



INTERNATIONAL  
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# Making Ends Meet: Women's Livelihoods in Post-War Sri Lanka



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**International Centre for Ethnic Studies  
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# 1. Introduction

The women in the Northern Province of Sri Lanka, like their sisters in other parts of the country and South Asia, experience gendered discrimination and structural inequalities based on gender in every aspect of their lives. This experience of discrimination and the position of women in society vary at the intersections of their other identities including class, ethnicity, socioeconomic status, caste, and marital status, amongst others. In conjunction with the existing socio-political context, the 26 years of civil war in Sri Lanka has added to the complexity of gender relations existing in the area by exacerbating the barriers that women already face. Moreover, it has impacted on women's roles and responsibilities, changed gender relations temporarily and/or permanently, and have shifted their positions both positively and negatively.

In fact, one of the significant impacts that the war has had is the increased number of female-headed households (FHH) in the North. For this study, we use the International Labour Organization's definition of the female-headed household as "households where no adult males are present, owing to divorce, separation, migration, non-marriage, or widowhood, or where men, although present, do not contribute to the household income." Alternatively, in this study, women who are responsible for this defined type of household will be referred to as female heads of households. According to the Department of Census and Statistics, in 2012/2013, of 5.2 million households in Sri Lanka, an estimated 1.1 million households or 23 per cent of households, are female-headed households<sup>1</sup>. Of that number, a 2015 report by the United Nations on Sri Lanka estimated that women head 58,121 households in the Northern Province<sup>2</sup>. Even though the instances of female headship have risen due to the loss of male heads of households and not due to attitudinal changes regarding the role of women within households and society, the change nonetheless demands social, political, and economic changes within society to support these women.

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1 Sri Lanka Department of Census and Statistics - Ministry of Finance and Planning. (2013). *Household Income and Expenditure Survey 2012/2013*. Colombo, Sri Lanka.

2 United Nations, Sri Lanka, Mapping of Socio-Economic Support Services to Female Headed Households in the Northern Province of Sri Lanka (Sri Lanka: United Nations, 2015), available from <http://lk.one.un.org/wp-content/uploads/2016/05/Mapping-of-Socio-Economic-Support-Services-to-Female-Headed-Households-in-the-Northern-Province-of-Sri-Lanka.pdf>

In response to the impacts that the war has had on civilians in the Northern Province, with losses including loss of lives, property, land, income, and livelihood activities, there have been numerous initiatives taken by the government, NGOs, and the private sector to support people recovering and rebuilding their lives from the harsh experiences of the war. These interventions have included resettlement assistance funds, housing schemes, cash grants, livelihood training, and livelihood equipment, amongst other forms of interventions. However, there has been limited engagement and evaluation of the effectiveness and sustainability of these programmes on impacting women's livelihoods, livelihood outcome factors, and economic empowerment.

Meanwhile, there has been little engagement and analysis into how significant factors in women's lives like existing socio-cultural norms, gender barriers, access to resources, mobility, etc. may have an impact on women's labour market outcomes in the post-war context. Furthermore, questions of whether the war has extended these barriers and/or have reduced gender gaps within communities still remain to be examined. There has also been little research into the role that intervention programmes may have contributed to changing the intrinsic gender relations of communities; whether they have reduced gender gaps and/or created new, different barriers for women in the current socio-political context.

And while it is expected that the post-war context would have opened new opportunities for women by way of the opening of roads and subsequent increased free mobility, access to new jobs and resources from internal and external districts, it is important to be critical of the ways in which women are forced to navigate their introductions into new roles and responsibilities in a given socio-political context. In this context, the research is intended to critically assess the post-war economic situation of women in the Northern Province and identify and attempt to situate the current state of women in the region.

The research for this study used two separate research instruments, which includes a detailed quantitative survey of 4025 households in the five districts of the Northern Province along with a qualitative study consisting of 120 in-depth interviews. The

findings of the qualitative research study are compiled in this report. The qualitative research was conducted in all five districts in the Northern Province: Mannar, Kilinochchi, Mullaitivu, Jaffna, and Vavuniya. The report is presented based on in-depth interviews conducted with 120 women, which consists of a composition of respondents reflective of the population ratio of Tamils, Muslims and Sinhalese in the region.

The aim of the qualitative interview analysis is to give insight into the following research questions:

- What are the livelihood activities that women who are heads of households in the former conflict zone of the Northern Province engaging in?
- What are the interventions implemented by government, non-government and the corporate sectors to support these activities?
- What are the impediments that prevent women accessing labour markets and livelihoods in the Northern Province of Sri Lanka?
  - What socio-cultural practices reinforce existing stereotypes and prevent access to markets and livelihoods?
  - How do existing household dynamics, including gender stereotypes and responsibilities of providing paediatric and geriatric care, act as impediments?
  - What impediments in the labour market, including occupational gender stereotypes, wage discrimination patterns, access to supply and trade, prevent access to markets and livelihoods?
  - What institutions and structures – including customary laws binding the ownership and command over productive assets, and the production and occupational structure of the local economy – act as impediments?
- What types of programmes/initiatives do women require in order to deal with these losses?

- What socio-economic benefits do women in the North maintain post-war; in terms of human, social, natural, physical and financial capital, which can be mobilized to economically empower them?

The findings and analysis of this report are presented in three parts: 1.) The livelihoods of women, 2.) Impediments to women's livelihoods and 3.) The impact of war on women's livelihoods. The first section, on the livelihood activities of women, provides details and analysis on what women do for their livelihoods from before, during, and after the war, illustrating whether there is any ethnic variation in the women's choice of work, from where they acquired the necessary skills and knowledge to do the activity, how and where women access resources, their marketing strategies, and the livelihood interventions given to women by the government and non-government organisations in the post-war context.

The second section on the impediments to the livelihoods of women mainly explains socio-cultural barriers to women, the burden of care-work, negative norms and values on women's mobility and sexuality, and sexual violence. The third section elaborates the impacts of war on women's livelihoods. This section briefly narrates the experiences of war of respondents and provides details on the losses of human and natural resources and assets, and how these losses affected the livelihoods of women. It also provides a brief description of post-war disputes and issues on housing and land, as well as on militarization.

## **2. Locational Context**

The war in Sri Lanka was fought between the Sri Lankan government and the Liberation Tigers of Tamil Eelam (LTTE) from 1983 to 2009. Much of the war was fought in the Northern and Eastern Provinces of the country where the LTTE retained various levels of control throughout the 26 years of protracted war. As a result, this region has experienced extreme devastation by way of lost and disappeared lives, injuries, displacements, destruction of natural landscapes, loss of property, housing, land, and income, amongst other losses. Various reports have estimated that approximately a hundred thousand lives have been lost<sup>3</sup> during the

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3 de Mel and Venugopal (2016) 'Peacebuilding Context Assessment: Sri Lanka 2016'. Sri Lanka: United Nations.

war, and approximately 80 per cent of women and children have been displaced and about 90,000 women have been widowed in the Northern Province alone.<sup>4</sup> In this context, this research study focuses on the Northern Province of Sri Lanka, located within the northern-most land area of Sri Lanka, consisting of five districts: Jaffna, Kilinochchi, Mullaitivu, Mannar and Vavuniya.



*Map 1: Location of Jaffna, Kilinochchi, Mullaitivu, Mannar, and Vavuniya Districts in the Northern Province*

### **3. Methodology and Research Design**

The qualitative study is part of a larger three-year research project, which includes a quantitative survey of 4025 households in the same region in the Northern Province. The qualitative study, with 120 in-depth qualitative interviews, was conducted from May 2015 to July 2017. 120 women were interviewed by four researchers in the five districts of the Northern Province of Sri Lanka.

<sup>4</sup> Godamunne, N. (2016b) "Mapping of socio-economic support services to female-headed households in the Northern Province of Sri Lanka." Colombo: Centre for Poverty Analysis.

A semi-structured framework for interviewing was developed in a workshop conducted by an external facilitator. The interviewing format thus comprised a semi-structured questionnaire to gather basic information and an age-based timeline exercise to gather information on various aspects of women's lives related to the objectives of the research (see Annexure 1). The format was tested in the field and finalized by the team.

The research was conducted in the five districts of the Northern Province: Jaffna, Kilinochchi, Mullaitivu, Mannar and Vavuniya. In each districts two Divisional Secretariats (DS) were chosen, except in Jaffna District where three divisions were chosen, based on a few factors that came into play. In each district, the diversity of people's economic activities and their proximity to urban and rural cultures in each DS were considered. Additionally, the selections took into account factors such as ease of access, non-interference by security officers, such as the Criminal Investigation Department, who conduct surveillance<sup>5</sup>, and ability to conduct meetings in the presence of supportive administrative staff from Divisional Secretariat, Gramasevaka<sup>6</sup>, and Women's Development Officer (WDO) offices. In Jaffna District, the divisions of Jaffna Town, Karavetti, and Valikamam North were chosen. In Kilinochchi, the divisions of Karaichchi and Poonakari were chosen. In Mannar, Mannar Town and Musali were chosen; in Mullaitivu, Maritempattru, Puthukkudiyiruppu, and Weli Oya were chosen; and in Vavuniya, Vavuniya Town was chosen.

The main criterion for the choice of respondents was female heads of households representative of the ethnic make-up of the region. A female head of household is defined as a woman who is leading the family for various reasons, including widowhood due to war or natural illness; separation and/or divorce from the husband, or having been deserted by him; disappearance of male head during the war; or in the case where the husband or male head is not in a position to support the family. Unmarried, single women living on their own and/or women who have taken

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5 The police and the military generally monitor the former conflict areas for resurgence of the LTTE and other unlawful activities. The Criminal Investigation Department (CID) carries out investigations into serious crimes and national security.

6 Gramasevaka in Tamil, or Grama Niladhari in Sinhala, is a village level administrative officer. They work under the subunit of the Divisional Secretariat.

the main financial responsibility of their households are also considered female heads of household.

In each district, 80 per cent of female heads of households and 20 per cent of women in male-headed households were chosen for in-depth interviews in the qualitative study. The majority of the respondents were chosen from the female-headed household lists available at the respective Divisional Secretariat offices. In the divisions where a female-headed household list did not exist or was not updated, the women were identified through local organizations who are working with women, including Women's Societies, Mannar Women's Development Federation, and Sangami Mullaitivu. In Jaffna District 40 interviews were done while in all other areas 20 interviews per district were conducted. Each interview was approximately 45 minutes to three hours depending on the interest of the woman in sharing her story.

Finally, of the 120 interviews specified below, 118 interviews were selected for analysis<sup>7</sup>. The breakdowns per districts are below.

*Table 1: Number of interviews per district and divisional secretariat*

<b>District</b>	<b>Divisional Secretariat</b>	<b>Number</b>
Jaffna	Jaffna Town	16
	Karavetti	10
	Valikamam North	14
Kilinochchi	Karaichchi	16
	Poonakari	4
Mannar	Mannar Town	11
	Musali	9
Mullaitivu	Maritempattru	11
	Puthukkudiyiruppu	7
	Welikantha	4
Vavuniya	Vavuniya Town	16
	<b>Total</b>	<b>118</b>

<sup>7</sup> Two interviews from the 120 interviews conducted were undergoing translation and were not used in this report.

### 3.1 Description of the Respondents

#### *Ethnicity and religion*

Among the total 118 women interviewed, the ethnic make-up of the sample included 97 Tamils (79 per cent) including three Tamils of Indian origin, 18 Muslims (15.3 per cent) and four Sinhalese (3.4 per cent) (see Table 2), closely corresponding to the population make-up of the Northern Province. As in Sri Lanka generally where Muslim is regarded as both an ethnic and religious identity, this study also identifies the group, incorporating both categories of identity.

*Table 2: Ethnicity of the respondents*

<b>Ethnicity</b>	<b>Number</b>	<b>%</b>
Tamil	93	78.8
Indian origin Tamil	3	2.5
Muslim	18	15.3
Sinhalese	4	3.4
<b>Total</b>	<b>118</b>	<b>100</b>

In regards to religion, 71 respondents identified as Hindus, 23 as Christians, 18 as Muslims and 4 as Buddhists. Information about religious practice was not gathered from two interviewees (see Table 3). From the sample, a majority of respondents, at 60.2 per cent of respondents, were Hindus, whereas Christians made up 19.5 per cent, Muslims made up 15.3 per cent, and Buddhists only made up 3.4 per cent. This is a representative of the religious make-up of the region.

*Table 3: Religion of the respondents*

<b>Religion</b>	<b>Number</b>	<b>%</b>
Christian	23	19.5
Muslim	18	15.3
Hindu	71	60.2
Buddhist	4	3.4
No data	2	1.7
<b>Total</b>	<b>118</b>	<b>100</b>

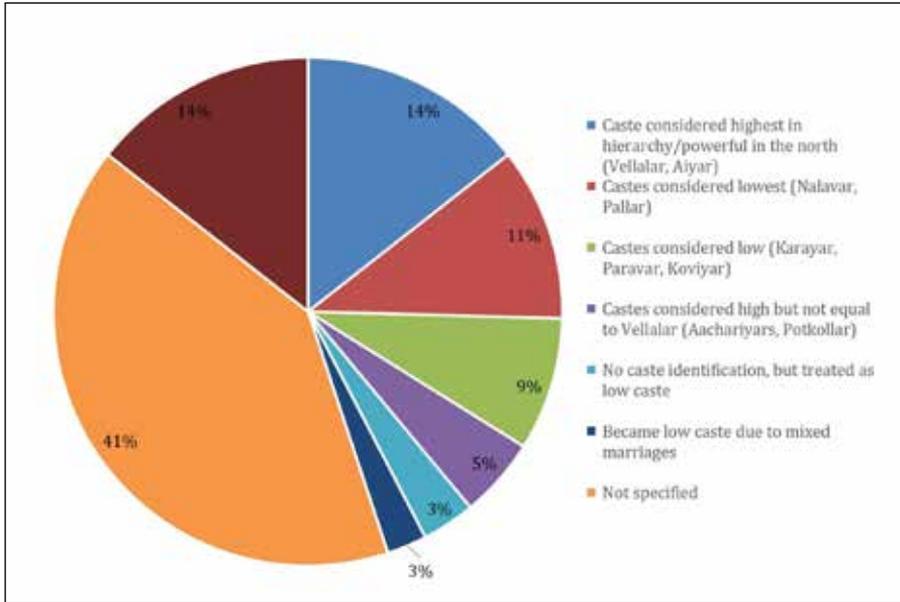
### *Caste*

Among the 118 women interviewed, 17 Muslim women stated that they do not observe caste differentiation. Within the remaining 111 women of Tamil, Sinhala, and Indian Tamil origin, 49 Tamil/Indian Tamil women identified themselves with a caste (see Table 4). There were many different caste positions identified by respondents; the identified castes were classified into four categories: 1). The castes considered lowest (*Nalavar, Pallar*), 2). The castes considered low (*Karayar, Paravar, Koviayar*), 3). The castes considered high but may not be equal to the highest (*Aachariyars, Potkollar*), and 4). The castes considered the highest and most powerful in the North (*Vellalar, Aiyar*). While the majority of respondents, at 59 per cent, did not specify their caste or did not identify with a caste, a significant number of respondents, at 41 per cent, have a caste identification. None of the Sinhalese respondents identified with a caste.

*Table 4: Caste identification of respondents*

<b>Caste Hierarchy</b>	<b>Number</b>
Caste considered highest in hierarchy/powerful in the North ( <i>Vellalar, Aiyar</i> )	17
Castes considered lowest ( <i>Nalavar, Pallar</i> )	13
Castes considered low ( <i>Karayar, Paravar, Koviayar</i> )	10
Castes considered high but not equal to Vellalar ( <i>Aachariyars, Potkollar</i> )	6
No caste identification, but treated as low caste	4
Became low caste due to mixed marriages	3
Not specified	48
No Caste	17
<b>Total</b>	<b>118</b>

Figure 1: Caste identification of respondents



### Age Range

The primary criteria for choosing respondents was that they be women of working age who have engaged in livelihood activities before, during, and after the war. Women between the ages of 26 to 55 were identified as the most suitable candidates as they would have engaged in livelihood activities while experiencing the war and post-war contexts of Sri Lanka. These women make up 108 of the interviewees. The majority of women interviewed ranged in ages between 36 to 55 and had lived through the war.

