

## **Meeting the Basic Needs of the Family: the Changing Economic Role of Wives and Daughters in the Villages of the North Central Province of Sri Lanka**

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### ***Abstract:***

*Women fulfill several important roles during their lifetime but in recent years, the productive role of rural women has assumed greater importance. Traditionally, their economic role was confined to work within their homes, home gardens, farms and villages. Today there is an increasing tendency for women to engage in full-time or part-time non-farm occupations. The objective of this paper is to assess the extent to which incomes of women in traditional tank villages contribute to the provision of food, clothing, shelter, health and educational requirements of their children through in situ and ex situ non-farm employment; highlight some of the conflicts faced by women when they attempt to balance the demands of their multiple roles; identify major issues and suggest suitable recommendations. The sample selected from three traditional villages included: a) male headed households in which the husband and wife spend an equal proportion on basic needs, b) de facto and de jure female headed households and c) households with unmarried employed women. Accepted ethnographic techniques were used to collect data. The study highlighted the urgent need to support diversification of economic activities of rural women, combat domestic violence, facilitate them to obtain micro credit, acquire skills, and gain access to new opportunities.*

### **Introduction**

Women fulfill several important roles during their lifetime but in recent years, the productive role of rural women has assumed greater importance. Traditionally, their economic role was confined to work within their homes, home gardens and farms in their villages. Today there is an increasing tendency for women to engage in full-time or part-time non-farm occupations. Low skilled, less educated females work as petty traders, agricultural labourers and factory workers within the country and as domestic aides in the Middle East while the more educated women are employed in teaching, clerical and other professions. Income earned by the

younger unmarried women is spent not only in meeting the basic needs of the family but also on jewellery and household items to ensure a secure future after marriage. The expenditure patterns of older women, particularly in the *de jure* and *de facto* female headed households indicate that their income is spent primarily on family members and in constructing and improving their dwellings.

### Objectives

The objective of this paper is to assess the extent to which incomes of women in traditional tank villages contribute to the provision of food, clothing, shelter, health and educational requirements of their children through in situ and ex situ non-farm employment; highlight some of the problems faced by women when they attempt to balance the demands of their multiple roles; identify major issues and suggest suitable recommendations. The sample selected from three traditional villages included: a) male headed households in which the husband and wife spend an equal proportion on basic needs, b) *de facto* and *de jure* female headed households and c) households with unmarried employed women.

### Methodology

Three traditional tank villages from the North Central Province (NCP) in the Dry Zone viz., *Sangilikanadarawa* , *Mahakumbugollawa* and *Yakawewa* were selected for the in-depth study (Fig 1). A pilot survey was undertaken in 10 villages in order to select suitable villages that reflected diverse economic activities of women. The villages that were selected have a relatively higher poverty level than others in the North Central Province (Fig. 2). Stratified random sampling method was applied in order to derive a representative sample within each village. The sample of households comprised a) male headed ones where both husband and wife contribute to the household expenses; b) *de facto* and *de jure* female headed households in which females are the sole providers and decision makers and c) families in which young unmarried females provide the major proportion of funds required to satisfy the basic needs of the family. Altogether 470 individuals of whom 234 were females (including young girls) were selected from the 3 villages. Four research investigators spent three months in each village to collect in depth information. Questionnaires, in-depth interviews, key informant discussions and observation techniques were employed to collect data. The paper uses several case studies to illustrate the diversity of female employment, the hardships they had to endure and the way they were overcome.

