 -2	
5001- 7,500 -3 7501- 10,000 - 4	
10,001 – 15,000 - 5 15,001 – 20,000 - 6	
20,001 – 25,000 - 7 25,000 or more - 8	
E.21 What is the average income of your household?	
E.22 What percentage of the monthly household income are you paying as interest	
E.23 What percentage of the monthly household income are you paying as Capital repayment	
E.24 The monthly loan instalment (capital + interest) More than 50% of the household's total monthly budget = 1 Equal to 50% of the household's total monthly budget = 2 Less than 50% of the household's total monthly budget = 3	

F. Assets - Rationale: to capture the socio-economic conditions of the hh, to assess the capacity of hh to borrow
House/ land ownership

F.1 Owner of land in which the house is being built (From PID Number)	
F.2 Type of land ownership document for your current residence (go to F3 only if the response is 5) Deed = 1 LDO/other government permit = 2 DS Letter = 3 Temple permit = 4 None = 5 Other = 6	
F.3 If not in possession (=5 for question H1) of land ownership document, reason for non-possession Applied and waiting for document = 1 Landless - squatter on government land = 2 Landless - squatter on private land = 3 Land dispute = 4 Cannot access own land = 4 Other = 5	
F.4 If family cannot access own land (h2 = 4), reason for not accessing own land Land is in High Security Zone/Military or Police Occupation = 1 Land is acquired for Economic Development Zone = 2 Not cleared of mines and UXOs = 3 Jungle not cleared by household = 4 Do not want to go back = 5 Other = 6	
F.5 Do you or another member of your household own another house? Yes = 1; No = 2	
F.6 Do you or another member of your household own other lands (e.g: cultivation)? Yes = 1; No = 2	

Household Assets

		Before the first displacement a.	Now b.
F.7	Fridge		
F.8	Water filter/purifier		
F.9	TV		
F.10	Mobile phone		
F.11	Fan/ air-conditioning unit		
F.12	Computer		
F.13	Livestock		
F.14	Small livestock (for example: poultry) – Nos		
F.15	Medium sized livestock (for example: goat)- Nos		
F.16	Large sized livestock (for example: cattle, buffalo) - Nos		
F.17	Farming-related tools and machinery		
F.18	Non-powered tools/machinery (Eg: Sprayers)		
F.19	Fuel -powered machinery (for example, tractor)		
F.20	Fisheries-related craft and equipment		
F.21	Boats		
F.22	Engines		
F.23	Fishing nets		
F.24	Transport		
F.25	Man-powered vehicles e.g. bikes, handcart		
F.26	Fuel powered vehicles e.g. motorbike, car, truck		

Financial Assets

		Yes = 1; No = 2
F.27	Have a current Account	
F.28	Have a credit card/ATM card	
F.29	Have savings account	
F.30	Fixed Deposit	
F.31	Jewellery	
F.32	Have a retirement plan (fund)	
F.33	Have EPF	
F.34	Have ETF	
F.35	Have shares	

G. Loans

G.1 Source Bank = 1 Pawn = 2 Family = 3 Friends = 4 Money lender = 5 Communal credit = 6 Shopkeeper = 7 Other = 8 Leasing = 9 Instalment = 10 Chittu = 11	G.2 Date of borrowing MM YYYY	G.3 Reason Livelihood = 1 House Construction = 2 Food = 3 Clothing = 4 Health Expenses = 5 Educational Expenses = 6 Social Events = 7 Repay debt = 8 Emergency expenses (like funeral) = 9 Others = 10	G.4 Amount	G.5 Collateral Gold = 1 Other immovable = 2 Movable = 3 Guarantee = 4 None = 5	G.6 Interest rate% (year)	G.7 Varying interest rates Yes = 1 No = 0 Do not know = 999	G.8 Repayment Period (months) If seasonal = 200 If no period = 500	G.9 Principle Payment So far (Rs)	G.10 Principle Payment last month (Rs)	G.11 Interest Payment last month (Rs)	G.12 How do you repay? With salary or wage = 1 Borrow = 2 Compromise on other expenses such as food, education, health, transport etc = 3 Pay in kind = 4 Sell assets = 5 Use savings = 6 Seettu = 7	G.13 Payment Paid regularly (Interest & Principle)= 1 Some delays = 2 Always delayed = 3 Only Interest = 4 Not paying now (paid some)= 5 No payment = 6	G.14 What are the issues related to repayment (if the answer is 2, 3, 4 or 5) Please state Income insufficient = 1 Need to travel long distance to pay = 2 Others, please state
a.													
b.													
c.													
d.													
e.													
f.													