Table 5: Age distribution of the respondents

Age Category	Number
Below 25	4
26-35	26
36-45	56
46-55	26
56 and above	5
Not specified	1
<b>Total</b>	<b>118</b>

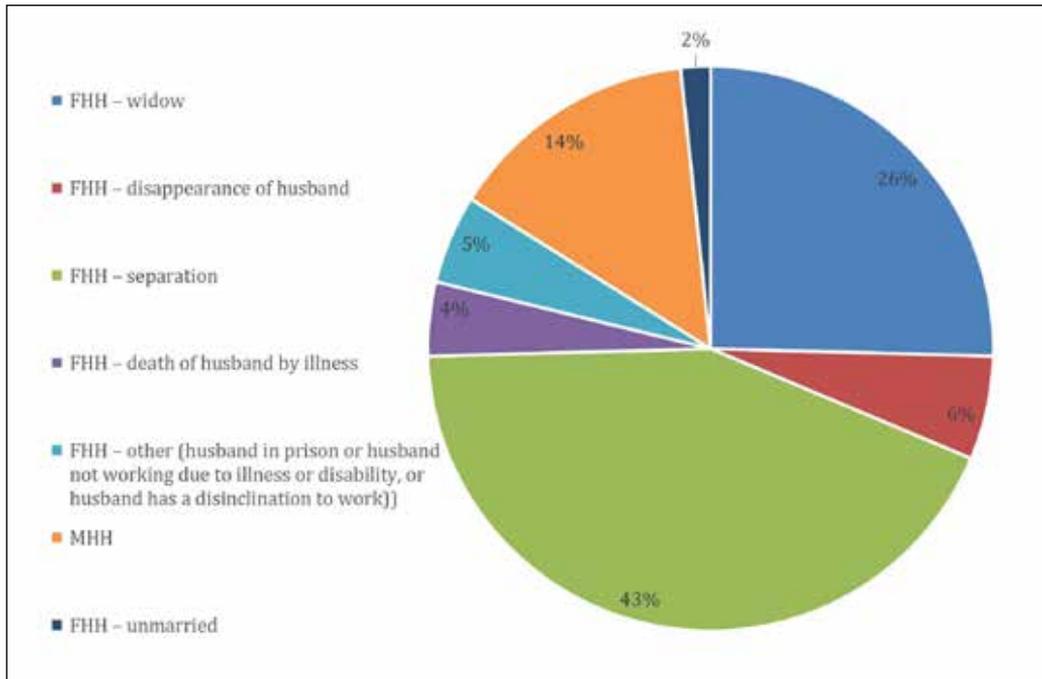
*Marital status of the respondents*

The term “marital status” is defined by how women identified their own marital status. The research did not go into the details of checking the legal/social status of their marriage. This study primarily targeted female heads of households (FHH) who became heads of household for various reasons. Among the women interviewed, 85.6 per cent are female heads of households, including the women who temporarily became heads of households due to their husband's temporary absence or illness (see Figure 2). In contrast, 14.4 per cent of the women interviewed were from male-headed households (MHH). While the majority of the women – 51 respondents – had become heads of households due to separation from their spouse, a significant number – 37 respondents – had become heads of households as a direct result of the loss or disappearance of a spouse due to the war (see Table 6). From the sample, 15 women had been married twice whereas 102 women had only been or were only married once; one woman had never been married.

*Table 6: Marital status of the respondents*

<b>Marital Status of the respondents</b>	<b>Number</b>
FHH – widow	30
FHH – disappearance of husband	7
FHH – separation	51
FHH – death of husband by illness	5
FHH – other (husband in prison or husband not working due to illness or disability, or husband has a disinclination to work)	6
MHH	17
FHH – unmarried	2
<b>Total</b>	<b>118</b>

Figure 2: Marital status of the respondents



### Children

Amongst the 118 women who were interviewed, 117 women were or have been married and of this number, 114 women have one or more children of various ages and 68 women had children below the age of 15. Two of the women indicated that they do not have children.

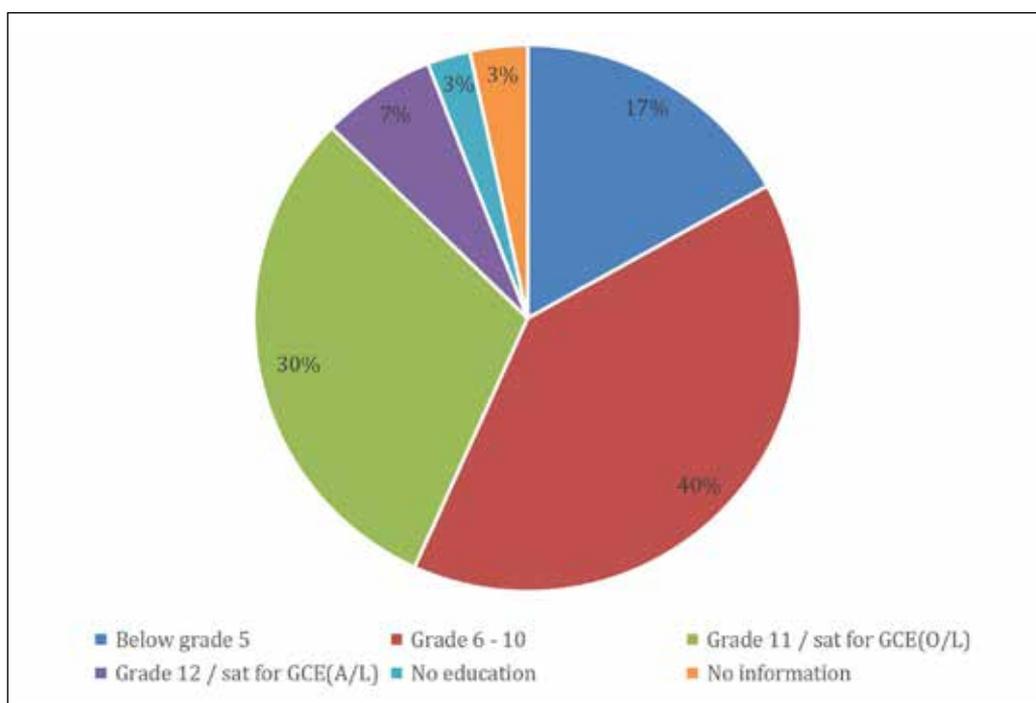
### Education attainment level of the respondents

Of the women interviewed, approximately 20 per cent had not studied at all or had studied only up to or below grade 5. Almost 40 per cent had an education attainment level between at least grades 6 to 10 indicating that the majority of respondents, at 59.2 per cent, had only attained education up to or below grade 10. Of the sample, 37.3 per cent of the women had an education attainment level between grade 11 and 12 with a significant drop off between women who were educated up to grade 11 at 30.5 per cent and women who continued on to their A/Ls at 6.8 per cent.

Table 7: Education attainment level of the respondents

Education attainment level of respondents	Number
Below grade 5	20
Grades 6-10	47
Grades 11 / sat for GCE (O/L) <sup>1</sup>	36
Grades 12 / sat for GCE(A/L) <sup>2</sup>	8
No education	3
No information	4
<b>Total</b>	<b>118</b>

Figure 3: Education attainment level of respondents



### **3.2 Limitations of the study**

The intensity of the narratives of women who were interviewed and the complex situations they have faced caused interviewers to limit probing of certain details due to ethical concerns. The interviews took longer than expected, in some cases three hours, and in cases where women had to leave for other work. At many instances the women became emotional when they talked through their lives and the interviewer could not continue asking further questions. Also, the research has its reservations on the information related to the sensitive and security related aspects of women's past including affiliation to the LTTE, or the experiences of sexual harassment, if there were any. Certain other details such as marital status and ownership of land, house, and/or property were also recorded based on women's statements. The researchers did not go into checking the legal status of such data.

There is also a limitation in the data gathered on the livelihood support and assistance programmes and the implementing organizations. Most interviews did not provide substantial information on whether the government, non-government, or other institution implemented much of the interventions discussed by respondents. Most of the women couldn't remember the names of the organizations or the sector within the government other than remembering whether it's a government or NGO.

The initial plan to select Sinhala-speaking respondents from one district to have a minimal comparison about the situation did not work as planned due to the lack of Sinhala-speaking researchers in the qualitative team. The final four interviews were conducted by a new researcher who was not part of the initial preparations; hence there are small gaps in the information gathered.

Another major limitation in the identification of interviewees was the lack of systematic information on female heads of households. Except certain districts/divisions where such data were easily available, the information was gathered from the DS offices, which did not provide the actual addresses and conditions of women. Since people were still moving from place to place due to resettlement in certain areas at the time of interviews, this also created confusion in locating the identified women. Researchers often had to rely on women's groups which had closer contacts

with women to locate female heads of households on the ground.

During the inception period of the qualitative research it was assumed that the whole team would contribute to the entire process of research: gathering data, sorting, analysing and preparing papers. An intensive training on qualitative research was provided to the team with the same intention. But, due to some unexpected internal changes within the project, the link between field researchers and administrative support became strained. This hampered the flow of the process: interviewing, transcribing, translating, and sorting – causing the process to take a longer time than expected.

## **4. Findings and Analysis**

### **4.1 Women's livelihood activities in the post-war Northern Province**

This section describes the findings on women's livelihood activities with primary focus on women who are heading their households. It discusses the skills, knowledge, and experience of women relating to their livelihoods, who they work for and in which space they engage in the livelihood activity, and what resources they use and how they access resources and markets.

Amongst the women interviewed, 110 respondents of the 118 interviewed, or 93 per cent of respondents, are or have been involved in a livelihood activity other than their household work before, during, and/or after the war period. Amongst these women, 81 per cent of respondents were engaged in a livelihood activity during the time of interview and of these, the majority – 96 per cent of respondents – were engaged in an unstable and/or temporary livelihood activity such as casual labour, food preparation, cultivation of agricultural crops, poultry rearing, amongst other activities. These activities are typically low wage/low income livelihood sources and do not always provide consistent, stable incomes.

Only a very few women were working in a sector that provides a monthly, albeit temporary, salary – this included three pre-school teachers earning low wages and four women working in an NGO project or other higher waged job. Most women's livelihood activities are heavily dependent on their own labour – women are either directly employed by others as labourers or produce various items for sale using their own labour. Most respondents are solely responsible for generating their

households' main income and are engaging in one or more livelihood activities to meet their household needs.

Moreover, all respondents are also engaged in unpaid care work and household work within their households. This will be further discussed later in the paper.

Women who are engaged as daily wage labourers primarily work in the agricultural sector and typically do planting, weeding and/or harvesting. Other women were engaged in waged labour such as domestic work, employment in companies or retail shops, and beedi<sup>8</sup> rolling. Many women do more than one kind of labour work to meet their daily needs, depending on availability of work and household need.

Women who are engaged in home-based food preparation make food items, such as string hoppers, hoppers, pittu, snack items for breakfast and dinner orders, as well as processed spices, such as chilli and curry powder. Women who produce home-based handicrafts are engaged in making palmyrah products, such as mats and baskets, coir products, crystal souvenirs, greeting cards and door-mats. Another popular livelihood activity among women is sewing, in response to orders from individuals or business establishments. They do sewing either as a home-based activity or organized together in established small collective tailor shops.

Many women also mentioned poultry rearing, cattle rearing, and home gardens as their primary or secondary livelihood activity. Among them only a few – nine respondents – are engaged in this type of activity as their primary livelihood and source of income. In most cases, the size of the farms is very small, with one goat or one cow, 10 chickens, and/or a small garden with a few banana trees and vegetable plants. Some women mentioned that they are primarily engaged in these activities for the consumption of their households; however, when these activities produce extra products, they sell or exchange those for other food items or for extra income. A few respondents also indicated they engaged in other, less typical, livelihood activities such as renting out plastic chairs, masonry, and/or getting commission for negotiating with the army or police.

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8 Beedi is a cigarette made of tobacco flake wrapped in a tendu leaf.

Even though 18 women, or 15.3 per cent of all women interviewed, work in the agricultural sector, most of them are engaged as agricultural labourers. Of those women, only five identified themselves as farmers. Among them, three women cultivate their own land, one was cultivating a chena<sup>9</sup>, and the other was cultivating land rented under tenure. Only four women among those interviewed identified themselves as entrepreneurs. Their enterprises comprised the production of snacks, cement poles, and garments.

Altogether, 22 women indicated that they were not working at the time of interview; these included 19 female heads of households and three women in male-headed households. Among the total number of female heads of households interviewed, only 18.8 per cent of respondents were not working; similarly, among all women interviewed in male-headed households, only 17.6 per cent of respondents were not working. Thus, in the qualitative sample, where a purposive selection approach was used to ensure that respondents had the time required for the long interview, there was no correlation between engagement in a livelihood activity and the women's marital status. However, the quantitative study of this project, in which a random selection method was employed, finds that 21 per cent of female heads of households are not employed, whereas approximately 61 per cent of women in male-headed households are employed.

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9 Chena is the local term for swidden or slash-and-burn cultivation, involving clearing of jungle and cultivating a plot for several seasons, before moving on to another plot of forest land. While plot rotation was practised in the past, chena tends to be a semi-permanent form of cultivation currently due to land scarcity.

Table 8: Primary livelihood activities of respondents

Primary livelihood activities of respondents	Number
Labour – (e.g. agricultural labour, fishing labour, domestic workers, labour at companies & shops, beedi rolling)	27
Food preparation – (e.g. food, meal packets, drying fish, making dry food items such as chili powder, snacks, mixture, vadais <sup>3</sup> , roasted peanuts)	16
Sewing	7
Handicraft making (e.g. making mats, candles, coir, decorative items)	8
Cultivation	5
Small business (e.g. buying & selling, beauty parlours)	11
Poultry rearing, cattle rearing, home gardening	9
Small business (e.g. small garments, food production companies, cement pole production)	4
Pre-school teacher	3
Other work (NGO staff, temporary watcher, temporary post office worker, shop accountants, temporary NGO staff)	4
Self-employed- fishing	1
Commission agent	1
No work	22
<b>Total</b>	<b>118</b>

#### 4.1.1 Type of employment and instances of multiple livelihoods

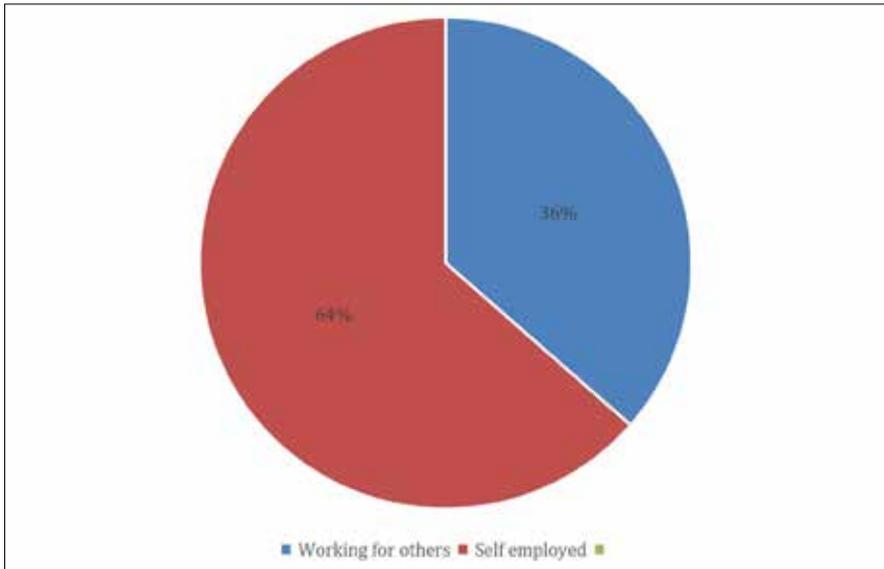
Among the 96 women who are engaged in a livelihood activity, 36.5 per cent make a living by working for others, while 63.5 per cent of respondents are self-employed (see Figure 4). Self-employment typically includes activities such as food preparation, sewing, poultry and cattle rearing, and small businesses such as food production companies, amongst others. For example, a 38-year-old female head of household in Mannar stated, “*I make snacks like mixture and pagoda<sup>10</sup>, do sewing, assist in fishing by preparing bait, and also do agricultural labour work, like preparing plant nurseries.*”

Women who are working for others are typically agricultural labourers, domestic

10 A spicy local snack

workers, or are doing fishing-related work. However, this number does not account for the women who participate in more than one livelihood, both by working for others and as well as by engaging in a self-employment livelihood activity.

*Figure 4: Form of employment of respondents*



Most of the women interviewed for this research are engaged in multiple income generating activities to meet their household needs. While they do one of the activities highlighted in Table 9 as their main livelihood activity, many respondents do one or more other activities for additional income generation. Of the women who are currently working, 42.4 per cent are doing multiple activities, with 32.2 per cent of respondents doing at least two livelihood activities, and at least 10.2 per cent of respondents doing more than two activities (see Table 10). As some women did not consider certain activities, such as poultry rearing or home-based gardening, as an additional livelihood activity supplementing their main income source, it is possible that more women than were identified by the study actually undertake multiple livelihoods.

*Table 9: Women’s engagement in multiple livelihood activities*

<b>Women’s engagement in multiple livelihood activities</b>	<b>Number</b>
Two livelihood activities	38
More than two livelihood activities	12
No clear data	46
Not working	22
<b>Total</b>	<b>118</b>

#### **4.1.2 Ethnic variations in women’s livelihood engagement**

In analysing ethnic variation of women’s livelihood engagement, the three Indian-origin Tamil women are considered along with the other Tamil respondents as they share a similar socio-cultural situation in the context of this study. Sinhala women are not considered due to the small sample size.

