

## Influence of Media Exposure in Relation to Capital Access Among Peninsula Female Headed Households Pursuing Agriculture

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The civil unrest that ended in Sri Lanka destroyed infrastructure at grassroots levels. Man power was lost and family life disrupted, in some instances, so totally that reconstruction and restoration was impossible. After year 2009, the displaced, slowly trickled back to their original living areas and began putting together their lives which had fallen apart. Among those who returned, many were disabled having lost heads of families and breadwinners. The cumulative result was, these families became female headed households. Seeing the state of affairs, Government, Non-Governmental Organizations, individuals and philanthropists came forward to help them in many ways. Despite all this, it would appear that their living conditions have not improved with their having to live in want and need. For these females headed households a matter of great concern is the capital constraint. The objective of this research was to seek out what factors hinder the procedure in obtaining the required capital they need or in the case of females whether gender bias is an element to overcome. For this purpose, 197 purposive random samples - smallholder entrepreneurs - were selected from the Jaffna peninsula. Among these however half were male. This was due to the desire to detect any gender bias against females in obtaining capital facility in relation to their counterparts. A structured questionnaire was administered and required relevant information was elicited from the sample. Gathered data were entered in a spreadsheet. The normality of the data checked and the outliers dropped. The co-efficients were estimated employing the Binary Response Probit Regression Model. To explain the significant co-efficients the marginal effects were considered for interpretation. Inferences reveal age (0.1253), experience (0.3188), education (0.2634), media exposure index (0.3218) and age of enterprise (0.1173) were significant at 10 %, 1 %, 5 %, 1 % and 1 % respectively and positively influenced the capital accessibility of the farming households. The 'gender' variable was not significant. Hence it was not possible to arrive at a conclusion as to whether gender bias existed. The research consequently suggests imparting of informal training in these spheres to help them enhance capital accessibility for these respondents. It is also recommended that the NGOs and the Government dealing with this part of the civil society, avail them this facility which on the long-run would keep them sustained. Again, considering media exposure, efficient use of mobile phone, newspapers and handbills giving information, and practical demonstrations sufficiently educate them to seek and secure the assistance they need. It is equally important to visit libraries and community centres where media exposure is available in plenty. They being encouraged to use these facilities would result in the enhancement of capital accessibility.

**Key words:** Agriculture, Capital accessibility, Female headed households, Jaffna peninsula, Media exposure index