H. Managing Finance/ Debt/ Risk

	very true 1	pretty true 2	Somewhat true 3	a little true 4	not true 5
H					
H.1 I get unsure by the lingo of financial experts					
H.2 I am anxious about financial and money affairs					
H.3 I tend to postpone financial decisions					
H.4 After making a decision, I am anxious whether I was right or wrong					
H.5 I read the business section of the newspaper attentively					
H.6 I like to join conversations about financial matters					
H.7 I compare and calculate risks					
H.8 Even on large purchases, I tend to spend spontaneously					
H.9 Before I buy a product I read or talk to others about it					
H.10 At the end of the day, I decide intuitively in financial affairs					
H.11 I find it hard not to have some money away for a rainy day					
H.12 To care for the future is essential for me					
H.13 I spend money when I am unhappy or frustrated					
H.14 Special offers can entice me into buying					
H.15 I enjoy spending money more than saving					

H.16 I often do things based on how I feel at the moment					
H.17 I like it when people can do whatever they want, without strict rules and regulations					
H.18 I often follow my instincts, without thinking through all the details					
H.19 We have a family member who likes to bet on horse racing					
H.20 To manage repayment the household has reduced its expense on food					
H.21 To manage repayment the household has reduced tuition expenses					
H.22 To manage repayment the household has reduced expenditure on treating chronic illnesses					
H.23 Pay all bills on time					
H.24 I am able to repay loans on a monthly basis regularly					
H.25 Keep a record of all expenses					
H.26 Spend based on a budget					
H.27 Have emergency fund					
H.28 Save or invest monthly					
H.29 Save for long term goals – education, dowry					
H.30 All investments in the same financial institution					
H.31 Compare offers before deciding on financial institution					
H.32 Previously non-earning members in the family work now					
H.33 Debt has caused health issues in the household					
Thank you for taking the time to answer these questions. We would like to reiterate that all your answers will be kept confidential.					

Annex 2 - Household Responses - Financial Risk Management

Table 2.1: Classification by Treatment/ Control Households

							Contingency coefficient	
		Very true	Pretty true	Somewhat True	A little true	Not True	Value	Approx. Sig.
I get unsure by the lingo of financial experts	Treatment	53	78	28	22	47	.204	.005
	Control	16	29	16	12	45		
I am anxious about financial and money affairs	Treatment	55	98	36	16	23	.243	.000
	Control	20	32	23	12	31		
I tend to postpone financial decisions	Treatment	5	28	73	81	41	.161	.055
	Control	3	13	31	33	38		
After making a decision, I am anxious whether I was right or wrong	Treatment	27	81	68	29	22	.060	.874
	Control	18	38	35	17	10		
I read the business section of the newspaper attentively	Treatment	6	20	34	38	130	.064	.839
	Control	6	10	18	19	65		
I like to join conversations about financial matters	Treatment	15	60	53	62	38	.069	.802
	Control	7	35	29	33	14		
I compare and calculate risks	Treatment	27	65	59	41	36	.098	.502
	Control	13	27	41	21	16		
Even on large purchases, I tend to spend spontaneously	Treatment	3	4	14	13	194	.121	.269
	Control	4	5	5	10	94		
Before I buy a product I read or talk to others about it	Treatment	22	75	56	39	36	.119	.291
	Control	16	36	26	28	12		
At the end of the day, I decide intuitively in financial affairs	Treatment	12	46	80	42	48	.109	.381
	Control	11	22	48	16	21		
I find it hard not to have some money away for a rainy day	Treatment	20	56	31	32	89	.161	.057
	Control	23	29	13	17	36		
To care for the future is essential for me	Treatment	48	104	48	14	14	.073	.766
	Control	26	57	18	9	8		
I spend money when I am unhappy or frustrated	Treatment	3	3	4	16	202	.087	.623
	Control	1	2	1	4	110		
Special offers can entice me into buying	Treatment	4	19	30	58	117	.113	.345