*Table 10: Livelihood activities of women by ethnicity*

<b>Current livelihood activity</b>	Livelihood activities of all Muslim women (%)	Livelihood activities of all Tamil women (%)
Labour (e.g. agricultural labour, fishing labour, domestic work, labour at companies & shops, beedi rolling)	11.8	24.0
Food preparation (e.g. food, meal packets, drying fish, making dry food items such as chilli powder, snacks, mixture, vadais, roasted peanuts)	23.5	12.5
Sewing	0.0	7.3
Handicraft making (e.g. making mats, candles, coir, decorative items)	5.9	7.3
Cultivation	5.9	3.1
Small business (e.g. buying and selling, beauty parlours)	11.8	7.3
Poultry rearing, cattle rearing, home gardening	0.0	9.4
Small business (e.g. garments, food production companies, cement pole production)	0.0	4.2
Pre-school teacher	5.9	3.1

Other work (e.g. temporary NGO staff, temporary watcher, temporary post office worker, shop accountants)	0.0	3.1
Self-employed (e.g. fishing)	0.0	1.0
Commission agent <sup>4</sup>	0.0	1.0
No work	35.3	16.7

Amongst the women engaging in livelihood activities, the majority of Muslim women – 23.5 per cent of respondents – are in home-based food making. Others are engaged in small business ventures (11.8 per cent of respondents) and in the labour sector (11.8 of respondents).

On the other hand, the majority of Tamil women – 24 per cent of respondents – are engaging in the labour sector. Food making comes next, accounting for 12.5 per cent of all livelihood engagements.

#### **4.1.3 Training and/or experience in livelihood activity**

The majority of women interviewed are doing livelihood activities that are familiar to them; these include activities they were taught from childhood or a skill they learned from a known person. For example, a 37-year-old woman from Jaffna said, *“At about eight years old, when I was in school, I rolled ‘beedi.’”* Similarly, another woman said, *“I started working when I was with my parents. I was 10 years old at the time.”*

Of the 118 women interviewed, approximately 68 per cent of women said that they had acquired the knowledge to do a livelihood activity from a family member, relative, neighbour, or friend. A woman in Jaffna who undertakes multiple livelihood activities stated, *“I started working at age 14 doing coir work...some people were doing it nearby. I learned it by observing them...my paternal grandmother was making things out of palmyrah leaves. I learned it by observing her.”*

Many women mentioned that they learned their livelihood activity at a young age from their mothers. For example, a woman in Mullaitivu said, *“When mother went*

*to the paddy field, I also went along with her. I knew how to go early in the morning and I took the knife and went because I didn't want to go to school. I also went alone to the paddy field. Then, I picked chillies from the field. We had an ox cart so we went in that."*

In most cases, these livelihood activities are extensions of gendered roles and responsibilities typically expected from women. Most respondents had been trained to cook, clean, farm, rear poultry and cattle, do home-based gardening, and to look after children. A woman who balances her own household responsibilities with working as a domestic labourer described that, *"Nowadays women mostly work as cooks. I have to first finish my housework, then go to other houses. There I have to clean, finish preparing lunch, and come back home by 3 p.m."*

Amongst the 96 women engaged in a livelihood activity, only 17.7 per cent of respondents said that they received livelihood training from an institution such as the Church, the LTTE, the divisional secretariat, other government institution, or an NGO/INGO. For example, a 40-year-old woman who lives in a male-headed household stated, *"I learned it [making door mats] at Vidhaha centre...it is a centre where they teach how to make door mats, candles, photo frames, incense, and tailoring, quilting, among other skills. Our WRDS<sup>11</sup> is a part of this centre and we are connected to our AGA office as well. The AGA office people will let us know if there is anyone providing training as such."* However, she went on to say, *"Around 15 to 20 of us learned how to make door mats, but most of us don't make door mats anymore. I am the only one who is still making these."* While women discussed receiving training, some women who had received training said that amongst the people who were trained, only a few were utilizing their training to earn an income. A 32-year-old female head of household stated, *"I had three days of training. There were 13 to 15 members in the first batch. Now four to five batches have already received the training. In the first batch only five of us are making these cards and making money."*

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11 Women's Rural Development Societies (WRDS) were established in 1952 by the Department of Rural Development as a mechanism to establish community-led government-sponsored rural development projects

In other cases, women who had received training on making special products, such as candle making and handicraft making, chose not to continue in that work due to a lack of high income returns, opportunities for marketing and sales, and a lack of market demand compared to other products. For example, one woman spoke about how the livelihood activity she learned from her mother, knitting lace, has become a supplemental income for her whereas she has taken up snack making as her main livelihood activity after receiving training from a semi-government project. She explained, *"I can do this beeralu lace work for sarees and skirts and even for mirrors. Now I am doing this if there's spare time available...when she [mother] was teaching me the work, she was not doing that as an occupation. I learned from her easily...Not much training was given on making snack mixtures but they provided training on frying gram and pagoda. My daughter also attended the training. So I learned together with her...the training was given by an institution [semi-government project]."* She may have taken up a livelihood activity that was not familiar to her because there is higher demand and, as a result, higher income returns, from the alternate activity of snack making.

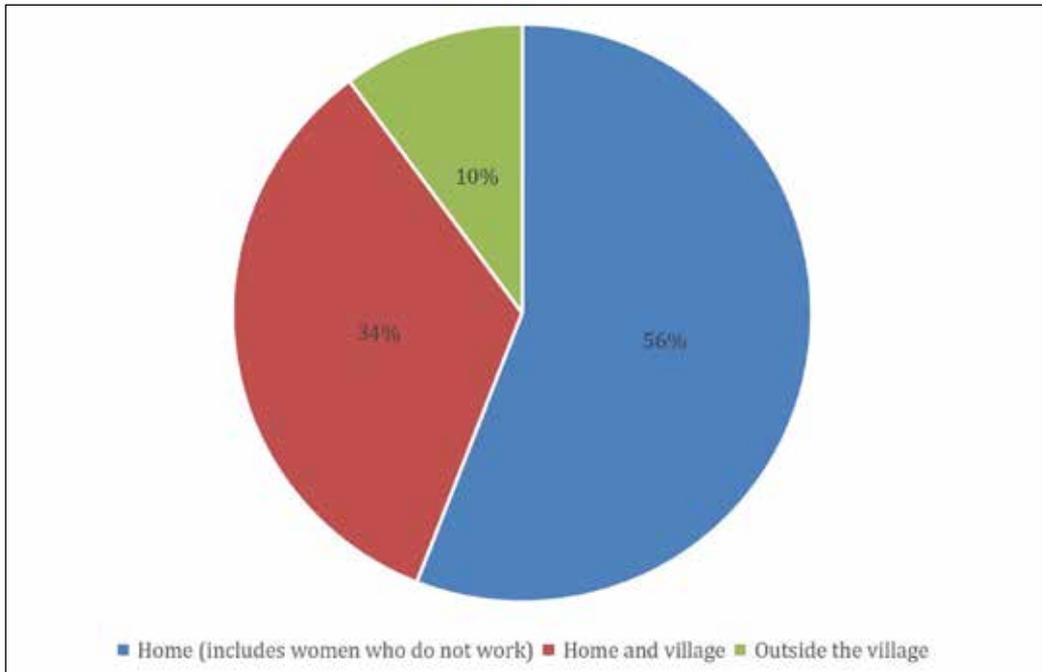
In other cases, either only partial training was given, training was not sufficient, or resources provided were not adequate, and women could not rely on the skills training they had received for their livelihood activity. For example, a female head of household in Mannar said, *"He [priest] was giving cloth until I learnt to make dresses for infants up to one years old. Thereafter he told me to buy cloth to learn further. At that time, I didn't have anyone to give me the money to buy cloth."*

#### **4.1.4 Livelihood spaces of women**

Most livelihood activities in which women are engaged are closely connected to the traditional, gendered work performed by women in the domestic space. Of the women interviewed, 55.9 per cent engage in their livelihood activity from home and are dependent on others for any outside linkages. Meanwhile, 33.9 per cent of the women are engaged in an activity that is local and village-based, such as casual labour in someone else's garden or agricultural land and/or in a local factory (see Figure 5).

Only 12 women, or 10.2 per cent of women, are engaged in an activity which requires mobility outside their villages and homes. Within that subgroup, nine women worked outside their districts, and five women have worked out of the country. Even women who have worked outside the country have limited their livelihood spaces to their houses or villages once they have returned to the country.

*Figure 5: Livelihood spaces of women*



#### **4.2 Women’s access to resources**

Almost all women interviewed are involved in lower level informal sector work for which the primary resource for their livelihood activities is their own labour, skills, and knowledge. Other than their own labour, many women also depend on their family members and acquaintances, including men within their households, as human resources. Additionally, they rely on natural resources, which are primarily things available to them in their surroundings, including their environment and landscape. Only a few women interviewed depend on raw materials or resources coming from outside their districts.

Women who are engaged in small entrepreneurship ventures primarily access capital in three ways: their own savings and dowry, credit from Samurdhi<sup>12</sup>, women's societies and financial institutions, and NGOs. However, as this access is quite limited, many women said that the lack of capital is an obstacle to starting or developing their entrepreneurship ventures.

#### 4.2.1 Financial capital and resources

Women spoke of accessing financial capital in various ways. Many are dependent on their current and past livelihood activities, existing assets, and new financial support introduced to them during the post-war period.

For many women, an immediate, accessible financial resource is their own assets and savings. Some women had retained savings from various livelihood activities in which they had engaged, while others spoke of pawning or selling jewellery during and after the war in order to sustain their households. Many women also spoke of using dowries in the form of land, cash, and/or jewellery as providing them with necessary financial capital and resources.

*Table 10: Type of dowry of respondents*

<b>Dowry</b>	<b>Number</b>
Dowry given (Land, jewellery and/or cash)	10
Dowry given (jewellery and/or cash)	22
No information about dowry	78
Dowry not given	8
<b>TOTAL</b>	<b>118</b>

When it comes to financial support for their livelihoods during the post-war period, most women are relying on support from the government or NGOs. However, financial assistance given to women for livelihood activities by way of grants and loans are very small in most cases, with amounts just sufficient to start and/or develop a livelihood activity at a small scale. For example, a 38-year-old female head of household stated, "*I would say that there is a lack of capital for the business...I am doing it like this [in a low scale] because we do not have the capital...I got a*

<sup>12</sup> Government social protection programme intended to alleviate poverty

*30,000 loan from Samurdhi...if I have 2 lakhs, I can negotiate with more shops and develop the business. Yet the issue is that we do not have enough capital. To expand the business, we have to have some capital and I have to employ another two or three people...If the government can help through any plan for self-employment...I will be able to do it.*" This is further discussed in the livelihood assistance section (see page 51).

Most financial intervention programmes expect women to gain profits from their small ventures in order to re-invest in their livelihood activity. However, for many women, it is difficult to accumulate and re-invest the incomes they gain from their livelihood activities, as the income returns are too low to meet the needs of both their households and their business ventures. This is especially true when women face unexpected household or business expenditures. For example, a woman in Mullaitivu described that, *"Earlier, an INGO gave materials including machine and cloth and constructed a building for it [the business]. We divided the profit, but the capital was maintained continuously. However, after some time, the capital started to reduce too due to repairs of machines."*

Similarly, another respondent, a war widow in Kilinochchi with four children stated, *"...if we deduct the expenses from the income, we will only earn approximately 1500 rupees. And that too will be gone to the investment [in the business]. This is because we have to get the material from Palai and spend a good amount on buying dye. Then there is no money left for us to take as our wage or profit. We didn't realize this until we were taught about business by the DS Office."*

For many women, a lack of financial capital and a lack of financial support to initiate or develop their livelihood activities have prevented them from engaging in activities that would bring them more capital. One woman described, *"Most of the people (who got similar training from the center as me) didn't continue the business...they had to quit because they couldn't get enough money to invest [in the business]. When you learn this type of handcrafting, you have to keep doing it. If you don't, you'll lose the touch for it."* Even while many women have the skills and prior knowledge to engage in lucrative livelihood activities, a lack of capital has been a major barrier to economic stability.

Women also expressed that they were not able to develop a livelihood venture at a larger scale due to a lack of capital. A widow in Vavuniya stated, *"This [hopper making] didn't need a big amount of investment. I was able to start this with a little amount of money; all I needed was to buy rice and coconut. But we couldn't afford to start something bigger because that would require a large sum of money...if we had capital, we could have opened a shop and done food parcels."*

Financial capital is essential for most women to begin, continue, or expand a lucrative livelihood venture. In many cases, women are forced to dip into their own assets and savings to retain or develop a business. Unfortunately, the inability to access these resources and to retain their assets and savings acts as a major barrier to women in rebuilding their lives in a post-war context.

### **Loans**

Credit and micro-credit are two popular financial resources accessed by women in the study. Among the 118 women interviewed, 71 respondents, or 60 per cent, said that they received some sort of loan from at least one institution. Samurdhi, banks and financial institutions, NGOs, and CBOs including women's groups and individuals, have provided loans to women.

While loans have been an important source of financial support for women, very few who had received a loan were aware of the interest rates and total repayment amounts that accompanied this line of capital. Instead, they tend to pay regularly an amount set by the lenders as repayment of loan and interest.

In the study, two women said that they pay an exorbitant amount of 27 per cent and 22 per cent interest to their lenders, while one woman said that she got an interest-free loan from a Muslim society. The respondent paying at a large interest rate stated that, *"I got a 100,000 rupee loan from Com credit at 22 per cent interest. Every 15 days we pay it back. We got 75,000 rupees and bought hens and cocks for poultry and we keep some money on hand so we are able to pay the interest."* In order to pay off the loan, she said, *"We don't spend too much money and we don't put all the*

*money into investment so that some amount of money would be left on hand. For some time, we would pay the loan money from this and we are getting an income now."*

While most loan amounts are below 30,000 rupees, 16 women, or 13.5 per cent of respondents, said that they received loans above 50,000 rupees. Most respondents request loans for the purpose of establishing or developing business ventures, construction of homes destroyed or damaged by the war, paying off previous debts, and for the futures of their children including their education and marriages

### ***Issues with loans***

Multiple women spoke about various issues related to loans and loan repayments. In many cases, where loans were taken in order to start or develop a small business venture, women were burdened with loan repayments before they had acquired a profit from their ventures. Furthermore, high interest rates made the accrual of capital difficult, and sometimes impossible, for many women. The lack of a grace period (non-recovery period) to utilize the given loan in order to develop their livelihood activity prevented women from establishing their ventures properly.

Instead, women are forced to begin loan repayments by various other means including by tapping into their other earnings and savings, through more loans from institutions or family members, or by selling or pawning valued jewellery, which place women in more financially vulnerable positions. One woman said, *"I borrowed 40,000 rupees from my elder sister and paid the interest. I need to pay the loan of 200,000 rupees."*

Alternatively, many women who require financial support and would benefit from a small loan did not take loans due to high interest rates. A 26-year-old woman in a male-headed households stated, *"No, if I take the loan, I need to repay the instalments regularly. In the meantime, I need to pay hostel fees of my daughter every month. It will be difficult for me."* The fear of not being able to repay the loan in time while balancing other responsibilities prevents some women from accessing this type of financial resource.

#### 4.2.2 Human resources

The primary human resource used by women is their own labour, the labour of their family members, and the labour of known persons such as neighbors and community members who do not require financial remunerations. Support from family and community members typically comes in the form of direct support in a livelihood activity via labour support, assistance in purchasing raw materials, and marketing products. For example, one female head of household in Jaffna with four children said, *“My [cultivation] land is located near the crop land of my father. My father takes care of protecting the crop... I usually go there at the time of irrigation activities. If there is no work, I don't go.”*

Family and community support is especially important in sharing the burden of care work for women who are engaging in a livelihood activity. A war widow in Mullaitivu with two children said, *“My cousin, sister, and aunt live nearby. When the children come from school, they take care of them while I run the shop.”*

As human resources are extremely important for women to engage in livelihood activities, the loss of human resources or a lack of this support acts as a barrier to women. Some women interviewed have lost this support as of deaths and disappearances of family and community members during the war. Many discussed how not having a husband or male member in the household cause them to face issues of free mobility due to gender barriers and norms regarding women's mobility. Women, especially female heads of households, struggle to find support in their work for difficult labour such as ploughing land for cultivation and carrying and transporting heavy items. A 59-year-old widow in Vavuniya stated, *“Yes, now there is no one to take the food to shops. My son is studying for his A/Ls and there is no one else to help...so we don't get much income.”*

Many women are forced to hire additional labourers in order to replace the labour typically provided by a husband or male family member. A widowed female head of household in Mullaitivu expressed that, *“If it were him [husband], he would do it completely. If we hire someone, we need to give wages for that person.”* Additionally, not having a male family member in a household can impact on women's access to raw materials, marketing opportunities, and financial capital.

### 4.2.3 Natural resources

The natural resources available to women through their environment and surrounding landscapes are an important resource for their livelihood activities. Women who do cultivation and fishing depend on agricultural land, water, and sea for their incomes. Women who are engaged in making handicrafts or home-based industries primarily use parts of palmyrah and coconut trees. Typically, they access these resources directly from their own land, through family members, or through known contacts. For example, a woman in Mannar doing palmyrah handicrafts for order said, *“If we give an order to the people who own palmyrah, they will cut, dry, and give us [the palm fronds]. One set is 60 rupees...we have to go and get it.”*

Some women discussed facing difficulties in accessing natural resources for their livelihood activities. An interviewee in Mullaitivu stated, *“Getting the main raw materials is a problem. I could plant them on my own, but I don’t have enough space.”* Multiple women mentioned a lack of space as a barrier to participating in home-based self-employment opportunities.