Figure 1: Location of the Study Area

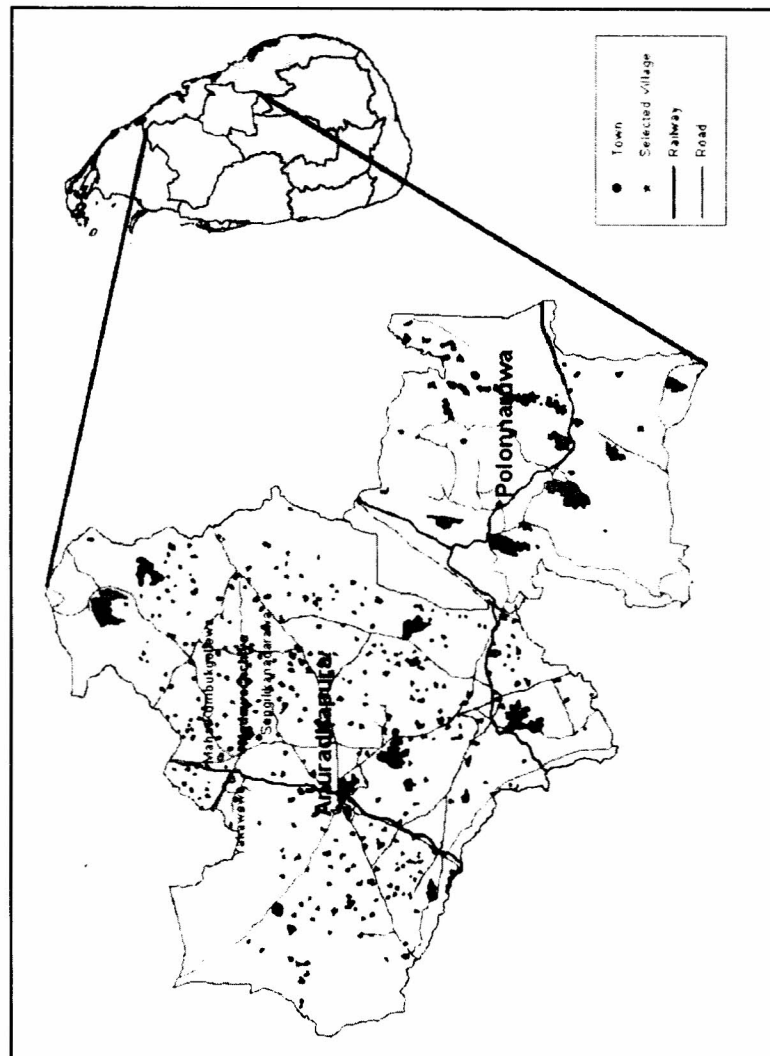
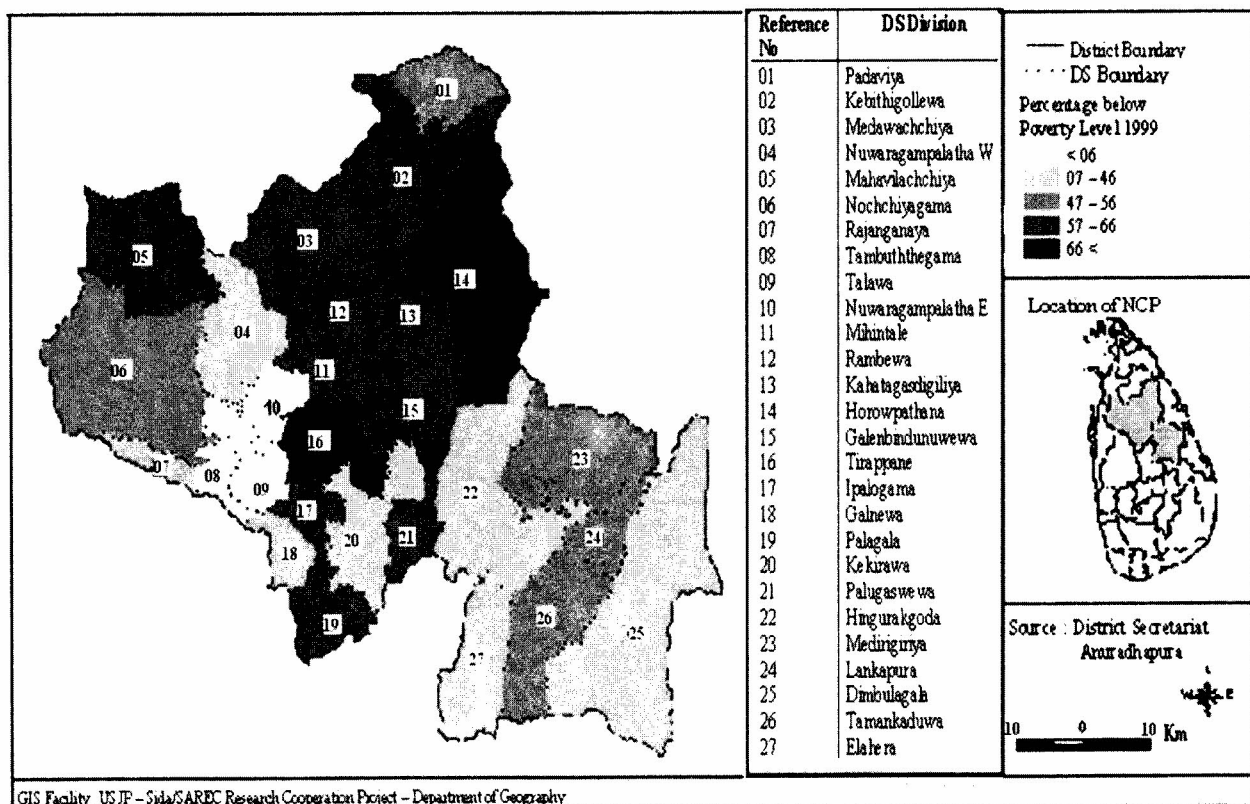


