

Key Findings

- **Ownership of bank accounts and mobile phone:** Eighty-three percent of women use an account in a bank or other financial institution and 78 percent own a mobile phone.
- **Participation in decision-making:** Overall, 77 percent of the currently married women participated in the three key household decisions identified and only 6 percent participated in none of the three decisions
- **Women's empowerment:** Forty-five percent of the women not involved in the decision process in the household ("0" decisions) are not using contraception, compared to only 35 percent among those involved in one or more of the three decisions.
- **Women's empowerment and unmet need for contraception:** women who participate in the three main decisions in their household reported lower percentages of unmet need for contraception (7 percent) compared to 10 percent among those without participation. The percentages are similar for both types of unmet need for contraception (for spacing and for limiting).

The 2016 Sri Lanka Demographic and Health Survey (SLDHS) collected data from eligible respondents on general background characteristics of female respondents and their households, including: age, place of residence, level of education, household wealth, and employment status. In addition, data was collected on issues related to women's empowerment, such as the ownership and use of bank accounts and mobile phones and woman's participation in household decision-making. For this report, an index of empowerment was developed based on the number of household decisions in which the respondent participates. The ranking of women on this index is then related to selected demographic and health outcomes including contraceptive use, ideal number of children, unmet need for contraception, and reproductive health care (antenatal, delivery and postnatal care).

15.1 OWNERSHIP OF BANK ACCOUNTS AND MOBILE PHONES

Ever-married women age 15-49 included in the sample of the 2016 SLDHS were asked about their ownership and use of accounts in a bank or other financial institution, and the ownership of a mobile phone and its use to conduct financial transactions. Overall, use of bank accounts and ownership of mobile phones among ever-married women is high. Thus, 83 percent of them use an account in a bank or other financial institution, and 78 percent own a mobile phone. However, only 4 percent of them use the mobile phone to complete financial transactions (Table 15.1).

Ever-married women from the rural and urban sectors are more likely to use a bank account, own a mobile phone, For example, more than eighty percent of the women from the rural and urban sector use a bank account, compared with 69 percent of those in the estates sector; more than three out of four women in the rural and urban sectors own a mobile phone, compared with just 55 percent in the estates sector. The use of the mobile phone for transactions according to sector of residence shows a different pattern in which the urban and estates sector women make greater use (7 percent and 8 percent) than those in the rural sector (3 percent, Table 15.1).



Use of a bank account, mobile phone ownership, and mobile phone use for financial transactions increases with education of the woman and household wealth. For example, while only 39 percent of ever-married women with no education own a mobile phone, this percentage is at the highest value (99 percent) among ever-married women with degree and above. Similarly, 57 percent of ever-married women in the poorest 20 percent of the households own a mobile phone compared with 93 percent of those in the richest 20 percent.