In other cases, women are limited by their natural terrains when land use is determined by season, type of soil, or availability of water. For some women, issues such as salty soil or lack of proper water sources act as major constraints to attaining sustainable livelihoods and incomes. A woman in Mannar who runs a vegetable shop stated, *“We can do cultivation for a little period, thereafter this wind comes with sand. So all the crops wilt.”* Therefore, oftentimes, these women find alternative ways to sustain their livelihoods by adjusting their ventures according to the seasons. The same woman in Mannar said, *“For this little period, we plant tomato and cucumber seeds and grow them. These seeds were given by the Women’s Society. We can’t cultivate in saleable quantities and it depends on the available space. I planted 10 coconut seedlings. However, only two became good plants. We manage our life like this.”* Another woman explained that in order to do cultivation in the salty soil in her land, *“I planted only coconut trees. We cannot do cultivation on this land as the soil is salty. Whatever the crop we plant, these will burn. If we fill the surface with good soil, we can do cultivation. Some people do filling and cultivation. We need to bring soil from outside by lorry and raise the ground level by piling up soil. During*

*the rainy season no one can come to the area surrounding our home.” You can see the seepage even now. We can plant coconut trees in this land as they thrive well in salty soil. Also I planted pomegranate and guava. The pomegranates provide ample fruits. We don't sell them but eat these. If we do surface filling, we can do some cultivation.”*

War and post-war changes have affected women's access to and control over their natural resources. The scarcity of land and/or the denial of land rights during and after the war have created problems for women when engaging in livelihoods. Some respondents said that the natural resources they were using for their livelihood activities prior to the war were not accessible to them now due to various reasons such as resettlement issues, destruction of land and environment due to war, and militarization of land. For example, one woman in Jaffna whose primary livelihood is in doing coir work like making brooms and mats said, *“[In the past] we...produced our own coir. [Now] I buy the coir from the next village, Columbothurai, where they make their own coir...after the resettlement we still haven't started to make the coir on our own. When people settled here they took a part of the sea for themselves, just like the land. So there was none left for me to take. Because of that I don't have the means to make my own coir, so I buy from the next village.”*

Another woman whose main income comes from coir work disclosed, *“There is a scarcity of raw materials (coconut husk). Previously these areas were full of coconut trees. All trees were cut due to the war. Husks were found very easily (before)...[All the trees were destroyed] after 1995, after we were displaced from Jaffna...the (coconut) trees were used for making bunkers. Shell bombs damaged some of them – 90 per cent of the trees were destroyed by the war. Now we are getting [husks] from Chavakachcheri and Kodikamam...They [agents] are purchasing these for 1 rupee and 50 cents there and selling here for 3 rupees and 50 cents.”*

Impacts of the war on land and accessibility to natural resources is further discussed later in the paper in the section on impacts of war on women's livelihoods at page 41.

#### 4.2.4 Access to raw material and production resources

Many women require raw material and production resources from local and outside districts to engage in their livelihood activities. These include various machinery, tools, fabrics and thread for sewing, cement for masonry and pole making, medicine and caging materials for poultry and cattle rearing, and seeds, water pumps, and agrochemicals for cultivation and farming. Raw materials that come from outside the district are expensive and difficult to access for most women. In most cases, they are only accessed through shops and agents. As a result, most women do not have agency or control over the quality, price, and/or bargaining involved in accessing these products. This is exemplified by the experience of a woman whose primary occupation is making handicraft goods using thread, who described, *“The colours I get from the shops are dull and the rolls have one colour outside and another colour inside. It’s hard to get the materials from here, and even if I get them, the colours are not good... The yarn is actually waste from the clothes that are used to make banians (vests). So it’s hard to dye them.”*

Additionally, women also talked about the lack of availability of necessary production materials as a barrier to them. For example, a 32-year-old woman stated, *“People ordered some crystal statues from me, but I couldn’t take the orders as I don’t have an oven to melt the crystals. You need a wax mould to pour the wax into [to make the candle]. I don’t have my own wax moulds yet...so, I borrow one mould from the teacher who taught us crystal making and candle making at the DS office.”*

Women also mentioned distances they may have to travel to get raw materials and the transportation of materials as significant barriers to their livelihoods. A woman explained, *“I am not able to get the resources for the work. I used to get the [machine cut] coir from Palai. Earlier, there was an officer from IDA<sup>13</sup> who coordinated the transportation of the materials so I didn’t have to go to Palai. Now, he has been replaced by a lady and because of that, the system of transportation stopped. Now I have to go to his office and collect the material. So I am facing difficulties getting the material.”*

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13 Industrial Development Authority

In other cases, the cost of production materials, repairs, and bills related to the production of goods cost more than the revenue accrued from selling the products. This prevents women from accruing capital in order to develop or expand their ventures. A woman whose main livelihood is cultivation explained, *“I incurred more expenses with chili plants because this crop needs more agrochemicals. We can get some income if we sell the chili at a good price. But sometimes, chili cultivation ended up in losses.”* Women discussed having difficulty accessing equipment repair services and/or tools for their livelihood activity. Additionally, unexpected repairs may be an added burden on women in retaining capital.

### 4.3 Marketing

Among the women interviewed, 61 respondents, almost 52 per cent, are engaged in a livelihood activity that produces marketable products such as clothes, food, handicrafts, crops, poultry and cattle, fish, and other products. All respondents are selling and marketing their products directly to local communities, village markets, local establishments, or known persons. For most women, their primary business contacts do not go beyond their locality.

Table 11: Marketing linkages and strategies of women

<b>Marketing linkages and strategies of women</b>	<b>Number</b>
Local contacts- informal and traditional way of selling	88
Through an agent- informal, middle man or trader buys and sells things	3
NGO	1
Outside district and country, but not clear how	1
Not marketing any products	25
<b>Total</b>	<b>118</b>

### 4.3.1 Marketing strategies and common channels

A majority of women are selling their products through traditional, local marketing mechanisms such as through word of mouth or through local markets. Primarily, women rely on consumers from their neighbourhoods and villages; some of whom buy their products directly from the women's homes. Others market their products through a known middleman, who facilitates between them and outside villages and local shops. For example, one woman explained, *"I have been here for one year and my sister has been here for five years. She told everyone that I was going to come here to do a food making business...She told hotels too. So, after I came here, they asked for my food. In this way, I got contacts."* Often, their relatives and neighbours function as promoters of their businesses. Additionally, selling products to the local community may be an important mechanism for women who are restricted by gender barriers, capital, and/or transportation from marketing beyond their localities to external districts.

However, while marketing to their local community offers an important channel for women, some face problems in receiving payments. As most women selling their products in local markets are selling to known people such as relatives and neighbours, they face difficulties in demanding immediate payment and are, at times, obliged to give the products on credit. For example, a woman in Mullaitivu who does sewing as her main livelihood activity said, *"We give [the product] when it's ready so they [customer] might not have brought money to the market. At that time, we give it on credit and struggle to get the money back. They might give. 50 or 20 rupees and say that they will give the rest later; this has been a hurdle."* Recovery of payment in time can be challenging and demands additional time and labour from women.

A few women sell and market their products beyond their local communities to outside districts through known persons, agents, and wholesale business persons. This provides women the opportunity to market to a wider buyer base and to build and develop their businesses beyond their local markets. This is exemplified by a woman in Mullaitivu doing snack mixture making work, who described stated, *"My mother has a shop in Jaffna; also, here, the shop owner's elder sister runs a*

*shop in Trincomalee...If I handover the products to the son of this shop owner, he delivers the products to the Trincomalee shop...With this relationship, I am doing this Trincomalee business.*

Women also mentioned NGO-sponsored marketing opportunities as important mechanisms to accessing external markets. Another woman in Mullaitivu who has started an industrial business selling food stated, "*Nucleus [NGO organization] took me to an exhibition where there were a lot of companies, reporters and a lot of media coverage...until that I was just distributing the products among the people I knew...We are selling it in Jaffna now. I am selling it to a few supermarkets in Jaffna and in Colombo as well. Nucleus takes us to exhibitions and helps us to showcase our products.*"

Unfortunately, many women are unable to market their products beyond their local markets due to a lack of access to transportation, free mobility, and capital. For those women, not being able to market their products beyond their locality acts as a major barrier to developing their businesses and in attaining higher income returns. A woman in Mannar expressed, "*If I am able to supply my snacks to shops, I can get a good income. If I can take the product to Nanattaan and Arippu, I can earn more. The problem is that I need to hire a three-wheeler to take my products. For that I need half of the earnings. Also, I walk to purchase flour and other things. If I have a vehicle facility, that will be good.*"

Additionally, socio-cultural barriers that stigmatize women who travel outside of their local village or sphere acts as a barrier to women who would like to market their products to external districts. One woman described the attitudes of her local community stating, "*They think women shouldn't drive automobiles. They also said it's indecent to drive an auto<sup>14</sup>.*" However, she expressed that, "*They [local community] don't get it. I can drive motorbikes too...I do all my work with my auto; mobility became easy with that. I go to Jaffna to buy centella [gotu kola]<sup>15</sup> from the farms. My mother still has a shop at Chavakachcheri. I also gave her my products. Her stall attracts foreigners and Sinhalese. I gave my products to her and sometimes buy jaggery and other palmyrah products and sell them locally.*"

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14 A three wheeler or trishaw

15 An edible green leaf plant

While for most women, especially for female heads of households, income needs supersede socio-cultural norms, these limitations still act as significant burdens on them.

#### **4.3.2 Competition and the issue of open markets**

Many women who are doing livelihood activities that produce marketable products face difficulties when other ventures produce the same products and become competitors. In many cases, competition comes from within their own community by others who are engaging in the same livelihood activity as them. This is especially difficult for women who are marketing only, or primarily, to local markets. A woman in Vavuniya stated, *“I can get garments and get back to tailoring. What else can I do? But I won’t be able to earn much from home; there are already two tailors in our neighbourhood. Or I can set up a little shop, but that needs a lot of money.”*

As a result, women who may prefer to market their products to local markets are forced to use additional resources to market to outside communities. For example, one woman explained, *“So many people do this work. So we have to do a lot of travelling, going to outstations to sell them.”*

Additionally, while the opening of roads that followed the end of the war created new opportunities and markets for business ventures, many women face the burden of additional competitors from external markets that produce the same products as them. Some women said that the production costs of their own products are higher than the products made by machines or products imported by bigger conglomerates. Due to the reduced production costs that accompany larger production lines, these companies are able to offer their products for reduced prices, steering local markets away from small businesses owned by these women. A woman explained, *“Now a lot of products are coming from the South and sold at a cheaper price and in bulks. So, when we go to sell our products, they are reluctant to pay us more. If we sell one broom for 40 rupees and if the outside product has been sold for 30 rupees in a wholesale, we wouldn’t be able to sell ours, regardless of the quality...We are losing our market to products that are coming from outside.”* Women who are most affected are those that produce handicrafts from local raw materials like coir and palmyrah leaves.

Another woman from Kilinochchi described the impacts that the open markets have had on local producers: *“Before the war, there were less goods that came from outside. Whatever we produced here, we were able to sell. Now we can't sell anything...The farmers from our area now do not engage in farming activities with enthusiasm because there is a good supply of vegetables from Dambulla coming... Before the war, we were able to sell our products here. They were high quality products...but now all the goods coming from outside are inferior in quality.”* According to multiple respondents, external distributors are able to mass produce lower quality products for lower prices, which has lowered the market value of goods produced by them.

Changes in local culture and consumption patterns have also had an impact on many women's businesses and livelihood activities. The need for certain products, like palmyrah baskets and mats, coir crafts, and other hand-made products has reduced due to other mass produced alternative products that are sold at cheaper prices. Some women cited that even people who previously placed regular orders have cancelled their orders. A woman who does coir work said, *“The people are interested in the things coming from outside...we provide processed coconut husk used for brooms if anyone gives an order...previously they collected a lot from us...So we got a lot of profits out of it. Now there are ready-made brooms...Materials were not coming here (Jaffna) during the LTTE-controlled period...During that period, everyone was dependent on coir...[now] all are coming from there [outside]. They are producing the rope by machine.”*

For many women, their daily or monthly incomes are based on their regular sales. As sales are dependent on the demand of consumers and buyers, these ventures do not always bring consistent monthly incomes and women do not always have the power to determine the prices of their products. In many cases, the amount of labour and time required to produce certain products is not equivalent to the price women are able to charge for them. For example, a woman in Mannar explained, *“The pay for the work is not at all fair. Now the jewellers charge Rs. 6000/- for the thalikod chain. But how much are they paying me? Six hundred rupees. It would take five hours to finish the work...Now take the palmyrah...it takes two days to weave a*

*basket. They buy from us for 200 rupees...the raw material will cost 100 rupees...I get only 100 rupees. Even if we work hard the income is little.”*

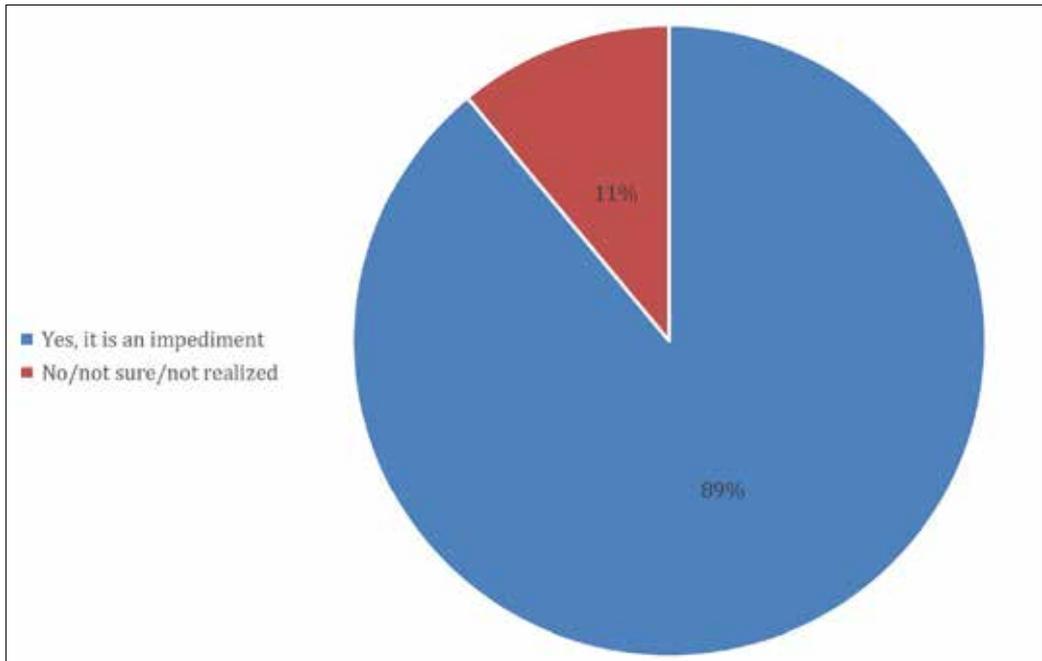
Despite the various barriers many women face in marketing and selling their products, they continue their efforts to expand their businesses and seek more opportunities to develop their livelihood activities. In fact, many women continue to be innovating and creative in their efforts to access an evolving market as exemplified by one woman who said, “*through our office (Palmyrah Development Board) it was said to use palmyrah bags instead of using shopping bags and polythene bags. That's why people are now buying them for 150 rupees...there is a change...we must be creative. We create new designs and new models. Once we made a baby carrier...where a mother can take the child to the hospital. That model became first in a provincial level competition.*”

#### **4.4 Socio-cultural norms and gender barriers**

For the analysis discussed in this report, socio-cultural norms were looked at in terms of four categories: responsibility of care work and household work, control by family, fear of violence, and general socio-cultural barriers. Many women mentioned the responsibility of care work expected from them as a primary reason for their inability to expand or engage in certain livelihood activities. Alongside this, socio-cultural barriers that restrict women’s mobility, the type of work they do, and taboos on women based on their marital status, all play a significant role in limiting women’s livelihood engagement.

Furthermore, sexual harassment, domestic abuse, fear of violence, and control by family members are also cited by women as issues they face. Amidst the women interviewed, 105 respondents, or 89 per cent, said that gendered socio-cultural barriers and social control act as impediments to their economic development.

Figure 6: Socio-cultural norms as an impediment



Among the 105 women who identified socio-cultural norms as a barrier, 59 women, or 56 per cent, stated that they faced at least three categories of socio-cultural barriers, whereas 16 women, or 15 per cent, stated that they face all four categories including care work, fear of violence, control by family members, and general socio-cultural barriers.