	Control	1	15	20	33	49		
I enjoy spending money more than saving	Treatment	2	9	14	27	176	.097	.514
	Control	1	1	6	12	98		
I often do things based on how I feel at the moment	Treatment	6	25	51	60	86	.147	.107
	Control	9	10	32	22	45		
I like it when people can do whatever they want, without strict rules and regulations	Treatment	4	11	13	30	170	.099	.487
	Control	4	2	7	19	86		
I often follow my instincts, without thinking through all the details	Treatment	5	35	73	46	69	.103	.448
	Control	4	13	39	18	44		
We have a family member who likes to bet on horse racing	Treatment		1	7	5	215	.081	.519
	Control		0	1	3	114		
To manage repayment the household has reduced its expense on food	Treatment	21	56	35	25	91	.250	.000
	Control	7	16	8	8	79		
To manage repayment the household has reduced tuition expenses	Treatment	5	17	19	21	166	.228	.001
	Control	4	1	1	6	106		
To manage repayment the household has reduced expenditure on treating chronic illnesses	Treatment	4	10	12	27	175	.083	.665
	Control	0	4	7	15	92		
Pay all bills on time	Treatment	2	32	39	55	100	.123	.257
	Control	4	19	20	34	41		
I am able to repay loans on a monthly basis regularly	Treatment	5	24	25	47	126	.125	.244
	Control	3	20	18	18	58		
Keep a record of all expenses	Treatment	14	24	19	49	122	.107	.409
	Control	3	10	12	21	72		
Spend based on a budget	Treatment	25	79	52	33	39	.092	.568
	Control	20	39	25	18	16		
Have emergency fund	Treatment	20	54	25	31	98	.136	.164
	Control	20	27	12	19	40		
Save or invest monthly	Treatment	2	17	21	41	147	.161	.055
	Control	3	14	14	30	57		
Save for long term goals –education, dowry	Treatment	1	18	21	29	158	.134	.178
	Control	3	7	17	18	73		
All investments in the same financial institution	Treatment	19	18	21	29	141	.115	.331
	Control	12	9	19	11	67		
Compare offers before deciding on financial	Treatment	5	25	38	44	116	.092	.563

institution	Control	6	14	19	26	53		
Previously non-earning members in the family work now	Treatment	6	9	7	8	198	.096	.517
	Control	3	7	1	2	105		
Debt has caused health issues in the household	Treatment	7	6	12	19	184	.169	.037
	Control	0	3	2	4	109		

Table 2.2 Classification by Gender of Head of Household

							Contingency coefficient	
		Very true	Pretty true	Somewhat True	A little true	Not True	Value	Approx. Sig.
I get unsure by the lingo of financial experts	Male	61	85	39	31	79	.117	.308
	Female	8	22	5	3	13		
I am anxious about financial and money affairs	Male	60	113	51	26	45	.099	.486
	Female	15	17	8	2	9		
I tend to postpone financial decisions	Male	8	32	86	102	67	.122	.263
	Female	0	9	18	12	12		
After making a decision, I am anxious whether I was right or wrong	Male	40	104	85	38	27	.072	.774
	Female	5	15	18	8	5		
I read the business section of the newspaper attentively	Male	11	26	48	49	161	.102	.456
	Female	1	4	4	8	34		
I like to join conversations about financial matters	Male	18	87	71	80	39	.148	.100
	Female	4	8	11	15	13		
I compare and calculate risks	Male	35	80	83	53	44	.048	.939
	Female	5	12	17	9	8		
Even on large purchases, I tend to spend spontaneously	Male	6	8	19	19	243	.103	.450
	Female	1	1	0	4	45		
Before I buy a product I read or talk to others about it	Male	32	97	74	54	38	.115	.327
	Female	6	14	8	13	10		
At the end of the day, I decide intuitively in financial affairs	Male	18	63	110	49	55	.126	.230
	Female	5	5	18	9	14		
I find it hard not to have some money away for a rainy day	Male	37	77	41	42	98	.158	.066
	Female	6	8	3	7	27		
To care for the future is essential for me	Male	67	139	54	19	16	.123	.259
	Female	7	22	12	4	6		
I spend money when I am unhappy or frustrated	Male	4	5	5	17	264	.085	.640
	Female	0	0	0	3	48		
Special offers can entice me into buying	Male	4	28	47	78	138	.107	.407
	Female	1	6	3	13	28		