Table 15.1 Ownership and use of bank accounts and mobile phones					
Percentage of ever-married women age 15-49 who use an account in a bank or other financial institution and percentage who own a mobile phone; among women who own a mobile phone, percentage who use it for financial transactions, according to background characteristics, Sri Lanka 2016					
Background characteristic	Use a bank account	Own a mobile phone	Number of women	Use mobile phone for financial transactions	Number of women who own a mobile phone
Age					
15-19	67.7	64.5	229	1.6	148
20-24	79.4	77.0	1,410	5.1	1,085
25-29	85.0	84.2	2,620	5.1	2,206
30-34	85.5	83.3	3,615	3.8	3,011
35-39	84.6	79.8	3,945	4.2	3,148
40-44	83.7	74.8	3,269	3.2	2,446
45-49	78.1	67.6	3,214	2.4	2,174
Residence					
Urban	81.0	84.6	2,855	6.8	2,414
Rural	83.9	77.4	14,737	3.1	11,414
Estate	69.1	55.1	710	8.3	391
District					
Colombo	83.9	87.0	1,731	5.3	1,506
Gampaha	84.6	81.1	1,845	3.6	1,497
Kalutara	79.9	77.0	1,104	2.5	851
Kandy	80.6	81.2	1,223	3.9	993
Matale	80.5	73.4	490	1.2	360
Nuwaraeliya	78.3	68.6	572	7.8	392
Galle	85.1	79.6	935	5.2	744
Matara	89.2	85.0	718	4.4	611
Hambantota	85.3	74.4	556	2.0	414
Jaffna	85.1	79.4	471	5.2	374
Mannar	85.7	89.3	81	3.0	73
Vavuniya	74.9	84.0	136	7.6	115
Mullaitivu	85.7	78.4	81	1.0	64
Killinochchi	76.7	75.0	94	3.1	70
Batticaloa	75.3	73.3	531	24.0	389
Ampara	74.9	69.0	731	1.5	504
Trincomalee	71.6	65.7	362	13.9	238
Kurunegala	86.1	78.9	1,592	1.5	1,257
Puttalam	82.6	79.6	664	2.6	528
Anuradhapura	85.7	76.0	984	1.4	748
Polonnaruwa	87.0	72.0	399	2.1	287
Badulla	84.1	67.6	735	2.6	497
Monaragala	84.1	75.8	485	0.8	367
Ratnapura	82.7	70.0	1,084	1.3	758
Kegalle	84.6	83.5	698	0.7	583
Education					
No education	49.1	39.4	285	6.1	112
Passed Grade 1-5	63.3	50.3	1,257	4.2	632
Passed Grade 6-10	79.1	71.9	8,130	2.4	5,841
Passed G.C.E.(O/L) or equivalent	86.5	83.8	4,044	3.7	3,388
Passed G.C.E.(A/L) or equivalent	93.1	91.0	3,731	5.2	3,394
Degree and above	98.4	99.3	856	8.7	850
Wealth quintile					
Lowest	70.7	56.8	3,390	4.2	1,925
Second	78.9	71.7	3,695	2.7	2,649
Middle	84.7	79.3	3,838	2.5	3,045
Fourth	87.6	85.8	3,816	3.6	3,273
Highest	91.9	93.4	3,562	6.2	3,326
Total	82.9	77.7	18,302	3.9	14,218

15.2 PARTICIPATION IN DECISION MAKING

Currently married women were asked in the 2016 SLDHS about the person (respondent, her husband or partner, together, or someone else) who makes the decisions about a) the health care for herself, b) major household purchases, and c) visits to her family or relatives.

Participation in major household decisions

Women are considered to participate in household decision if they make decisions alone or jointly with their husband in all three of the following areas: (1) the woman's health care, (2) major household purchases, and (3) visits to the woman's family or relatives.

sample : Currently married women age 15-49

The majority of the currently married women in Sri Lanka (85 percent or more) participate in each of three common household decisions. However, a smaller percentage indicated that they were the main decision-maker: 35 percent on her own health care, 20 percent on major household purchases, and just 16 percent on visits to her family or relatives. Overall, 77 percent of the currently married women indicated that they participate in all three decisions and only 6 percent participate in none of the three decisions (Table 15.2, Table 15.3, Figure 15.1).

Table 15.2 Participation in decision making
Percent distribution of currently married women age 15-49 by person who usually makes decisions about various issues, Sri Lanka 2016

Decision	Mainly wife	Wife and husband jointly	Mainly husband	Someone else	Total	Number of women
Own health care	34.5	51.5	13.5	0.5	100.0	17,257
Major household purchases	20.2	64.7	13.7	1.5	100.0	17,257
Visits to her family or relatives	15.9	72.6	10.7	0.8	100.0	17,257

Since 2006-07, there is an increase in the number of women who report participation in these three common household decisions. Women involved in decisions about their health care increased from 78 percent to 86 percent in 2016. Women's involvement in decisions about major household purchases increased from 83 percent to 85 percent, and participation in decisions about visits to family increased from 80 percent to 89 percent.