#### 4.4.1 Care responsibilities as a limitation on women's livelihood engagement

Among the women who were interviewed, 87 women, or almost 74 per cent of all respondents, stated that care work is an impediment to their engagement in a livelihood activity (see Table 15). Of those respondents, 18 women, or about 15 per cent of all respondents, explicitly stated that they are not working, directly due to the responsibility of care work. Women mentioned multiple forms of care work including caring and fulfilling the physical and emotional needs of their children, spouses, older family members, and community members. For some, it also included caring for injured, disabled, and/or ill children, spouses, or family members. Women's

care responsibilities typically consist of preparing food, collecting water and fuel, washing, cleaning, doing housework, taking children to school, amongst other responsibilities. A woman in Vavuniya with multiple care responsibilities alongside her livelihood activities stated, *“I am staying at home. My parents are ill. In this house, my two brothers, who are unmarried, and my daughter live here...my father is unable to walk and is bedridden. Mother can walk a little, but, collapses and falls down frequently. My younger brother doesn’t go to work regularly. He is mentally affected. Since birth, he has neurological issues. I am looking after him as well. I have to complete all the work at home, including washing clothes and cooking meals three times a day.”*

Table 15: Care work as an impediment

<b>Care work as an impediment</b>	<b>Number</b>
Yes, it is an impediment	87
No/not sure/not realized	31
<b>Total</b>	<b>118</b>

As most of the women who were interviewed were female heads of households, the lack of support they have within their households to balance care work with income earning responsibilities makes livelihood engagement difficult. For example, a woman in Kilinochchi with four children lamented, *“I couldn’t leave my children behind and go to work...I do all the work here: washing, cooking, cleaning, sending children to school.”* Furthermore, female heads of households also expressed that there is an added difficulty when they have a female child as they may be more vulnerable to violence, which requires the mother to provide ample security for them. For example, a woman in Mannar who works as a labourer said, *“I have a daughter. She is a girl. I can't leave her alone...Going out to work also a problem. If they don't allow me to go home on time, I will be worrying about my daughter... Safety issue is there.”* In this case, they must consider both the safety of their female children alongside their own vulnerability to violence.

Additionally, women also expressed that household and care work consists of a heavy workload that acts as a large burden on them when balancing income-generating

activities. As a result, many women are unable to move freely outside their local spheres because their capacity for balancing dual responsibilities and availability of time for work are constrained. A woman in Vavuniya who engages in multiple odd jobs to meet household needs said, *"The workload is high and it is hard to balance both [care responsibilities and] work. I need to take care of my kids, do household work, and do everything else. I can't concentrate on economic growth and go to tailoring work full time and concentrate on profit, at the same time."* Therefore, many respondents in this study are engaged in livelihood activities that could be conducted from home. Among the women interviewed, as many as 56 per cent of respondents, limit their labour market engagement to the sphere of their homes (see Figure 5). As a result, they experience limitations in growth in expertise, networking, and earnings. A woman in Jaffna who does coir work said, *"Yes, we can [establish more market links], but with the baby, it's hard for me to get involved in that or travel now. When I can, I will. For now, we are still selling the old products we made earlier."*

However, many women expressed that when they have adequate support to share household and care responsibilities, they are freer to engage in livelihood activities. A woman in Jaffna who does handicraft work expressed, *"I do the household chores first and I do the door mats in my free time. If I have more orders, I'll finish the work early and spend more time on the orders...when my mother was alive, she used to help me a lot. She did most of the household work and I had a lot more free time."*

On the other hand, women with older children articulated that they are freer to explore and grow in their capacities because their children have grown up and require less of a "care role" from them as mothers and caretakers. A woman working as an NGO field worker reported, *"My children are grown up now. So I like what I do now. I have a chance to go out, learn about many things, and work closely with people in the community. I want to do more, I like being here now."*

#### 4.4.2 Control by family members

According to the women interviewed, family members play a key role in controlling women’s mobility. Of all respondents, 38 women, or approximately 32 per cent, cited control by family members as an impediment to their engagement in certain livelihood activities (see Table 17). Of the 38 women, about 59 per cent of Tamil women, 61 per cent of Muslim women, and all four Sinhala women interviewed, at 100 per cent, saw control by family members as an impediment to their work.

*Table 17: Control by family members as an impediment*

<b>Control by family members as an impediment</b>	<b>Number</b>
Yes, it is an impediment	38
No/not sure/not realized	80
<b>Total</b>	<b>118</b>

Among all the women who identified control by family members as an impediment to their livelihood engagement, 21 women said that their husbands controlled their mobility. Of the group of female heads of households whose husbands have died in the war, disappeared, or have died due to sickness, 12 women said that their mobility was controlled by their spouses previously. The 18 women who became heads of households due to separation from their spouses said they were controlled by them previously. Similarly, four women in male-headed households also said that their husbands do not like them going out of the home for work. For example, a woman who has separated from her husband said, *“My daughter also doesn’t like me to go out for work. My ex-husband threatened her once; that is still in her mind. At the time he told her that he would kill me if I go out. Once he came here with a knife and tried to assault us and took my daughter with him.”* Spouses often restrict women’s mobility and their agency to work outside the home.

Women cited various reasons for why spouses did not allow them to go out for work. These included suspicions about who women are associating with, fears about losing power at home, desires to prove themselves as the primary income earner within the household, and fears of societal gossips about their incapability to earn, amongst

other reasons. For example, another woman who separated from her husband said, *“Most of the problems I faced were caused by my husband. He doesn’t go to work and he didn’t let me go to work. He would fight with people who are talking to me.”*

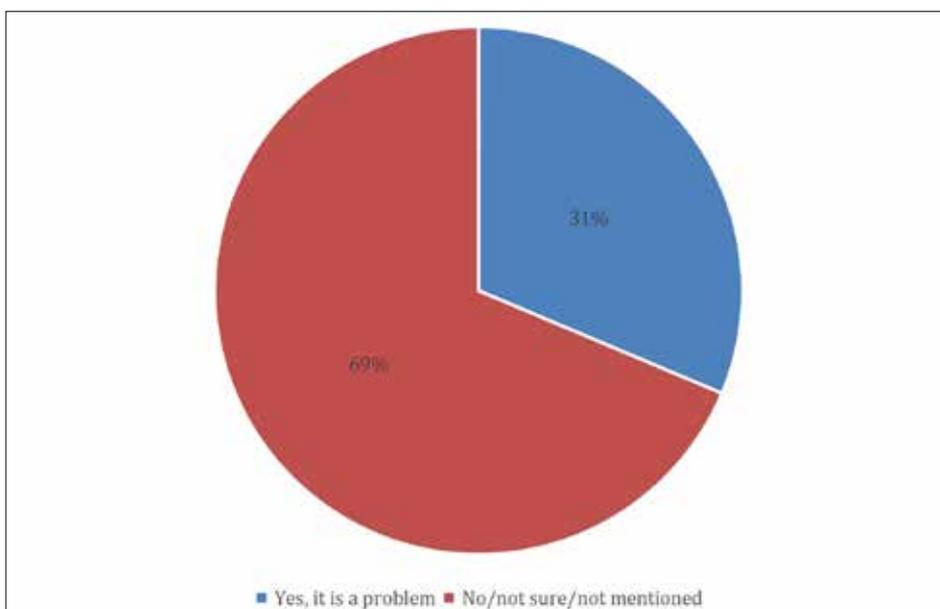
In addition, many women are burdened by family members – parents, children, in-laws, siblings, and other relatives – who exert control over their livelihood engagements and mobility. A 39-year-old woman working as a pre-school teacher in Jaffna said, *“I like to go out by myself and take care of my own things without anybody’s help...I can do my things by myself and I would like to live that way, but my family won’t let me. Normally, if I have to go out, someone from my family or a relative will accompany me.”*

Women expressed various reasons for why family members exert control including fears of losing status within society, negative stigma by association, fears of gossip, and perceptions of the community, along with cultural attitudes regarding women’s movement beyond the domestic sphere. As a result, when many women leave the home to go to work, they are questioned on who they are seeing, what they are doing, and on whether they are good mothers. For example, a widow in Jaffna said that, *“Sometimes they (relatives) scold me for going to work. If they find my children playing in the hot sun, they say that I went to work leaving the kids alone.”* This is an especially significant impediment for female heads of households because cultural attitudes around single women, whether divorced, separated, or widowed, tend to determine the amount of freedom they have to engage in work.

#### **4.4.3 Experience of violence, sexual violence, or fear of violence**

Many women identified sexual harassment, sexual violence, and the fear of violence as important factors curtailing their engagement in livelihood activities outside of the home and in the public sphere. For women with female children, the need to protect their daughters from sexual violence acts as a major factor in their inability to engage in work outside of the home.

Figure 7: Fear of sexual violence as an impediment



According to the study, approximately 31 per cent of women interviewed said that they have experienced violence or have a fear of violence. Additionally, 28 respondents, almost 24 per cent of all respondents, have experienced domestic abuse and violence from their current or former spouses. For example, one women said that she stopped her work at the women’s association where she was working because, *“My ex-husband was creating many troubles for me there. He used to come there and beat me. Sometimes he pulled my clothes. He also said bad things to me. He would even beat me on the road.”* Multiple women cited the violence at home as a direct reason for why they do not engage in work in the public sphere. Additionally, multiple female heads of households who separated from their abusive spouses mentioned the positive impact that separating from them has had on their lives and livelihoods.

Even when women did not directly face sexual violence in their lives, they stated that having heard of incidences of sexual violence occurring in society, they feared that it could happen to them. Additionally, women, especially female heads of households, with female children said they chose a livelihood activity that is within their homes due to the fear of their child getting exposed to sexual violence if left at

home alone. A woman working as a domestic labourer said, *"I used to go to work at homes, sweeping, cooking, and doing garden work. But, I'm afraid to go to works by leaving my female children... I'm expecting to put up a shop adjoining my home so that I can look after my children. Also, the eldest girl attained puberty. These days there are things happening which cause fear regarding teens."* At the intersection of care responsibilities and fear of violence, many women stated that they are faced with a difficult decision between the security of their children and the need for income to meet daily needs.

### ***Sexual harassment as an impediment to accessing livelihoods and resources***

Many women, especially female heads of households, mentioned facing sexual harassment by employers, community members, and resource-granting officers (i.e. government agents) at work, at government offices, and/or while in the public space. The resulting insecurity and lack of safety that women experience prevents them from accessing necessary resources. For example, a female head of household in Mullaitivu explained, *"There are some men in the village who verbally harass me and try to cross the line...When I was building the house I needed some money urgently. I asked someone and he asked me what 'favour' I could do to him in exchange for money."*

Additionally, due to the fear of sexual harassment or violence, female heads of households have difficulty getting labour support for farming, agricultural work, and/or house construction, where male labour support is, at times, necessary. For example, a woman stated, *"I can't pump water for the field...this also needs male support. I can't do farming alone...[but] because of the sort of things men do, I am afraid. Also, I need to accompany them (two female children) to tuition classes because of the security reasons."* As female heads of households often lack the human capital that men are able to provide, lack of access to this type of important resource is a major barrier.

Some women also spoke about facing sexual harassment in the workplace, both by male colleagues and male employers, which is a major impediment to their engagement in livelihood activities. As oftentimes, women have the least agency during such occurrences, they are driven out of their livelihoods, whilst men involved face no consequences. This is exemplified in the experience of a woman in Vavuniya who stated, *“The boss (of a private college) was very kind to me at first; he knew that I am separated from my husband...They gave me my salary on time and it was good. But later, he started to cross the line with me...At first nothing happened, but then later he started to molest me and touch me inappropriately while I worked in the kitchen... I didn’t want to go to work there anymore. ...When a woman with no husband goes to work, this is how they treat a woman...[later] I worked as a cashier [at a restaurant in town]. It was the same story, the boss was nice to me at the start and then he started talking inappropriately...With all these experiences, I am quite afraid to go to work now...That is why I am thinking if it is chicken or cattle, we can just raise them within the household, sell whatever we get, and raise the children.”*

Additionally, women also discussed experiences of sexual harassment on the streets and in public places, especially when on their way to work. For example, a woman working as a domestic labourer described her experience: *“When I have gone alone, many have harassed me on the roads. They even asked me to live with them. Some said they will earn and look after me. I fought with them...even when I go to work, I have scolded them (men)...men also come in bicycles or motorcycles and block my way and ask me to get on their bike.”* The lack of security and barriers to safe mobility that women face prevents them from freely engaging in livelihood activities in the public sphere.

Some women, especially female heads of households and single women, also spoke about experiencing sexual harassment when trying to access government and institutional support. A woman who had experienced displacement due to war said, *“As I don't have land, I went to register for land at the LRC<sup>16</sup>. We have to register there. The officer in charge, who is a married man and a father, took our number. Then he used to call me officially. Later his attitude changed. He started to call in the*

*nights. I warned him not to call. He said he remembers me when he closes his eyes. I said, 'Your wife will be next you, think of her and sleep.' Then I stopped answering his calls and I gave up the land matter too... Then a new officer came to that post. He also behaved in the same manner. He said he has land and that I can live there. I refused and said he need not give me land and walked out. Then I gave up that too. I missed some land due to this. This practice is still common."* Without a male head or an adult male to accompany them when approaching certain institutions, women face gendered barriers to accessing important resources necessary for their survival.

#### **4.4.4 Negative Socio-cultural norms, attitudes, and values**

According to the study, socio-cultural norms, values, and attitudes towards women, especially female heads of households, are barriers to women's livelihood engagement. As discussed in the previous section, culturally, women are expected undertake the responsibilities of care and household work. Additionally, their work is expected to be limited to the domestic sphere. Their engagement with the public space is stigmatized, which limits many women's mobility and engagement with work outside of the home. Of the women interviewed, 72 women, or 61 per cent of all respondents, stated that negative socio-cultural norms are an impediment to their work (see Table 16).

Within the sample of women interviewed who perceived negative socio-cultural norms as an impediment to their livelihood activities, 59.4 per cent of Tamil women and 61.1 per cent of Muslim women saw it as a problem. While all four Sinhala women, or 100 per cent, spoke of socio-cultural norms as impediments, the study is limited by the small number of Sinhala women who were interviewed.

Table 16: Negative socio-cultural norms as impediments

<b>Negative socio-cultural norms as an impediment</b>	<b>Number</b>
It is a problem	72
No/not sure/not realized	46
<b>Total</b>	<b>118</b>

### ***Negative social attitudes as impediments to women’s mobility***

Negative social attitudes from community members and neighbours about women going out in the dark or women going outside of their homes, even when it is for education, livelihood purposes, or other necessary reasons, have made many women restrict their livelihood activities to the domestic sphere. Women spoke about experiences of facing fabricated negative stories and gossip surrounding where they are going, who they are seeing, and what they are doing, when they engage with the public sphere.

This is especially a barrier for female heads of households and/or women who do not have an adult male or spouse living in their household. One female head of household expressed, *“If I go out they say ‘her husband is not there...we don’t know where she is going.’ Also they (villagers) gossip about me even if my relatives visit... They talk very badly (about me).”* These attitudes restrict women from traveling or going outside without a family member accompanying them. This is exemplified by another female head of household living with only her mother and two children who said, *“Wherever long distance I travel, such as to Puttalam, I always go with my mother...This is because I am living alone. I don’t want anyone to talk about me badly as I am living without my husband.”* For many women, when they risk these attitudes by entering the public sphere, they are forced to face stigmatization.

Respondents also mentioned that community members commonly associated women’s mobility and association with men, with promiscuity or other negatively viewed behaviour. For example, a woman in Weli Oya stated, *“Today, without a husband, it is difficult for a woman to live in society alone...Even the ones in the*

*village will accept the story of the man<sup>17</sup>. Society has a habit of pointing the finger at the woman in order to exonerate itself."*

Many women who are pushed to work outside the home due to their circumstances feel guilt and shame due to negative stigma; as a result, they try to limit their engagement in the public sphere. This is exemplified by a woman in Jaffna who explained, *"I do not want to go out and do business. I assume there may be some problem, therefore, I do not want to...Those who see me will talk ill of me...I do not have a husband so they would speak of it and would make fun of it."*

However, the stigma and taboos attached to women's mobility leads many women to choose livelihood activities that they can do at home. A woman in Jaffna said, *"As Muslim women, we can't go anywhere outside. We can do anything within 'said' limitations. It is difficult to do a job in a hotel. Some people are doing it. But I am not going...I am doing work from home. If anyone orders food parcels, I can prepare and give [from home]...my son will take it and give it to them. In the evening, he will bring the money. I am not going out often."*

### **Taboos on widowhood**

Of the women interviewed, 30 women – approximately 25 per cent of respondents – are war widows, seven have had their spouses disappeared, and five have lost their spouses due to illness. These women face various restrictions in movement and action due to taboos and social stigma surrounding widowhood. For example, a woman in Jaffna who lost her husband at a young age due to the war stated, *"I lost my husband when I was very young, at that time I had to face many problems... When I go out or when I travel people say things to me, that kind of problems...I was young and widowed, so they said things that are hard to digest, things that are hard to tell."*

According to some Tamil respondents, Hindu traditional taboos about female widows that deem them ill-fated and "inauspicious," still function within their

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<sup>17</sup> Respondent is referring to a man who tried to take advantage of her because she is a widow. Having been rejected by her, he has spread rumours to the village and her community about her being promiscuous.

communities and negatively impact women. As a result, these Tamil widows said they keep themselves away from auspicious functions in order to avoid ill-treatment and unfair blame. A war widow in Kilinochchi stated while describing her experience as a widow, *“Even if I am close to some people, when it comes to functions and celebrations in their houses, they will not invite me. Even my brother didn’t want me to come to his daughter’s puberty ceremony because they only invite married women. I raised his daughter, but he didn’t invite me. I was so hurt. They don’t think about how hurt I will be.”* While such taboos do not necessarily impact on women’s engagement in livelihood activities, these social practices are an added burden on women who are already facing various gender barriers in society.