I enjoy spending money more than saving	Male	1	8	17	34	235	.139	.145
	Female	2	2	3	5	39		
I often do things based on how I feel at the moment	Male	13	29	77	68	108	.120	.278
	Female	2	6	6	14	23		
I like it when people can do whatever they want, without strict rules and regulations	Male		1	5	4	285	.077	.725
	Female		0	3	4	44		
I often follow my instincts, without thinking through all the details	Male	8	44	97	54	92	.096	.526
	Female	1	4	15	10	21		
We have a family member who likes to bet on horse racing	Male		1	5	4	285	.182	.008
	Female		0	3	4	44		
To manage repayment the household has reduced its expense on food	Male	22	64	37	30	142	.093	.555
	Female	6	8	6	3	28		
To manage repayment the household has reduced tuition expenses	Male	6	13	18	22	236	.131	.194
	Female	3	5	2	5	36		
To manage repayment the household has reduced expenditure on treating chronic illnesses	Male	3	8	16	31	237	.211	.003
	Female	1	6	3	11	30		
Pay all bills on time	Male	5	46	52	76	116	.083	.663
	Female	1	5	7	13	25		
I am able to repay loans on a monthly basis regularly	Male	7	39	36	57	154	.058	.883
	Female	1	5	7	8	30		
Keep a record of all expenses	Male	16	32	24	61	162	.124	.251
	Female	1	2	7	9	32		
Spend based on a budget	Male	39	102	66	42	46	.044	.955
	Female	6	16	11	9	9		
Have emergency fund	Male	34	75	35	41	110	.166	.043
	Female	6	6	2	9	28		
Save or invest monthly	Male	5	30	33	63	164	.175	.027
	Female	0	1	2	8	40		
Save for long term goals –education, dowry	Male	4	23	35	41	191	.112	.359
	Female	0	2	3	6	40		
All investments in the same financial institution	Male	25	22	38	31	179	.129	.209
	Female	6	5	2	9	29		
Compare offers before deciding on financial institution	Male	9	34	48	60	144	.028	.991
	Female	2	5	9	10	25		
Previously non-earning members in the family	Male	7	7	10	14	257	.210	.003

work now	Female	0	2	4	9	36		
Debt has caused health issues in the household	Male	7	13	7	9	259	.049	.935
		2	3	1	1	44		

Table 2.3: Classification by Educational Attainment of Head of Household

							Contingency coefficient	
		Very true	Pretty true	Somewhat True	A little true	Not True	Value	Approx. Sig.
I get unsure by the lingo of financial experts	>10	36	62	33	23	51	.146	.108
	< = 10	33	45	11	11	41		
I am anxious about financial and money affairs	>10	42	76	37	20	30	.088	.613
	< = 10	33	54	22	8	24		
I tend to postpone financial decisions	>10	5	20	69	64	47	.114	.340
	< = 10	3	21	35	50	32		
After making a decision, I am anxious whether I was right or wrong	>10	28	69	60	26	21	.053	.915
	< = 10	17	50	43	20	11		
I read the business section of the newspaper attentively	>10	5	9	29	33	129	.212	.003
	< = 10	7	21	23	24	66		
I like to join conversations about financial matters	>10	14	57	38	57	39	.177	.024
	< = 10	8	38	44	38	13		
I compare and calculate risks	>10	28	53	52	39	33	.118	.296
	< = 10	12	39	48	23	19		
Even on large purchases, I tend to spend spontaneously	>10	2	5	10	14	174	.097	.507
	< = 10	5	4	9	9	114		
Before I buy a product I read or talk to others about it	>10	19	62	49	38	37	.154	.078
	< = 10	19	49	33	29	11		
At the end of the day, I decide intuitively in financial affairs	>10	14	42	72	35	42	.048	.941
	< = 10	9	26	56	23	27		
I find it hard not to have some money away for a rainy day	>10	22	43	29	28	83	.144	.118
	< = 10	21	42	15	21	42		
To care for the future is essential for me	>10	43	85	43	17	17	.157	.067
	< = 10	31	76	23	6	5		
I spend money when I am unhappy or frustrated	>10	2	4	4	13	182	.081	.679
	< = 10	2	1	1	7	130		
Special offers can entice me into buying	>10	2	18	28	50	107	.108	.391
	< = 10	3	16	22	41	59		
I enjoy spending money more than saving	>10	2	8	15	25	155	.121	.277
	< = 10	1	2	5	14	119		