The before mentioned changes are primarily due to increases in joint decision making as opposed to increases in women's exclusive decision making in these three situations. Changes in exclusive decision making is negligible for decisions related to the woman's health care, while women's sole decision for major household purchases actually decreased from 25 percent in 2006-07 to 20 percent in 2016. Similarly, exclusive decision making for visits to family also declined from 22 percent to 16 percent in 2016. Yet, the "mainly husband" decision category, declined for "own health care" from 21 percent in 2006-07 to 14 percent in 2016.

By background characteristics, currently married women's involvement in all three decisions increases with age from 66 percent among women age 15-19 to a peak 78 percent among women age 30-34. Consequently, 10 percent of the 15-19 currently married women do not participate in any of these three decisions (Table 15.3). There appears to be no differences in the decision-making participation by sector of residence, since the majority of the currently married women participate in all three decisions (71 percent for the estates sector, 74 for urban sector and 78 percent for the rural sector). However, a greater percentage of currently married women in the estate sector (10 percent) do not participate in any of the three decisions.

By district of residence, the percentage of women with no-voice in any of these three decisions varies substantially, with the highest percentages observed among currently married women of Mullaitivu (20 percent), Batticaloa (18 percent) and Jaffna (18 percent).



Figure 15.1 Women's participation in decision making

The lowest percentages were reported by currently married women in Hambantota, Polonnaruwa, Ratnapura, Matara and Kalutara (all with 2 percent or less).

The participation in all three decisions by currently married women increases with the level of education and the household wealth. Currently married women in the highest wealth quintile are more likely to participate in decision-making compared with women in lower wealth quintiles (80 percent compared with 73 percent).

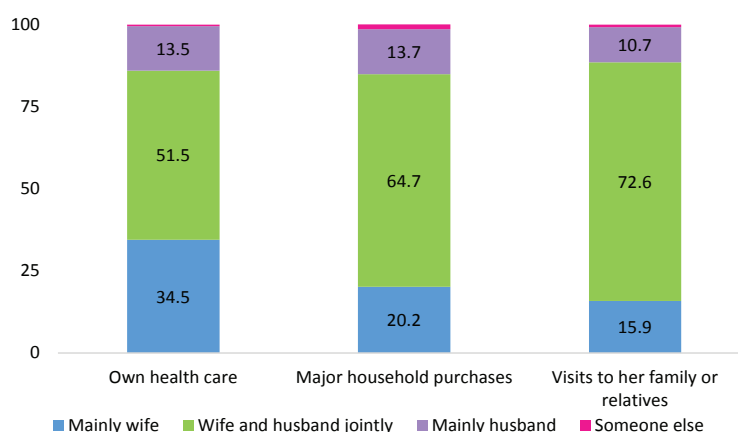


Table 15.3 Women's participation in decision making by background characteristics

Percentage of currently married women age 15-49 who usually make specific decisions either by themselves or jointly with their husband, by background characteristics, Sri Lanka 2016