## **4.5 Impact of war on women’s livelihoods**

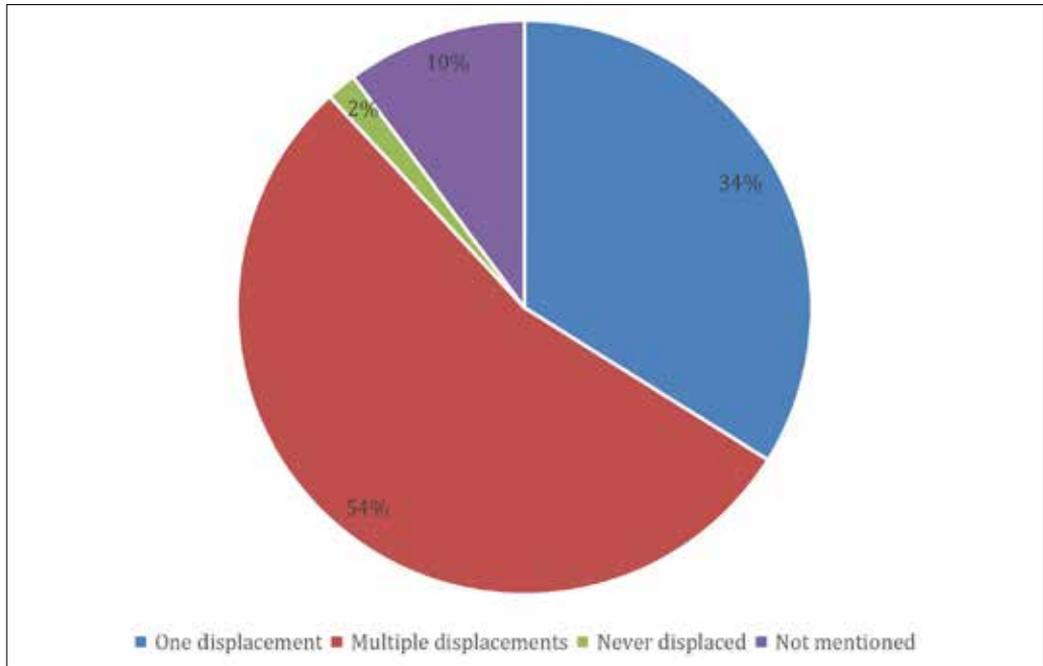
This section describes the findings on the impact that the war has had women’s livelihoods and livelihood engagement with primary focus on women who are heading their households. While at the time of interview, it had been five to six years since the end of the war, most women from the 118 women interviewed had experienced various impacts of war including displacements, loss of lives, loss of income and resources, along with land and housing issues during the war, throughout the resettlement process, and/or during the time of interview. These issues impact women’s livelihoods and their ability to rebuild their lives following the war.

### **4.5.1 Experiences of displacement**

Displacements have had a major impact on women in the war-affected areas in the Northern Province by forcing them to uproot their lives, which has resulted in the loss of resources, property, incomes, land, and housing. Most women interviewed experienced displacements due to the war, with 40 women, or approximately 34 per cent of all respondents, having been displaced once and 64 women, or approximately 54 per cent of all respondents, having been displaced multiple times. In total, 88 per cent of women said they were displaced at least once (see Figure 8). For example, in describing her experience during the war, a war widow in Mullaitivu stated, *“We left Jaffna in 1995 with the problems. We were displaced in 1995 and stayed in many places. From Jaffna, we moved to Navatkuli and later we lived in Kilinochchi.*

*When the problem started in Kilinochchi, we came to Mankulam. I was going to Mallavi School from there for my studies. When the problem started in Mankulam, we came to Puthukkudiyiruppu.”*

Figure 8: Experience of displacement of respondents



Displacement affected women in all five districts of the Northern Province. Amongst the women interviewed, 100 per cent of respondents in Jaffna, 86 per cent of respondents in Mullaitivu (the remaining respondents in the district did not respond to the question), 100 per cent of respondents in Kilinochchi, 95 per cent of respondents in Mannar, and 94 per cent of respondents in Vavuniya have experienced displacements. These numbers accounted for 100 per cent of Muslim respondents and 98 per cent of Tamil respondents that were interviewed. Among the four Sinhala women interviewed one woman said she was displaced once, whereas the other women were not asked about displacement.

For most women, experiences of displacement have spanned extensive periods of time in multiple locations. This is highlighted by a woman in Mannar who described, *“We were displaced in 1990 and we lived at Kalpity for six months. Then we were at Kunchampitty for about five to six years. Then we shifted to Pallivasal thurai in 2002. Then I got separated from my husband and came back here to Akathimurippu in 2009.”* These experiences have had long-term impacts on women’s lives and their access to livelihoods. Many women spoke of interruptions to education, loss of resources and property, loss of poultry, loss of income sources, separation from family, amidst other issues.

### ***Loss of income and livelihood activities during displacement***

During displacements, many women and their families were subject to the loss and/or interruption to livelihood activities and income sources, especially while confined to IDP<sup>18</sup> camps. This has had long-term impacts on most households, especially female-headed households, as it has prevented them from building up their capital through savings or assets. A woman who has experienced multiple displacements and has lost her income as a result stated, *“I think if there was no war, I would have improved a lot. I was healthy. Strong. I used to make hoppers and sell them. I had a net to fish and a garden to grow and sell vegetables...I sell dry fish on Saturday and Sunday. Whatever I earned there, I lost here...This is due to displacement because of the war.”* As for most respondents, multiple interruptions to livelihood activities and incomes have occurred throughout the war – women in the region face difficulties in developing economically.

A lack of access to formal livelihood activities and income during displacement forced many women to find alternative ways to meet the daily needs of their households. Many women depended on relief items as a means of sustaining and providing food and shelter for their families. One woman stated that while being displaced at an IDP camp in Vavuniya from 2009 to 2012, *“We ran our lives through the relief items distributed in the camp. Also, whenever our relatives visited us, they would give*

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<sup>18</sup> Internally Displaced Persons are persons or groups of persons who have been forced to flee or to leave their homes as a result of or in order to avoid the effects of armed conflict, violence, violations of human rights, or natural or human-made disasters, and who have displaced within their home country and have not crossed internationally recognized borders

*something. With these two means, we covered our expenses. In that place, there was no opportunity to do any work."*

Other women interviewed said that they were forced to sell their jewellery, including wedding jewellery (*thali*), and any other sellable goods in order to meet the daily needs of their households during displacements. A woman in Jaffna who has experienced both displacement and loss of a husband due to war, said, *"We were facing great difficulties there [IDP camp]. The 5<sup>th</sup> child was only two months old then. I was having some jewellery and we sold them to eat. To buy a kilogram of sugar, we waited for three days in a queue...Things were given only after three or four months...I even sold my earrings. I sold three or four sovereigns [of gold jewellery]. During that time my children suffered from chicken pox. I also suffered from fits. They admitted me to Chettikulam hospital. In the hospital they gave me three sets of dresses. I didn't wear them, but kept them with me...Afterwards, I sold those dresses for 200 rupees each."*

Alternatively, when it was possible, other women utilized the relief items they received in their IDP camps in creative ways to start small businesses such as food making, selling firewood, and trading goods, amongst other ventures. For example, a woman who lost her shop during displacement said, *"For three months I was making milk hoppers in the early morning. In the evening, they were distributing dhal inside the camp. I get those things and soak in the water and make vadai to sell. My son was selling the hoppers in the early morning and I give him vadai and fried chillies in the evening to sell. He was selling those items as well. I was able to save 30,000 or 40,000 rupees inside the camp and deposited the money in a bank."* While these activities did not always provide consistent, sustainable sources of income, these women used the limited resources they had to develop and retain limited economic independence and autonomy for their families. Other women discussed undertaking various available livelihood activities in order to bring in incomes into their households including teaching and agricultural labour work.

### ***Impacts of displacement: permanent interruptions to education***

For many women interviewed, war and displacement, especially multiple displacements, played a primary role in permanently disrupting their education. Women discussed the trauma and every day violence of war which superseded education attainment during the war period; the inconsistency of available avenues for education, especially inside IDP camps. and multiple interruptions to education when displacing, as having long lasting impacts on the accessibility of education during the war period. For example, a woman in Mannar stated, *“I couldn’t study due to war. It was very difficult to continue my studies after the displacement and resettlement. There were always gunfire sounds. There was no good teacher available and there was a lack of tuition facilities. I was trying to pass the examinations at my first sitting. If I passed the examinations and studied well thereafter, I could have got a good government job.”* Similarly, many women were forced to permanently give up their education, which has caused them to face limitations in accessing livelihood activities with higher income returns, typically requiring higher education attainment. This has played a major role in limiting their social and economic mobility and development.

Additionally, some women also cited the war as having disrupted their children’s educations, which is indicative of how the war may have multi-generational impacts on social and economic mobility and development. A woman in Jaffna, whose husband was captured and disappeared during the war said, *“The army personnel captured my husband in 2008. When we searched for him, they said that they don’t know about him. I have two children. My son dropped out from school after studying for the G.C.E O/L and started doing labour work as the income [I had] was not sufficient.”*

### ***Long-term consequences of lost property, resources, and assets***

As many as 78 women, or 66 per cent of all respondents, who were interviewed, mentioned losses of resources due to war including loss of property, poultry, income sources, land, and assets. These losses have resulted in long-term barriers to

economic and social stability as many women are forced to rebuild their lives newly after war and resettlement. A woman in Kilinochchi who lost her land, income, and livelihood activity stated, *"We would have improved even better in our economic condition. We lost everything due to war. Nothing is available now. So we have to get everything from the beginning. Otherwise, our economic condition would have been better."*

Among the women interviewed, 23 women, or approximately 19 per cent of respondents, spoke of the loss a house, land, or both, that occurred due to war and displacement. Of these women, most stated that their homes were completely destroyed during their displacement. A woman in Jaffna said of her losses, *"We were living in a clay cottage then. My mother built a house, but we were not able to stay there. When we returned here, the house was completely destroyed."* While some respondents have been the recipients of resettlement funds for housing development, these funds are typically insufficient for full-scale recovery. The insufficiency of funds along with the burden of rebuilding their homes, is a significant barrier to women when rebuilding their lives.

Many women lost assets during the war, including vehicles, bicycles, jewellery, furniture, household items, and other property from inside their homes when they were forced to displace. In many cases, property was either stolen during their displacement or destroyed during shell attacks and through other war-related violence. A woman in Mannar, while describing her losses, said, *"Everything was lost. My house was damaged...all the vehicles are gone. I lost the sewing machine and my occupation. We had boats for fishing; now nothing is there. Now we are in a temporary house. When we earned money, war took away everything. Then again after sometime the tsunami took away everything. My education was interrupted because of the war. Even now, my sister says that I was the one who was keen to study. Then I lost interest as we were displaced."* These lost assets and the consequential lack of accumulated wealth over 26 years of war typically cannot ever be recovered; this is a huge burden on women as they rebuild their lives.

As many women rely on agriculture-based livelihood activities for their incomes, the destruction of cultivation and agricultural tools during the war period has had a major impact on their livelihoods. Women who were interviewed cited the war as having destroyed wells, water pumps, and land, which are important when engaging in agricultural livelihood activities and for everyday domestic purposes. Additionally, they also mentioned losing their cattle, poultry, sewing machines, poultry sheds, and shops during displacement. For example, when asked about her losses during the war, a woman in Mannar mentioned, *“Thirty-five cattle, motorbike and water pump. You can calculate the worth of these 35 cattle. Before the displacement, the cattle were generating a good income from the LTTE.”*

Another woman who has incurred multiple losses due to the war elaborated, *“I need a well. I cannot drink the well water after the shell attacks. I cannot wash clothes. The water is yellowish... We have to cross the road and go to another place to fetch drinking water. This water is yellowish, too. We cannot wash white clothes as they too turn yellow.”*

Paralleling the previously mentioned losses were the physical impacts that the war had on the natural landscape where many who were displaced were living. Many women spoke of losing coconut trees, agricultural spaces for land cultivation, and the overgrowth of forests in land they previously farmed or were housed in before displacement. A woman in Vavuniya stated, *“When I come back after displacement, all of the land was bare. Before displacement we had lots of trees like coconut and jackfruit trees. But nothing is available now. It is as if we are settling in a new place. We lived a better life before the displacement. We did cultivation like rice, finger millet, and grams. We were happy then.”* As women resettle back in their lands, this type of destruction to the natural landscape has acted as an added burden on them. In many cases, it has also prevented women from accessing natural resources and familiar livelihood activities they may have engaged in prior to the war.

#### 4.5.2 Loss of lives, disappearances, and injuries

Many of the women interviewed have experienced the loss or disappearance of husbands or family members, which has disrupted their household structures, support systems, and livelihood activities. From the interview sample, 57 respondents, or 48 per cent of all respondents, spoke of a husband or family member who died or disappeared due to the war. Of this number, 38 women, or 32 per cent of respondents, lost at least one person due to the war, and 19 women, or 16 per cent of respondents, lost more than one person (see Table 13).

*Table 13: Experience of loss of lives of respondents*

<b>No. of lost lives</b>	<b>Number</b>
One person	38
More than one person	19
None lost	61
<b>Total</b>	<b>118</b>

Among the women interviewed, women from Kilinochchi were the worst affected, with 80 per cent of respondents having lost at least one person in their family, while 59 per cent of women from Mullaitivu, 40 per cent from Jaffna, 62.5 per cent from Vavuniya, and 10 per cent from Mannar said they lost at least one person due to the war.

*Table 14: Lost lives per district*

<b>District</b>	<b>Number of lost lives</b>
Jaffna	16
Mullaitivu	13
Kilinochchi	16
Mannar	2
Vavuniya	10
<b>Total</b>	<b>57</b>

Of all women interviewed, 39 women, or 33 per cent of respondents, lost their spouses due to the war. Some deaths occurred during displacements due to the

active violence of war. Other women spoke of their spouses being killed by the LTTE, other militant groups, or the army. In discussing her husband's death, a war widow in Jaffna explained, *"When he was displacing, he changed routes because of a shell attack. When they did shell attacks in Killinochchi, he went to Akkarayan. When the shelling started in Akkarayan, he went to Paranthan. Like this, he changed destinations. Finally, he reached Vattavilaan and died in a shell attack at Udaiyarkattu hospital."* Deaths of spouses have had a major impact on women's economic stability, access to mobility, social standing, and psychological well-being. Additionally, in many households, men share income-earning responsibilities with women or are the main income earners. Therefore, these losses have required women to undertake the dual responsibilities of care and household work alongside the income earning responsibilities of their households.

Many women also spoke about losing family members due to shell attacks and other forms of war violence. Family members were caught in the crossfires of militaries or targeted by the LTTE, army, or other military groups due to their alleged affiliations. A woman in Jaffna lamented, *"During the displacement one of my elder brothers passed away in an accident...he died during a shell attack. He was the eldest brother in our family. Later, another elder brother also died in a shell attack in Mannar."*

Similarly, approximately 14 per cent of respondents spoke of family members who were disappeared during the war. A woman in Vavuniya stated, *"My husband was affiliated with PLOTE<sup>19</sup>. He disappeared in 2011. I still don't know what happened to him. He disappeared when he was in Batticaloa"* As family members provide important social and economic support for most women, their loss has added a significant burden on women when trying to recover from the impacts of war.

### ***Lack of institutional support in the case of deaths and disappearances***

In the case of deaths, and especially disappearances, the lack of transparency and institutional support for women to get information about loved ones has been an

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<sup>19</sup> People's Liberation Organisation of Tamil Eelam is a former Tamil military group that became a paramilitary group and political party.

added barrier to women. In these cases, women mentioned going to extraordinary lengths to get information on their family members. One woman even discussed how she was not made aware of her husband's death until she extensively searched for his whereabouts: *"In 2008, he started travelling from Vanni without a pass. On the way they caught him while travelling from Mannar and shot him. He spoke to me from Mannar. After that I didn't have any communication with him. Thereafter I went to Mannar and lodged a complaint at the police station. Only then did I became aware that they keep the arrested illegal travellers at Nanaattan camp. I went to Nanaattan camp and inquired about him. They told me that his name was not on the list and instructed me to lodge a complaint at the Mannar police station. In the police station no one paid much attention to me. During that time the army patrol personnel told me that there are two dead bodies at Mannar hospital and advised me to go and check there. According to their instruction, I went to the hospital and confirmed that one of the dead bodies was my husband. After that I spoke with the judge and the court handed over the dead body to me."*

For some women, not having information and/or institutional support regarding incidences of deaths and disappearances prevent them from getting the legal documents necessary to receive adequate resource support, compensation, and/or legal assistance from state institutions. Women who do not have a death certificate for their husband's death or disappearance are placed in a precarious, marginalized position where their status as female heads of households are not recognized and they are not given proper compensation for their losses. A woman whose husband was disappeared by the army said, *"I asked the GS<sup>20</sup> and other offices to provide me with his [husband's] death certificate, but they didn't. They are telling me that someone must confirm his death. What can I do to prove them he is dead? I haven't even seen his body. (crying)...I am not getting any help that I am supposed to get [due to a lack of a death certificate]."* The lack of institutional support exacerbates the existing difficulties women and their families face in coping with the uncertainty and trauma of having missing family members. Instead, they are forced to deal doubly with their grief alongside the material, social, and economic impacts of their loss.