							Contingency coefficient	
		Very true	Pretty true	Somewhat True	A little true	Not True	Value	Approx. Sig.
I often do things based on how I feel at the moment	>10	6	21	51	48	79	.086	.635
	< = 10	9	14	32	34	52		
I like it when people can do whatever they want, without strict rules and regulations	>10	6	7	15	24	153	.122	.267
	< = 10	2	6	5	25	103		
I often follow my instincts, without thinking through all the details	>10	4	30	63	41	67	.077	.725
	< = 10	5	18	49	23	46		
We have a family member who likes to bet on horse racing	>10		1	6	6	192	.084	.486
	< = 10		0	2	2	137		
To manage repayment the household has reduced its expense on food	>10	20	39	28	17	101	.106	.417
	< = 10	8	33	15	16	69		
To manage repayment the household has reduced tuition expenses	>10	5	12	14	16	158	.067	.814
	< = 10	4	6	6	11	114		
To manage repayment the household has reduced expenditure on treating chronic illnesses	>10	2	8	14	28	153	.095	.528
	< = 10	2	6	5	14	114		
Pay all bills on time	>10	1	30	27	59	88	.178	.023
	< = 10	5	21	32	30	53		
I am able to repay loans on a monthly basis regularly	>10	2	22	20	43	117	.176	.026
	< = 10	6	22	23	22	67		
Keep a record of all expenses	>10	12	17	14	38	124	.142	.130
	< = 10	5	17	17	32	70		
Spend based on a budget	>10	19	74	48	25	39	.180	.021
	< = 10	26	44	29	26	16		
Have emergency fund	>10	20	41	19	33	92	.159	.062
	< = 10	20	40	18	17	46		
Save or invest monthly	>10	0	14	20	38	133	.196	.008
	< = 10	5	17	15	33	71		
Save for long term goals –education, dowry	>10	4	9	18	28	146	.184	.017
	< = 10	0	16	20	19	85		
All investments in the same financial institution	>10	20	14	20	24	127	.088	.613
	< = 10	11	13	20	16	81		
Compare offers before deciding on	>10	6	19	29	42	109	.125	.241

							Contingency coefficient	
		Very true	Pretty true	Somewhat True	A little true	Not True	Value	Approx. Sig.
financial institution	< = 10	5	20	28	28	60		
Previously non-earning members in the family work now	>10	6	12	7	6	174	.118	.296
	< = 10	3	4	1	4	129		
Debt has caused health issues in the household	>10	5	7	11	15	167	.117	.305
	< = 10	2	2	3	8	126		

Table 2.4: Primary Occupation of the Head of the Household – Casual labour vs other occupations