Background characteristic	Specific decisions				None of the three decisions	Number of women
	Woman's own health care	making major household purchases	Visits to her family or relatives	All three decisions		
Age						
15-19	80.1	76.2	81.9	65.9	10.2	225
20-24	83.8	80.2	84.3	71.4	8.0	1,373
25-29	85.2	83.8	87.2	75.1	6.5	2,559
30-34	87.5	85.7	89.3	78.1	5.3	3,481
35-39	85.8	85.9	88.7	77.8	6.0	3,735
40-44	86.5	85.2	90.3	78.4	5.6	3,033
45-49	86.4	85.8	89.1	78.1	6.3	2,851
Number of living children						
0	82.8	81.6	86.0	72.4	7.8	1,760
1-2	87.0	85.7	89.1	77.9	5.5	10,821
3-4	85.4	84.5	88.4	76.9	6.5	4,351
5+	78.3	78.5	83.7	69.2	11.6	325
Residence						
Urban	83.7	83.5	87.1	73.7	6.8	2,682
Rural	86.7	85.3	89.0	77.8	5.8	13,906
Estate	80.8	80.6	83.3	71.0	9.5	669
District						
Colombo	87.2	86.9	89.4	77.8	4.9	1,625
Gampaha	82.1	86.0	88.8	74.1	5.4	1,755
Kalutara	86.6	87.8	94.0	80.2	2.4	1,040
Kandy	89.6	85.2	87.6	79.7	5.8	1,174
Matale	85.9	78.9	79.5	62.7	4.0	456
Nuwaraeliya	81.8	85.3	86.3	76.9	9.8	552
Galle	82.4	83.2	88.7	70.1	4.8	896
Matara	92.3	86.4	95.1	80.6	2.2	685
Hambantota	94.4	92.2	95.2	86.8	1.6	532
Jaffna	66.8	69.7	78.4	58.6	17.9	409
Mannar	90.0	90.4	90.6	89.2	8.7	76
Vavuniya	77.5	84.8	89.5	72.8	5.6	125
Mullaitivu	73.8	74.6	78.5	69.0	19.9	67
Killinochchi	79.1	69.2	81.7	57.1	8.7	81
Batticaloa	76.7	70.9	75.8	66.7	18.3	491
Ampara	89.1	92.3	94.1	85.3	3.3	692
Trincomalee	83.8	85.1	92.6	75.6	3.6	331
Kurunegala	86.3	83.4	86.6	78.7	9.6	1,501
Puttalam	85.1	86.3	86.5	78.0	8.2	635
Anuradhapura	88.6	86.8	88.5	81.8	5.5	919
Polonnaruwa	94.3	89.0	90.4	82.5	1.7	381
Badulla	85.4	80.6	85.8	72.3	5.9	697
Monaragala	83.5	81.8	83.3	78.8	14.5	452
Ratnapura	90.0	85.1	92.4	76.5	1.7	1,025
Kegalle	89.9	86.7	89.1	82.4	6.6	658
Education						
No education	82.8	78.1	81.0	70.3	9.4	235
Passed Grade 1-5	83.0	82.5	85.6	74.3	9.4	1,099
Passed Grade 6-10	85.1	84.0	88.0	76.0	6.6	7,629
Passed G.C.E.(O/L) or equivalent	85.2	83.9	88.5	75.4	6.2	3,842
Passed G.C.E.(A/L) or equivalent	89.5	87.7	90.7	80.5	4.2	3,611
Degree and above	88.4	89.2	90.0	82.0	5.0	841
Wealth quintile						
Lowest	83.3	81.4	85.6	73.1	8.3	3,065
Second	84.8	83.3	87.5	75.3	6.8	3,459
Middle	86.9	85.4	89.0	78.2	6.3	3,621
Fourth	86.9	86.0	89.2	77.9	5.4	3,658
Highest	87.8	87.6	90.9	79.7	4.3	3,454
Total	86.0	84.8	88.5	76.9	6.1	17,257

15.3 WOMEN'S EMPOWERMENT INDICATOR

One indicator is included here to represent the empowerment of currently married women and is based on women's participation in making household decisions. This indicator asks the number of decisions in which women participate either alone or jointly with their husband or partner. This index ranges from 0 to 3 and reflects the degree of decision-making control that women are able to exercise in areas that affect their lives and the level of women's empowerment in a society.

15.3.1 CURRENT USE OF CONTRACEPTION BY WOMAN'S EMPOWERMENT STATUS

A woman's desire and ability to control her fertility and her choice of contraceptive methods are affected by her status in the household and her own sense of empowerment. A woman who is unable to control other aspects of her life may be less able to make decisions about her fertility. She may also need to choose contraceptive methods that are less obvious or do not require the approval or knowledge of her husband.

Participation in household decisions is positively associated with contraceptive use (both modern and traditional methods). As the number of decisions in which a woman participates increases, so does the use of any contraception, including any modern contraception. The data show that participation in one to two household decisions indicates a noticeable increase in the likelihood the woman will use contraception (Table 15.4). The distribution of currently married women not using contraception is associated with the level of decision-making in which women are involved. Almost half of the women not involved in the decision-making process in the household ("0" decisions in Table 15.4) are not using contraception (45 percent), compared to only 35 percent among those involved in one or more of the three decisions.