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20 Gramasevaka in Tamil, or Grama Niladhari in Sinhala, is a village level administrative officer. They work under the subunit of the of Divisional Secretariat

## ***Mental health and psychosocial issues due to war***

While very few women discussed mental health issues directly, eight women spoke of the impact that the loss of lives, disappearances, and/or other factors of war have had on their psychological well-being. A woman in Kilinochchi whose husband died from a shell attack during the war said, *“My husband died in the war. I saw his body in the hospital. I was so upset. I was under medication. Then my son died in his 18th year. I am taking pills. Life is not easy.”*

A few women discussed suicidal thoughts and the physical consequences of their psychosocial issues which act as barriers when engaging in livelihood activities and when trying to recover from the war. For example, a woman who lost her husband during the war stated, *“I still feel that I should have died during the time of displacement, rather than struggling like this without husband. During the displacement, how many persons died due to fire and explosives? I wish I was one of them.”*

### **4.5.3 Impact of loss of lives on livelihoods**

Women who have experienced disappearances or deaths of family members during the war have been burdened with new roles and unfamiliar income earning responsibilities that have made them more vulnerable to poverty and hardship. In many households, the husband and/or other family members play a major role in bringing either the primary or supplementary income into the household, sharing care responsibilities, providing security, and creating an emotional and social support system for women. Therefore, losing this type of important support has acted as a major barrier for women when rebuilding their lives and engaging in livelihood activities.

For some women, the loss of a husband and/or male breadwinner has meant financial insecurity and hardship as they have lost an important source of financial support for their households. A war widow who earns income through poultry rearing stated, *“If there wasn’t a war, I wouldn’t have lost my husband and sons. My two sons would have looked after me well if there wasn’t a war...My sons would have been*

*income earners. Even if my husband had left me, my sons, who were educated up to grade 9, would have definitely looked after me in a better way.*" Without the financial security that male breadwinners may provide women, many have had to undertake the responsibility of being the main income earner and head of household for their households.

In many cases, interviewees also discussed having to balance the duties of income earning responsibilities with child care responsibilities without adequate support. This has limited the flexibility women have in choosing livelihood activities and have, for some, forced a choice between prioritizing livelihood activities and care responsibilities. A woman who lost multiple family members to the war along with her property and livelihood stated, *"The shop was destroyed and we had to displace again. Even if the shop was not damaged, I did not have any help to manage that. I had the baby and I did not have enough help to manage the baby and the shop."*

Additionally, many women who had lost family members experience disruptions to household structures, support systems, and status in society. The loss of a husband impacted women in unique ways by creating emotional, social, and economic gendered vulnerabilities within their households and society. For example, one woman described the obstacles that losing her husband has created stating, *"After my husband was hit by artillery and died, there was no one to help me; my small ones and I were left extremely vulnerable. Even after the shop was started, there were many who tried to prevent it. When I went to buy the land on which to do the shop, there were very unfair things...the land was sold to me at an exorbitant rate. We being women, we couldn't argue with the men to reduce the price. The landowners also know that we won't ask to reduce the price of the land, so they earned a good profit from us. It was amidst many hardships like that that I came to the position I am now in. At the time I lost my husband, I was 23 years of age. At such a young age, as a woman with three children to become widowed – you become very vulnerable in this society"* As exemplified by this experience, losing male support systems make women more vulnerable to losing their status in society and/or getting subjected to unfair treatment.

Amidst the respondents were also women who have been affected by injuries, whether injuries suffered by respondents or injuries suffered by family members, which have had long-term impacts on their access to capital, income, and livelihood activities. For example, a woman in Kilinochchi explained, *“Father was brutally beaten by the army and he was not able to do any hard work. He used to have a paddy field in our land. We ate from that. Then he couldn’t. If he feels fit, he will go to work as a labourer. Or he will be staying at home. My mother only earns by selling vegetables and looks after us.”* Therefore, injuries have also been a significant loss of human resources impacting on household survival as injuries prevent individuals from engaging in livelihood activities.

#### **4.5.4 Military and militarization of land**

Access to land rights and free mobility are important when engaging in livelihood activities. The presence of the military, which has limited people’s mobility, and the militarization of land have impacted the way women are able to engage in livelihood activities. In the case of some land, militarization continues to impact land ownership when withheld due to military control. For example, even after multiple years had passed since the end of the war, one woman stated, *“It’s [land] under the navy control. That’s our parent’s property. We villagers have applied to recover it.”*

A few women also mentioned militarization as a factor in preventing their livelihood engagement during the war. A woman who was unable to earn an income during the war due to a fear of the army stated, *“Yes, we suffered. We couldn’t work in the night. We couldn’t turn on the light and work. Fear was there. Army roamed in this road... Yes, we were scared inside...if the army comes, who will protect us? So sometimes I couldn’t deliver the orders in the morning. Otherwise, I had no issues.”*

#### **4.5.5 Land and housing issues**

Many women experienced issues related to land, land ownership, housing, and aid given for housing development. In the process of resettlement, many women said they received housing scheme funds from the Indian Housing Scheme, NGOs like CARE International, and state housing schemes in order to rebuild their homes. A

woman in Mannar, who has experienced multiple displacements, and faced sexual harassment by government officials during her resettlement said, *"In 2000 we went to our home town [Manakkudippu]. We were there until 2004...Then we got the housing scheme. So we built a house. Our land was close to the sea; within a year the tsunami struck. They resettled us in MulliVaikkal. So there, we built a house. It was [sponsored] by CARE organization. At that time [they gave] 5 1/2 lacks... Government gave 15 perches of land."*

Some respondents faced land issues because they are currently or were formerly living on government land without land deeds. Respondents who had to abandon their land due to the violence of war and displacement, without having documentation of land ownership, face insecurity in land ownership after the war. A woman who has displaced multiple times and has lost her income and livelihood due to displacement stated, *"It's not our own [land]. It's the government's land...once the land officer came and measured the land to give to us. Before we got the title, we were displaced. The ones who had the deed were given some kind of remedy. We do not have a deed...only had a number. So we couldn't get [land]."* Additionally, when households do not have a deed or legal ownership of their land, they remain vulnerable to being forced out of their homes when the government requires their land.

For some respondents, loss of land and uncertainty surrounding land ownership has prevented them from securing land and housing after the war and/or during resettlement. A woman who displaced and lost her land in 1990 said, *"We paid him [landowner] 3000/- but didn't write the deed as he said it can be done only after full payment. This was 1986 or 1987. He gave a chit. We had it. Then we went to India. When I returned from India I asked for the land. I showed the chit. My mother sent it to me. But he [the landowner] said it is sold for some other people. The landowner at that time didn't sign in the chit. So we couldn't get it back. So I bought this land."* The lack of institutional support that women receive when facing these issues have acted as a barrier in gaining stability in the post-war context.

Many women spoke of receiving housing assistance and resettlement grants after the war. These have been helpful to women who have lost their land and property due to displacement or due to the violence of war. However, the majority of respondents who received housing scheme grants stated that the funds they were given were insufficient to complete the building of their homes. This is exemplified by a woman who stated, *“They gave us the grants in instalments, as we finished the work. We still spent our own money too as what they gave was not sufficient to complete construction. I mortgaged my jewels [to complete construction]. But, now the house is demolished by the war.”* As a result, many women have been forced to either stop construction and live in an incomplete house or sell valuable jewellery and/or accrue the added burden of large debts in order to rebuild their homes.

In other cases, some women also discussed not receiving much-needed funds from housing schemes due to land issues. Some women were not chosen for housing schemes because they do not have a deed for the land they are residing in or are not the full owners of the land. When discussing land issues and housing schemes, one woman in Jaffna stated, *“That is what I am worrying about. I was not selected for any housing scheme because of this house [a small hut]. When the housing scheme was implemented, I didn’t receive the deed for the land. When I completed the procedures for obtaining the deed and got the deed in hand, all the housing scheme allocations had come to an end.”* As the issues of land deeds and rights have been contentious and ambiguous in this region where the war was primarily fought, this is a huge impediment for women when trying to rebuild their lives.

#### **4.6 Post war livelihood assistances for women**

Whether due to displacement, loss of lives, trauma from war, loss of property, or by other means, all the women interviewed mentioned various ways that the war has impacted them and their livelihoods. In order to support affected communities to rebuild their lives after the war, many government, non-government, and other groups developed and implemented various interventions by way of livelihood assistances and resettlement funds.

Of the women interviewed, 58 respondents, approximately 49 per cent of respondents, mentioned that they received either cash or material assistance for post-war livelihood support. Within this group, 16 respondents, or a little over 13 per cent, said that they received more than one livelihood assistance. On the other hand, 28 women, almost 24 per cent, said that they have not received any livelihood assistance. Meanwhile 32 women, or 27 per cent, did not respond clearly to the question of whether they received livelihood assistance or not.

Most women who were interviewed have received some sort of post-war aid assistance from either the government, non-governmental organizations, and/or other organizations. These have included local government agencies, women's associations, religious groups, and bi-lateral organizations, amongst others. Assistance has come in the form of cash grants for resettlement and livelihood development, livestock, tools for house reconstruction, and livelihood tools (pots, pans, gardening tools, seeds, water pumps, wells). Some assistance has included training programmes on livelihood skills and marketing training for small businesses. For example, a woman in Jaffna said she received, *"Cooking utensils from Thiyagi Foundation through my Grama Niladhari. I received food stamps and I got food items from these stamps. Furthermore, I received tin sheets and cement [for housing reconstruction]. Those are the only items I have received."* Many women stated that these forms of assistance have been helpful when trying to rebuild their lives after the war.

On the other hand, a few women also discussed not receiving livelihood support even having applied for it. The lack of support is an impediment for women who have lost much of their property, assets, and human capital due to the war. A woman who lost her husband during the war, along with much of her property, said, *"I haven't received anything even though I have filled a lot of forms...The G.S. is saying that my husband is recognized as LTTE and that is why they are not able to help me... (G.S. said that) my card registration has been returned to them because my husband was LTTE."* For women whose family members had an association with the LTTE or another non-state militant group, this is especially difficult, as they must struggle with their losses alongside the backlash they face from both society and institutions.

#### 4.6.1 Type of livelihood assistance

Government and nongovernment organizations have introduced various types of aid interventions and livelihood assistance programmes to women. Livestock-related livelihood interventions are the most popular livelihood support provided by these groups. The support to develop poultry or cattle-rearing ventures was given directly in the form of livestock including chickens, goats, and cows. Of the women interviewed, 25 women, or 21 per cent of respondents, received livelihood support through either poultry or cattle.

Some women also received small grants or material assistance to buy livestock or poultry, make sheds and cages, and to buy feed for the animals. Typically, women used livestock and poultry to sell eggs, meat, and milk for income and also used what is produced for their own households. For example, one woman stated, *“Last year they [World Vision] gave 10 chickens. Now only six are remaining. A few died, and one or two we used for curries. It is farm chicken. So they won’t reproduce. It lays eggs. I sell the eggs and take it for home purposes too.”*

Additionally, women spoke of receiving farming and home garden assistance in the forms of water pumps, seeds, fertilizers, and grants for building wells. Some women have also received livelihood assistance related to fishing in the form of nets or cash grants to buy tools and equipment. A woman in Mullaitivu explained that, *“They have given 35,000 rupees of livelihood assistance. I bought a water pump, wheelbarrow, ½ hundredweight barbed wire (about 25kg), hoe, and an agrochemical tank with this money. It was given by an organization for livelihood assistance. I bought these items with the idea of doing a home garden because we have a water well. Also, they gave us chilli, eggplant and tomato seedlings.”*

Another common type of livelihood support given to women has been assistance to do tailoring and sewing. Of the women interviewed, 10 women said they received a sewing machine through a livelihood intervention scheme. Within the interviews, two women said that they were supported by INGOs to start a group tailoring shop with other women. For this venture, they were given machines and initial materials to begin their business. For example, a woman in Mannar who does snack making

activities stated, *“It [the sewing machine] was given by the government. There are people who came from Australia to open a shop and take girls to sew dresses. They are going to provide salaries to these girls. My daughter was also selected for that scheme.”*

Almost all livelihood interventions introduced by government and nongovernment entities are targeted at developing or supporting a livelihood activity that has already been seen as women's traditional work. This included poultry and cattle rearing, sewing, compost making, food making, mixture making, home-based handicrafts, and other small industries. Although this type of livelihood assistance has been successful for some women, many spoke of the problems and limitations of such support when rebuilding their lives in the post-war context.

#### **4.6.2 Government schemes: Samurdhi, Public Assistance Monthly Allowance (PAMA), and disability allowance**

Government support in the form of social security schemes, such as the Samurdhi Programme, the Public Assistance Monthly Allowance (PAMA), and disability allowance, provide an important form of assistance to women, especially female heads of households. The Samurdhi Programme, under the Department of Samurdhi Development, is a social security initiative with the objective of assisting the poor and alleviating poverty in the country<sup>21</sup>. It comprises of a cash transfer and subsidy programme, social security programme, nutritional programme, and a microfinance and livelihood development programme<sup>22</sup>. The Public Assistance Monthly Allowance is another government social protection programme that provides a monthly allowance to low-income households that fall below the poverty line. Some low income households with persons with a disability also rely on a monthly allowance sponsored by the National Secretariat for Persons with Disability (NSPD). While many women interviewed are beneficiaries of social protection programmes such as these, they typically provide little financial relief for most households. Amongst the women interviewed, 68 women, almost 58 per cent of respondents, said that they

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21 More information on the Samurdhi programme can be accessed on the website of the Department of Samurdhi Development at <http://www.samurdhi.gov.lk/web/index.php?lang=en>

22 Tilakaratna, G. and Jayawardana, S. (2015). Social Protection in Sri Lanka: Current Status and Effect on Labor Market Outcomes. SARNET Working Paper No. 3. Institute of Human Development. Available at: [http://www.ihdindia.org/sarnet/wp/SARNET\\_WP\\_3.pdf](http://www.ihdindia.org/sarnet/wp/SARNET_WP_3.pdf)

receive monthly support from at least one government scheme for social security including Samurdhi, PAMA, or the monthly allowance for disabled persons. On the other hand, 47 respondents said they do not receive anything, and four women from Weli Oya did not respond (see Table 12).

*Table 12: Social Security Schemes*

<b>Social security scheme</b>	<b>Number of recipients</b>
PAMA	9
Samurdhi	55
Allowance for disabled persons	2
Samurdhi and allowance for disabled persons	1
Samurdhi and PAMA	1
No Samurdhi	46
No response	4
<b>Total</b>	<b>118</b>

Among the respondents, 57 women, or 48 per cent of all respondents, are receiving Samurdhi support. However, many expressed dissatisfactions with the programme due to the small amount of support it was providing, with some beneficiaries receiving as low as 200 rupees per month, while others are receiving as much as 3000 per month. This is exemplified by a female head of household who said, *“I am receiving Samurdhi. Once in three months they give it to my daughter and me. Last month they gave 1500 rupees and took 1000 rupees as a share payment.”* The criteria that dictated the support amount was not discussed.

Others also complained about the inconsistency of Samurdhi support with most respondents saying they received support at irregular intervals and were given inconsistent amounts. Additionally, women also said that varying amounts are deducted from their Samurdhi payments without their knowledge. A Samurdhi beneficiary in Kilinochchi stated, *“We don’t get it every month. We get it once in three months and so on, like that. We received 5000 rupees once, 8000 rupees another time, and 10000 rupees another time.”* Therefore, while the Samurdhi service is an important source of income for women, especially female heads of households, they are unable to depend on this service due to its inconsistency and sparse amount.

Amongst the women interviewed, only 10 respondents said they were receiving PAMA payments. However, as the monthly PAMA payment is typically very low, with an allowance that can be as low as 350 rupees a month, this is not a significant form of social security for most recipients. Additionally, not many women are beneficiaries of allowance for disabled persons, with only three women having identified themselves as beneficiaries. Of that number, two of the women are receiving this assistance due to physical and mental issues, and the other woman is receiving 4500 rupees a month for her special needs daughter.

Some women also talked about issues in receiving Samurdhi support, indicating that women who may greatly need and benefit from this financial support are not receiving these funds. One woman who is trying to develop her income earning activities said, *“Capital is the issue. If I can have a garden I can grow banana and manioc. Or if I can have a goat or a cow, it will be helpful. But I don't even get Samurdhi. They registered me and then they stopped...I didn't get any help from the government.”* It is evident that there is also a lack of transparency in information available to beneficiaries regarding the programme. Amongst the women who did not receive any social security support, 47.5 per cent of respondents are from Jaffna, 44.4 per cent are from Mullaitivu, 15 per cent are from Kilinochchi, 45 per cent are from Mannar, and 50 per cent are from Vavuniya.

#### **4.6.3 Issues with livelihood assistance programmes**

While livelihood interventions have been an important form of support for households in the war-torn region, many such schemes have been short-term and unsustainable. According to the interviews, very few livelihood interventions have been designed to assist the long-term economic development of women recovering from war. Livelihood interventions that could raise a considerable income and could sustain women during the challenging initial phases of starting a livelihood activity were rare. There were only a few cases in which intervention programmes developed successful models that accounted for women's multiple barriers and responsibilities impeding their engagement with the labour market.