							Contingency coefficient	
		Very true	Pretty true	Somewhat True	A little true	Not True	Value	Approx. Sig.
I get unsure by the lingo of financial experts	Other occupations	23	37	18	13	37	.095	.616
	Casual labour	39	54	19	15	39		
I am anxious about financial and money affairs	Other occupations	23	44	25	12	24	.150	.151
	Casual labour	40	71	24	12	19		
I tend to postpone financial decisions	Other occupations	4	17	38	37	32	.099	.570
	Casual labour	3	19	48	62	34		
After making a decision, I am anxious whether I was right or wrong	Other occupations	19	50	31	20	8	.144	.180
	Casual labour	23	52	55	18	18		
I read the business section of the newspaper attentively	Other occupations	4	13	23	21	67	.077	.782
	Casual labour	7	12	25	26	96		
I like to join conversations about financial matters	Other occupations	8	42	32	31	15	.109	.471
	Casual labour	12	45	33	49	27		
I compare and calculate risks	Other occupations	17	35	34	20	22	.101	.549
	Casual labour	17	50	50	30	19		
Even on large purchases, I tend to spend spontaneously	Other occupations	3	2	8	7	108	.073	.817
	Casual labour	4	5	8	13	136		
Before I buy a product I read or talk to others about it	Other occupations	19	47	27	21	14	.143	.191
	Casual labour	13	52	43	32	26		
At the end of the day, I decide intuitively in financial affairs	Other occupations	8	29	43	24	24	.090	.662
	Casual labour	11	33	68	23	31		
I find it hard not to have some money away for a rainy day	Other occupations	23	34	19	18	34	.194	.022
	Casual labour	15	38	18	23	72		
To care for the future is essential for me	Other occupations	39	56	21	5	7	.177	.050
	Casual labour	27	84	35	12	8		
I spend money when I am unhappy or frustrated	Other occupations	3	1	2	7	115	.103	.531
	Casual labour	1	4	2	12	147		
Special offers can entice me into buying	Other occupations	1	12	20	35	60	.063	.883
	Casual labour	4	16	26	44	76		
I enjoy spending money more than	Other occupations	0	5	6	22	95	.189	.028

							Contingency coefficient	
		Very true	Pretty true	Somewhat True	A little true	Not True	Value	Approx. Sig.
saving	Casual labour	3	5	12	11	135		
I often do things based on how I feel at the moment	Other occupations	7	15	28	34	44	.078	.776
	Casual labour	8	18	44	35	61		
I like it when people can do whatever they want, without strict rules and regulations	Other occupations	3	8	9	19	89	.124	.334
	Casual labour	3	5	6	21	131		
I often follow my instincts, without thinking through all the details	Other occupations	3	20	42	20	43	.032	.990
	Casual labour	4	27	58	26	51		
We have a family member who likes to bet on horse racing	Other occupations		0	0	1	127	.165	.042
	Casual labour		1	6	6	153		
To manage repayment the household has reduced its expense on food	Other occupations	5	31	16	11	65	.133	.262
	Casual labour	16	31	26	16	77		
To manage repayment the household has reduced tuition expenses	Other occupations	0	6	6	9	107	.169	.071
	Casual labour	8	9	11	17	121		
To manage repayment the household has reduced expenditure on treating chronic illnesses	Other occupations	0	7	5	13	103	.100	.567
	Casual labour	3	7	9	17	130		
Pay all bills on time	Other occupations	2	21	26	38	41	.148	.162
	Casual labour	4	26	23	38	75		
I am able to repay loans on a monthly basis regularly	Other occupations	2	20	19	23	62	.133	.261
	Casual labour	6	21	14	30	95		
Keep a record of all expenses	Other occupations	8	16	10	27	67	.088	.680
	Casual labour	7	15	17	32	95		
Spend based on a budget	Other occupations	18	43	28	21	18	.048	.952
	Casual labour	19	61	35	26	25		
Have emergency fund	Other occupations	22	31	15	18	42	.181	.041
	Casual labour	14	40	11	24	77		
Save or invest monthly	Other occupations	1	11	21	36	59	.238	.001
	Casual labour	4	15	12	25	110		
Save for long term goals –education, dowry	Other occupations	1	6	22	23	75	.202	.015
	Casual labour	2	14	11	20	119		
All investments in the same financial institution	Other occupations	9	8	17	17	77	.122	.345
	Casual labour	17	15	14	15	105		

							Contingency coefficient	
		Very true	Pretty true	Somewhat True	A little true	Not True	Value	Approx. Sig.
Compare offers before deciding on financial institution	Other occupations	7	19	20	28	54	.165	.084
	Casual labour	3	14	30	30	89		
Previously non-earning members in the family work now	Other occupations	4	5	0	3	116	.128	.301
	Casual labour	3	7	5	6	145		
Debt has caused health issues in the household	Other occupations	3	2	4	4	115	.139	.216
	Casual labour	2	5	7	15	137		