Figure 2: Levels of Poverty in the North Central Province





## **Conceptualization**

Recent literature on the diversification of economic activities of rural households in developing countries, highlight a number of salient features that are highly relevant to the study of the diversity of female occupations. A recent trend is that farming, within the total household economy, is becoming less important in rural areas of South East Asia and in other developing countries, (Eder,1993, Rigg,1998, White and Wiradi, 1989, Ellis,1999) and that the shift within rural communities towards livelihood strategies that avoid agriculture tends to be generational (Ritchie, 1993, Morrison, 1993). Secondly, as reiterated by Rigg (1998), the involvement in non farm work cuts across wealth categories but, for the poor, occupational diversification is a 'strategy of survival' while for the middle and higher income groups, it is a 'strategy of consolidation'. In a similar vein, White and Wiradi (1989) speak of the 'dynamic strategy of accumulation' of the rich.

Non farm work can provide a relatively higher and a regular income for low income households. Further, some occupations considered as 'respectable' such as teaching, can offer opportunities for upward mobility. Baker (1996) notes that the distinction between secure and insecure rural households, in terms of economic stability (at least in the context of the study area in rural Tanzania), is determined largely by the degree and success of household diversification strategies. Through 'strategies of risk aversion, income diversification and multi-activity, straddler households are successful accumulators and generate wealth which is used, inter alia, for purchasing more land, acquiring more urban assets or improving the value of existing assets' (Baker, 1996). Another characteristic is that there is a spatial fragmentation of the household, when some members of the household work in urban areas or abroad. Hence off farm work of the rural population entails temporary migration within the country or outside it.

As indicated by Ellis (1999), the diverse array of portfolios in rural areas, 'contributes to the sustainability of a rural livelihood because it improves its long-run resilience in the face of adverse trends or sudden shocks. In general, increased diversity promotes greater flexibility because it allows more possibilities for substitution between opportunities that are in decline and those that are expanding'.

Both males and females are responsible for the increasing diversification of economic activities in rural areas. Previously, it was the male who left the village to seek work elsewhere. Today, more women in developing countries are increasingly involved as semi skilled and low skilled workers in textile and electronic factories, as entrepreneurs in numerous non farm activities in both rural and urban areas and as domestic aides in Middle

Eastern countries. This new trend is due to a number of factors such as:

- increasing poverty, loss of males in households and the absence of farm employment opportunities,
- need for a secure future,
- globalization and industrialization and the availability of opportunities for employment that require psychological and physiological characteristics such as patience, dexterity and diligence (Rama, 2003); other qualities of employing young unmarried women cited by Rigg (1997) are their ability to concentrate, easy to control, are passive and docile, have a higher boredom threshold and have no parenting responsibilities,
- easing of traditional constraints that bound the females to the home and village, and the need for freedom from parental restrictions /supervision,
- increasing literacy, rising aspirations and reduction of their fear of the 'unknown',
- improvement of infrastructure and communication in rural areas,
- preference for a regular income and 'cleaner' work;
- consideration of non farm employment as an avenue for upward mobility.