Table 15.4 Current use of contraception by women's empowerment

Percent distribution of currently married women age 15-49 by current contraceptive method, according to number of decisions in which women participate, Sri Lanka 2016

Empowerment indicator	Any method	Any modern method	Female sterilization	Male sterilization	Temporary modern female methods ²	Male condom	Any traditional method	Not currently using	Total	Number of women
Number of decisions in which women participate¹										
0	55.4	48.1	14.1	0.1	28.0	5.8	7.3	44.6	100.0	1,058
1-2	64.9	53.6	13.7	0.0	32.4	7.4	11.4	35.1	100.0	2,923
3	65.3	54.0	14.0	0.1	32.9	7.0	11.3	34.7	100.0	13,276
Total	64.6	53.6	14.0	0.0	32.5	7.0	11.0	35.4	100.0	17,257

Note: If more than one method is used, only the most effective method is considered in this tabulation.
¹ Women's own health care; specific decisions making major household purchases and; visits to her family or relatives.
² Pill, IUD, injectable, implants, female condom, emergency contraception, standard days method, lactational amenorrhea method, and other modern methods

15.3.2 WOMEN'S EMPOWERMENT AND IDEAL NUMBER OF CHILDREN AND UNMET NEED FOR CONTRACEPTION

A woman who becomes more empowered is more likely to have a say in the number of children (ideal number of children) she desires and the time at which she has her children. She has more control over her ability to access and use contraceptives and to space and limit her family size.

Women who participate in household decision making have similar ideal numbers of children than those without participation, a fact that is associated with the already relatively low fertility discussed in previous chapters of this report. However, women who participate in the three main decisions in their household reported lower percentages of unmet need for contraception (7 percent) compared to 10 percent among those without participation (Table 15.5). The percentages are similar for both types of unmet need for contraception (for spacing and for limiting).



Table 15.5 Ideal number of children and unmet need for family planning by women's empowerment						
Mean ideal number of children for currently married women age 15-49 and percentage of currently married women age 15-49 with an unmet need for family planning, by number of decisions in which women participate, Sri Lanka 2016						
Empowerment indicator	Mean ideal number of children ¹	Number of women	Percentage of currently married women with an unmet need for family planning ²			Number of women
			For spacing	For limiting	Total	
Number of decisions in which women participate¹						
0	2.6	1,045	4.6	5.4	9.9	1,058
1-2	2.6	2,900	3.7	3.8	7.6	2,923
3	2.5	13,224	2.9	4.5	7.3	13,276
Total	2.5	18,191	3.1	4.4	7.5	17,257

¹ Mean excludes respondents who gave non-numeric responses.
² Figures for unmet need correspond to the revised definition described in Bradley et al., 2012.
³ Restricted to currently married women. See Table 15.2 for the list of decisions.

15.3.3 EARLY CHILDHOOD MORTALITY RATES BY WOMEN'S EMPOWERMENT STATUS

The ability of women to access information, make decisions, and act effectively in their own interests or in the interests of those who depend on them is essential to their empowerment. If women, the primary caretakers of children, are empowered, the health and survival of their children will also be enhanced.

According to the data present in table 15.6 no clear pattern can be observed between early childhood mortality rates and woman's empowerment status.

Table 15.6 Early childhood mortality rates by women's status			
Infant, child, and under-five mortality rates for the 10-year period preceding the survey, by indicators of women's empowerment, Sri Lanka 2016			
Empowerment indicator	Infant mortality (1q0)		Under-five mortality (5q0)
	Child mortality (4q1)		
Number of decisions in which women participate¹			
0	9	2	12
1-2	9	2	11
3	11	1	12

¹ Restricted to currently married women. See Table 15.2 for the list of decisions.