Annex 3– House Construction

Comparison of houses before displacement and constructed/ constructing/ to be constructed house

Household Room	Paired Differences						t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference					
				Lower	Upper				
Hall	.279	.449	.030	.220	.338	9.325	225	.000***	
Rooms	-.617	.728	.048	-.712	-.522	-12.770	226	.000***	
Internal Kitchen	.606	.490	.033	.542	.670	18.610	225	.000***	
External Kitchen	-.611	.489	.033	-.675	-.547	-18.784	225	.000***	
Internal toilet	.004	.149	.010	-.015	.024	.446	226	.656	
External Toilet	-.555	.532	.035	-.625	-.485	-15.708	226	.000***	
Well	-.070	.465	.031	-.131	-.010	-2.284	226	.023**	

Annex 4– Size of House and Household Characteristics

Gender of the Head of Household

House Length in Feet	Head of Household	
	Male	Female
23 feet	47%	66%
More than 23 feet	53%	34%

Educational Attainment of the Head of Household

House Length in Feet	No Education	10-Jan	O/L Qualified	A/L	A/L Qualified
23 feet	33%	53%	47%	17%	0%
More than 23 feet	67%	47%	53%	83%	100%

Age of the Head of Household

House Length in Feet	18-25	25-40	40-59	60 and above
23 feet	86%	46%	55%	32%
More than 23 feet	14%	54%	45%	68%

Economic Activity of Head of Household

House Length in Feet	Own Activity			Casual Labour			Private sector (non agri/fisheries)	NGO	Other	Other member of the family engage in income generating activities
	Agriculture	Fishing	Business/Trade	Agriculture	Fishing	non-agriculture / fisheries				
23 feet	32%	50%	31%	50%	54%	56%	63%	0%	50%	57%
More than 23 feet	68%	50%	69%	50%	46%	44%	38%	100%	50%	43%

Annex 5– Food Consumption

Table 3.1: Before and After Comparison of food intake

		Frequency					Total	Contingency Coefficient	
		Never	Rarely	Sometimes	Often	Always		Value	Approx. Sig.
Rice	Before	0	0	2	7	217	226	0.633	0.000
	After	0	2	2	35	187			
Gram	Before	46	88	71	16	1	222	0.619	0.000
	After	109	78	27	6	2			
Bread	Before	10	46	108	53	8	225	0.746	0.000
	After	24	64	94	35	8			
Flour	Before	0	9	17	75	125	226	0.660	0.000
	After	2	23	36	75	90			
Sugar	Before	1	2	3	51	169	226	0.790	0.000
	After	2	5	22	44	153			
Meat	Before	23	90	86	20	4	223	0.691	0.000
	After	60	119	34	6	4			
Vegetable	Before	3	3	12	54	154	226	0.801	0.000
	After	2	6	18	71	129			
Milk	Before	47	52	49	29	45	222	0.737	0.000
	After	109	78	27	6	2			
Fruit	Before	22	43	109	44	7	225	0.804	0.000
	After	37	70	88	25	5			
Fish	Before	3	12	48	83	79	225	0.780	0.000
	After	5	26	53	75	66			
Dried Fish	Before	19	46	75	62	20	222	0.817	0.000
	After	35	60	66	46	15			
Eggs	Before	9	36	82	79	18	224	0.747	0.000
	After	27	57	80	48	12			
Oil	Before	1	9	25	80	111	226	0.748	0.000
	After	0	22	46	62	96			
Coffee	Before	2	0	2	30	192	226	0.777	0.000
	After	0	2	2	34	188			

Table 3.2: Coping Strategies adopted – Comparison between Treatment and Control Groups

Coping strategies	Groups	Frequency					Contingency Coefficient	
		Never	Rarely	Sometimes	Often	Always	Value	Approx. Sig.
Eat less preferred and less expensive food	Treatment	53	31	83	48	13	0.206	0.004
	Control	45	21	39	12	2		
Borrow or be dependent on others	Treatment	188	11	22	5	2	0.093	0.557
	Control	101	7	7	4	0		
Limiting food quantity in all meals	Treatment	95	40	61	23	9	0.169	0.037
	Control	64	12	30	13	0		
Reduce consumption of elder for the benefit of the younger	Treatment	114	24	60	23	7	0.174	0.028
	Control	79	10	21	9	0		
Reduce the number of meals	Treatment	99	36	51	26	16	0.167	0.040
	Control	62	16	26	15	0		