## ***Factors causing unsustainable interventions***

The majority of the livelihood interventions given to women were short term, one-time grants or material assistances with minimal to no follow-up. Intervention programmes rarely supplemented their assistance with training in the given livelihood activity nor did they look into whether recipients had experience in the activity. A war widow in Jaffna who received assistance from an NGO stated, *“They (NGO) visited two or three times. They told me to put injections, provide medicines for the diseases and to provide feed for them [hens]. We couldn’t do this sometimes as we didn’t have money. So they gave up. Later we opened the shed and allowed the hens to go out, but mongooses ate them all...they [NGO] told us to buy the feed ourselves...they didn’t come afterwards”* Typically, the size of the support was small and women neither earned substantial profit nor developed the activity to a substantial level.

Most livelihood interventions did not consider the unique conditions and capacities of women, especially those of female heads of households, who are balancing care work and household work alongside their income earning responsibilities. This is exemplified by a woman who received assistance for a particular venture when it was not the proper season for that livelihood activity: *“A women’s organization (Mahalir Sangam) gave 10,000 rupees yesterday...for a dried fish business (karuvaadu)... But there is no fish in this season to dry. I told them as well. To make dry fish, it will take another two months. They said that they will come to monitor after three months...The issue is we do not have a fishing net. I must get a net. Then when the season starts I can dry the fish. Now I have the money to buy fish. But there is no fish...So everyone is going through hard time. If I keep the money, it’s no use. I may spend it on day-to-day expenditure.”* Many interventions did not take into account the conditions of a woman’s house and/or natural environment when granting assistance, which oftentimes caused the intervention to be unsuccessful.

Additionally, based on many respondents’ experiences with livestock interventions that granted poultry and cattle to recipients, it was evident that this was not a sustainable, successful livelihood intervention as most often, livestock ended up dying due to various conditions. In fact, of the 17 women who received poultry as livelihood

support, 16 women lost their chickens, with a majority of chickens dying due to an illness. For example, a woman stated that, *"They [Samurdhi] gave 25 chickens, but only 10 are remaining. I don't know what happened. They [Samurdhi] came and injected medicine to them. They were chicks. I was looking after them... but 15 of them died. They were the weakest ones that were given. They are country chicks, and they still didn't lay eggs."* Many other women described similar experiences. Multiple women also mentioned cases in which they were not given the correct type of livestock as was promised. For example, many women were given roosters when they were told they were receiving egg laying chickens for poultry rearing.

Additionally, when livelihood activities fail, there are no backup plans strategized by government or NGOs to support and sustain the livelihoods of recipients. For example, a woman in Mullaitivu said, *"They gave me five goats, but all of them died...I reared them for three months. I took good care of them...and finally they died...we informed them that all the goats were dead...They said that they cannot do anything about that."* Women are left to deal with the aftermaths of unsuccessful, one-shot assistance programmes and are forced to find other mechanisms to make incomes.

Some women who deserved livelihood support were not given anything or given support for a different activity than what they requested. In some instances, where one person may have received the support of multiple assistance programmes, others did not receive any. The reasons for this are unclear. Furthermore, women's past experiences or current situations, including past trainings or exposure to certain livelihood activities, were not considered when implementing a new livelihood intervention programme, which may have contributed to them being unsustainable. For example, one woman in Jaffna complained about inappropriate livelihood assistance saying, *"I know tailoring. I came from Vanni and used to work on garments. So far I have no investments to start a tailoring business...They gave me a sewing machine, they gave a machine for all who came from Vanni through the D.S. Office...Later again the ones who came from Vanni were registered by the government for livelihood supports. I also gave my name. I asked them to give me cash assistance so that I can buy things (other materials to make garments) and start my work... But they gave me a second sewing machine. They keep having*

*meetings with widows. They ask us what we need; I always ask for capital. They record it and go.*” Many others reported similar experiences of receiving gendered, inappropriate livelihood assistance support like sewing machines, livestock, and gardening materials without consideration of the requirements of the woman to be successful when implementing a programme. This lack of necessary and appropriate support prevents women from becoming independent and developing their ventures.

Others also mentioned receiving training in a livelihood activity by one organization and receiving additional assistance in a different form of activity. For example, a woman in Kilinochchi working at a mixture company said of her experience, *“I received tailoring training. I got a certificate as well. They also promised they will give me a sewing machine, but they never gave me one. After resettlement, Save the Children gave me chickens...I used to sell eggs for 200 or 300 rupees every day. But I couldn’t keep them longer because of this jungle. Ferrets often come from the jungle and eat the chickens”* This indicates that some livelihood training programmes are short-lived and do not always produce the expected outcomes in livelihood engagement.

There were a few interventions which successfully contributed to the economic and social development of women. In one case, an interviewed woman was part of an INGO-supported livelihood assistance scheme with five other women; together, they formed a successful group tailoring shop. They were given support in the form of sewing machines and raw materials to start their business. By working as a group, they were able to address and deal with common issues faced by women such as harassment, care responsibilities, and transportation limitations. In another case, a group of women received support from two interventions that provided them the opportunity to continue their business despite setbacks like machine repairs that interrupt capital accumulation. These types of interventions that support the long-term development of a livelihood scheme give opportunities for women to accrue capital and sustain their businesses.

## **5. Conclusion and policy recommendations**

### **5.1 Overview of analysis**

Despite the severe experiences of discrimination, control, and violence that many women in the Northern Province of Sri Lanka have faced, most women show strong resilience in dealing with these harsh experiences. Women, especially female heads of households, are leading their lives, families, and communities without much consistent support from the government, NGOs, private sector, and/or other actors. While their experiences are fraught with various socio-cultural and gender barriers, which have been exacerbated by the 26 years of civil war that was primarily waged in the region, most women are leading their households and engaging in various livelihoods in order to maintain and support the needs of their families.

### ***Women's livelihoods and livelihood interventions***

As the majority of women who were interviewed were female heads of households, their incomes were the main income source of the household they lead. While spouses or other male heads of households may have previously brought in the main incomes for their households, when women take over that role, the livelihood activities they may have been doing as supplementary incomes for their households tend to become the primary income generating activity. For women in the lower socio-economic strata in the post-war Northern districts, their engagement in livelihood activities are typically an extension of the socially constructed gendered roles that women are expected to play. Therefore, common livelihood activities include producing food, poultry and cattle rearing, home gardening, sewing, cultivation, amongst other similar, gendered income-earning activities. As these activities do not bring in high-income returns, many women are engaged in more than one livelihood activity to meet the daily needs of their households.

The income generation tasks of women are heavily dependent on their own physical labour. Many women gather skills and knowledge on their livelihood activities primarily from their childhood, from mothers, family, and neighbours. Only a few women received training from a government or non-government institution. Often,

even whilst having received training from institutions, they have difficulty continuing these livelihoods as they do not bring high income returns or are not sustainable due to lack of resources. Furthermore, the majority of economic empowerment and/or livelihood projects have not focused on ‘growth’ or uplifting the status of women and their families. The support and interventions have been minimal and do not account for the unique situations of the women or the landscapes in which they are working.

Typically, the livelihood support and interventions provided to female heads of households are immediate and small scale. Therefore, these interventions do not provide considerable support to female heads of households who must bring in the main incomes into their homes. Systemic, long-term support for women to initiate, establish, and sustain a livelihood activity was hardly found among those interviewed. This may be because women’s own histories and experiences along with the skills and knowledge they may have acquired in the past are not recognized nor considered when livelihood interventions are given to women. As a result, these interventions are rarely sustainable or effective. Alongside this, there were no specially designed livelihood programmes for women with health or medical problems or women with disabilities.

### ***Access to resources and marketing***

For many women in the province, accessing necessary resources, including financial, human, and natural resources, for livelihood engagement is challenging. As many women are female heads of households, they typically lack the human resource provided by the presence of a spouse, which also acts as a barrier in accessing financial resources. Furthermore, many women are reliant on natural resources for their livelihood activities such as cultivation, home gardening, and handicraft making. However, when the natural landscape is not conducive for these types of activities, or when the natural landscapes have been changed and impacted by the war, women face challenges to their livelihoods. Additionally, women also face difficulties in accessing raw material and equipment and tools necessary for their livelihood activities. In most cases they are not aware of the actual prices of resources or their products in external markets, preventing them from earning adequate incomes.

Much of the livelihood activities in which women are engaging are dependent on their own labour, and many women produce marketable products from that labour. This includes activities such as food preparation, handicraft making, tailoring, and production of similar marketable goods. Most women use traditional, local methods of marketing by primarily selling to their local community, village, or district. However, a few women are marketing their products to outside districts through agents, such as business people, NGOs, and brokers, while other women are using their own labour to market outside their districts. Gender barriers related to safe and free mobility restrict many women from marketing outside their known communities. Additionally, as markets have opened for external products in the post-war context in the North, women are losing their markets of items typically made by them to bigger companies mass-producing these goods.

### ***Socio-cultural norms and gender barriers***

Beyond the impediments to women's labour market engagement discussed above, socio-cultural norms and gender barriers also restrict women. For most women, the burden of care work, negative socio-cultural norms and values, and the fear of physical and sexual violence are seen as key impediments to their substantial economic development and free engagement in economic activities in the public sphere.

In this study unpaid care work comes up as a major barrier for women to engage and develop in any other work. In the case of female heads of households, they are forced to balance the dual responsibilities of care and house work alongside their income earning responsibilities. Furthermore, care work doubles in families with disabled persons, injured members, and/or the elderly, which is a common feature in the North. While significant parts of women's physical and mental capacities are absorbed into the household work, including cleaning, washing, cooking, looking after the children and other family members, and the education of children, they have to struggle hard beyond their individual capabilities to establish themselves in another livelihood activity.

Furthermore, socio-cultural norms about women's spaces, including notions of women's roles in the domestic sphere limit women's mobility and their ability to engage in the public sphere. While many women have the skill and capabilities to engage in livelihood activities both in the home and beyond, they tend to face social stigma and various cultural barriers when engaging beyond the home. Only a small minority of women who are able to overcome the fear and stress of gendered socio-cultural attitudes are able to economically establish themselves significantly.

Most women are struggling to see themselves beyond their traditional roles as caretakers and homemakers and therefore do not engage in non-traditional forms of livelihoods. These limitations in imagination are reflected in the strategies and programmes implemented in the province by government, non-government, and other institutions. Furthermore, the study did not find any structures or systems established either by government or non-governmental institutions to deal with the multiple challenges that women face when engaging in livelihood activities.

### ***Impacts of war on women's livelihoods***

Finally, almost all the women interviewed have experienced and/or have been affected by various aspects of the war in Sri Lanka. The intensities of experiences vary from single displacements to multiple displacements, loss of resources and education, fear of violence, direct threats of living under shelling and bombs, and experiences of injuries, deaths, and disappearances.

In the post-war context, women, especially female heads of households, are carrying all the burdens and trauma of war, which has added to their existing barriers to engaging in livelihoods. While most women have experienced many losses in their lives, the support given to them by government, non-government, and other institutions has been minimal. In fact, there is a huge gap between what they have lost and what has been given to them as post-war relief.

Furthermore, initiatives and interventions such as housing and livelihood support are in many cases insufficient, thus contributing to women entering cycles of debt and poverty. In most cases, post-war livelihood support initiatives do not consider the

complex realities of women and the multi-dimensional impacts that three decades of war may have had on their lives, along with existing socio-cultural barriers. Programmes and intervention projects are typically short term and unsustainable and have not been developed based on the practical gender and economic needs of women. For example, when instituting a programme, practitioners do not consider the ways in which socio-cultural norms, care responsibilities, and/or violence may intersect and prevent women from engaging in livelihood activities.

The study clearly finds that there are multiple, complex impediments that women are facing when engaging in livelihood activities. These stem from historical gender discriminations, the war, the changing work and market systems, and the inconsistencies in the interventions and development approaches of the State and development sectors. There is urgency for developing new strategies that could address the multiple, complex issues faced by women. Long-term, multi-faceted programmes that could address the complex causes of women's current status in the post-war context and bring about substantive changes must be strategized and implemented.

## **5.2 Policy recommendations**

The findings of the study, based on 118 in-depth interviews of women, primarily, female heads of households, suggest that women are facing multiple, complex barriers to livelihood engagement. Their lives are impacted by gendered socio-cultural norms that restrict their mobility and dictate the spheres in which they are able to engage outside the domestic space. Care work and household work take primacy in most women's lives and limit their time and capacity to engage with certain livelihoods. Women typically have less access to resources and for them, financial, human, and institutional resources are especially limited and/or scarce. Furthermore, their lives have been severely impacted by the war due to disappearances of family members, lost lives, property, incomes, livelihood activities, amongst other losses. When designing and implementing interventions that target women's economic and social empowerment, it is important to consider these barriers. The following section will discuss various policy interventions that could address these issues in policy design.

Creating enabling environments for women to engage, develop, and become successful in their work beyond the domestic sphere is essential. Since women are limited from engaging in livelihoods due to the responsibility of care work, it is necessary to recognize that care work is a limitation to women and typically impede their development. In order to address this, the State should create policies to recognize this limitation and to create facilities to share and reduce the burden of care responsibilities on women. Special attention should be given to single parent households, particularly female heads of households. Furthermore, traditional cultural values that place care responsibilities primarily on the shoulders of women must be challenged within State institutions, media, local communities, and in the country-wide narrative. In fact, State and civil society actors should strategize actions and mechanisms to change these socio-cultural barriers that dictate women's spaces.

Government, non-government, and other institution development practitioners who deploy economic and development intervention programmes must commit to reframing the understanding of "livelihoods." Government and non-governmental organizations should stop claiming ad-hoc, micro-supply interventions such as small livestock support as livelihood assistance. Instead, these should be considered emergency supplementary food providers and income earning activities, as most such programmes have been short-term, and unsustainable as long-term solutions to women's livelihood engagement.

Concurrently, the State should define and standardize "livelihood" and "livelihood support" for women and establish a special definition for women in war-affected areas where they have to rebuild their lives with complex losses in their lives. The standards should consider women's access to resources alongside incomes that could fulfil the basic living needs of women and their households. Furthermore, the ability to sustain the activity and the ability to move beyond the challenges that women face, including traditional socio-cultural barriers and militarization should be prioritized. Therefore, livelihood support projects by government and nongovernment organizations should be long-term and must support the experiences of women in the post-war context.

There is a critical need to explore and implement alternative models for women's economic empowerment by taking into consideration the unique experiences of women in war-affected areas. Currently most interventions programmes implement small grant/micro finance models for women. However, these have shown to be unsustainable for women facing multiple financial vulnerabilities. Women entrepreneurs, especially female heads of households, in the war-affected areas require strong financial models, that account for the financial insecurities they face, to sustain their entrepreneurial ventures, these models must include mechanisms for retaining capital with a special emphasis on accumulation, re-investments, and savings. Strategies that could address the multiple, new responsibilities and issues of war-affected women including care responsibilities, trauma and mental health issues, and new income earning responsibilities should be integrated into economic interventions.

Interventions that strengthen women's access to resources and marketing strategies should be prioritized when implementing economic development projects. As local markets are becoming flooded with external products that compete with goods produced by women in the region, innovative production ideas and marketing upgrades are required. However, interventions should not be limited to gendered livelihood activities. The use of local products, especially goods produced by local women, should be promoted amongst local communities.

As most women in the Northern Province have experienced long-term impacts of war, including loss of human resources, assets, and livelihoods, women should be compensated fully for their losses. Interventions such as resettlement funds and housing schemes, which have placed women in cycles of debt due to insufficient funds and support, should be revisited. More sustainable mechanisms for support, such as reparations, should be prioritized within the region.

### **5.3 Concluding reflections**

In analysing the stories of the women in the Northern Province interviewed for this study, a picture arises of the everyday barriers that women face when engaging in livelihood activities and their resilience and strength in light of these barriers. Women, especially female heads of households, are particularly burdened by unstable livelihoods that provide little financial security, socio-cultural barriers that limit the scope of their engagement with the labour market, and the long-term impacts of decades of war. Of the women interviewed, most respondents spoke of gendered obstacles to accessing resources, transportation, government services, labour and household support, and livelihood activities.

These existing structural barriers have been exacerbated by decades of war and displacement, which have prevented women from accumulating education, skills, assets, and resources that provide limited protection for women. In looking at the social locations of the women interviewed in the Northern Province and their experience in conflict and war, it is evident that the war has placed the heaviest financial, social, and political burden on women. Therefore, when engaging in dialogue, policy, and interventions in the post-war context, it is important to highlight the nuanced experiences of women in order to champion their needs in a landscape of many losses and barriers.







# Making Ends Meet: Women's Livelihoods in Post-War Sri Lanka

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Women in Sri Lanka experience various forms of structural inequality and gender barriers that limit their engagement in the labour market. At the backdrop of these existing barriers, decades of civil war have exacerbated gendered experiences of discrimination and have increased the financial and social responsibilities of women within their households. With a notable increase in female heads of households in Sri Lanka, it is increasingly more important to identify barriers women face in supporting their households and to develop meaningful policies to support them. By way of using 120 in-depth interviews from the districts of Mannar, Kilinochchi, Mullaitivu, Jaffna, and Vavuniya this report contextualizes the narratives of women in the Northern Province of Sri Lanka in the post-war context in order to illustrate their diverse experiences of labour engagement, the barriers they face when engaging in livelihoods, the direct impacts that the war has had on their lives and their livelihoods and implications for policy.



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