Expenditure of the treatment group – before and after construction

Paired Samples Statistics/Test

		Mean	N	Std. Deviation	Std. Error Mean	t	df	Sig.
Pair 1	E1_a_Food	11640.0901	222	4993.63994	335.15117	5.428	221	0.000
	E1_b_Food	10482.4324	222	5064.90966	339.93448			
Pair 2	E2_a_Rent	.	0	.	.	not enough valid pairs		
	E2_b_Rent	.	0	.	.			
Pair 3	E3_a_Health	1334.0000	150	1543.27204	126.00763	1.438	149	.153
	E3_b_Health	1256.8333	150	1421.40544	116.05727			
Pair 4	E4_a_Education	2148.0392	153	2902.76004	234.67424	-.481	152	.632
	E4_b_Education	2196.0784	153	3051.54474	246.70277			
Pair 5	E5_a_Electricity	365.3846	13	277.92731	77.08317	-1.000	12	.337
	E5_b_Electricity	388.4615	13	275.49489	76.40854			
Pair 6	E6_a_Water	.	0	.	.	not enough valid pairs		
	E5_b_Electricity	.	0	.	.			
Pair 7	E6_a_Water	2000.0000	1	.	.	not enough valid pairs		
	E6_b_Water	2000.0000	1	.	.			
Pair 8	E7_a_Communication	559.0909	154	425.51217	34.28875	-.744	153	.458
	E7_b_Communication	630.8442	154	1233.72010	99.41600			
Pair 9	E8_a_Transport	959.5808	167	953.76448	73.80451	-.710	166	.479
	E8_b_Transport	993.8323	167	1008.66889	78.05314			
Pair 10	E9_a_Fuel	2489.3939	33	3093.71332	538.54636	.662	32	.513
	E9_b_Fuel	2388.7879	33	3065.91520	533.70733			
Pair 11	E10_a_HouseholdFuel	737.8667	75	498.05647	57.51061	.262	74	.794
	E10_b_HouseholdFuel	731.6000	75	478.95449	55.30490			
Pair 12	E11_a_Interest	1742.0000	10	848.18499	268.21964	-.974	9	.355
	E11_b_Interest	1980.0000	10	1471.05404	465.18813			
Pair 13	E12_a_Capital	3845.2381	21	3315.64114	723.53222	-1.713	20	.102
	E12_b_Capital	5166.6667	21	3891.82905	849.26672			
Pair 14	E13_a_Other_Expenses	1684.5679	162	1974.07329	155.09785	1.898	161	.059
	E13_b_Other_Expenses	1492.5926	162	1668.94565	131.12475			
Pair 15	E14_a_Total	17714.3049	223	7912.66947	529.87154	-1.024	222	.307
	E14_b_Total	18081.5291	223	9248.49725	619.32518			

The conflict in Sri Lanka ended in 2009 and in the North and East of Sri Lanka, the government, donors, non-governmental organisations and the people are engaged in reconstructing infrastructure, houses and lives. It is estimated that 143,268 houses need to be reconstructed or repaired and donors have so far committed to assist around 38 percent of such houses.

Most donor organisations adopt the Owner Driven Housing Assistance model (ODHA), also known as the “people’s process”, which requires each beneficiary family to contribute money/ labour towards the reconstruction of their house. Currently, there is limited knowledge on how families are financing this co-contribution and what finance options they are using; whether this additional expenditure for housing reconstruction has put beneficiary families of owner driven housing under a greater debt burden; and if so, how this will impact their socio-economic situation in the short term. Furthermore, recent evaluations of the housing programmes indicate that there is much appreciation for the programme amongst the beneficiaries. The evaluation, however, also points out to growing indebtedness of the beneficiaries of the housing programme and more importantly that families are struggling to repay the loans. This study attempts to understand the socio-economic situation of housing beneficiaries and the extent to which the housing programme drives household debt.

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