Although there are considerable advantages in diversifying economic activities of females such as income enhancement and the resultant benefits accruing to family members; the reduction of adverse effects of seasonal poverty and risks, improvement of assets and gaining of self confidence, a number of adverse effects on females engaged in non farm employment has been observed. They include the disintegration of the family; neglect of children and increasing child abuse; abuses faced by female migrant workers and garment factory workers in Free Trade Zones (Gunatilleke, 1992; Gamburd, 1995; INSTRAW & IMO, 2000; Gunaratne, 2004; Thennakoon & Karunanayake, 2005).

### **The Region**

The North Central Province is a predominantly agricultural region located in the Dry Zone of Sri Lanka. Rainfall is seasonal and is received mainly between December to February from the North East Monsoon and from October to November from thunderstorms, depressions and cyclones. The region experiences rainfall fluctuations and the average annual rainfall has shown a declining trend in recent years. For example, the average annual

rainfall received for the 1931-1960 period, recorded by the Anuradhapura and Polonnaruwa Meteorological Stations was 1505mm and 1832.6mm respectively. During the more recent period of 1961-1990, there was a decline of the average annual rainfall to 1368.3mm and 1693.4mm. Rainfall from the North East Monsoon had decreased by 19% in both stations (Chandrapala, 1997). On the other hand, temperature has increased in recent years. Agriculture, particularly paddy cultivation is dependent upon rainfall during the rainy season and irrigation water during the dry season. The decline in rainfall and increases in temperature and in the frequency of droughts have impacted adversely on agriculture. Predictions of future climate change indicate a further increase in temperature and a decline in rainfall as well as an increase in the frequency and intensity of extreme events.

Traditional villages are some of the oldest rural settlements in the country comprising a) the tank in which rainfall (mainly from the North East Monsoon) and water from the small catchment areas and streams are collected; b) the dwelling site with houses and home gardens; c) the paddy fields and d) the upland areas in which other crops are grown, sometimes under shifting cultivation. Most of the tanks are small in size, with a catchment area of 20km<sup>2</sup> and a water depth of approximately 2.5-3.5 meters (Navaratne, 2001). The surface areas of the majority (88%) of tanks range from 2 ha to 60 ha (Somasiri, 2001). In recent years, the water holding capacity of small tanks has declined due to siltation and water loss by percolation and evaporation. Furthermore, variability of rainfall has resulted in crop failure and low productivity (Aheeyer, 2001). There is a danger that this problem would be aggravated in future and hence there is an urgent need to reduce the dependency on paddy cultivation. Problems identified in the rural areas of the North Central Province including those in tank villages are:

- absence of diversification of agriculture,
- crop failure in paddy lands due to water shortage in tank villages and reduction of yields (Abayaratne et al, 1986)
- increasing land fragmentation,
- concentration of lands in the hands of boutique keepers and other landowners,
- the wide variation in income levels among farmers (the poorest 50 per cent receive only 26 per cent of the total),
- declining farmer profits,
- approximately 60 percent of surplus paddy and other crops being marketed as "distress sales",

- seasonal poverty among poorer farmers,
- lack of employment opportunities in the non farm sector,
- vast gap between gross per capita income and real per capita income,
- high incidence of childhood malnutrition and acute malnutrition (32 percent and 42 percent respectively) (Wanigaratne, 1987,1997, Gooneratne, 2000, Wanasinghe, 2001).

Although there is no dynamic non farm sector within the North Central Province it self which could absorb both the less - educated and unskilled labour and the more educated and skilled job aspirants, a certain degree of diversification of village and household economies has occurred in most parts of the region. On the average, the proportion of households engaged in agriculture in tank villages ranged between 60 and 70 percent. However, within households, there is a tendency for the youth to obtain non farm employment in

- a) the Police, the Armed Forces and village-level Home Guards (employed to protect 'border' villages in the conflict zone).
- b) semi-skilled and low-skilled work in the Middle Eastern countries and
- c) blue collar work in export-oriented garment factories within the NCP and in the Metropolitan Region of Colombo.

As a result, there is a flow of capital into the households as remittances from abroad or as wages earned locally, which makes it possible for such 'straddler households' (Baker, 1996) to enhance their incomes and ensure economic security. Others in the non-primary occupation category included Government Servants in clerical and teaching professions, self-employed entrepreneurs, petty traders, mobile vendors, producer-retailers, craftsmen and construction workers in the formal and informal sectors.

## **DIVERSIFICATION OF ECONOMIC ACTIVITIES IN TANK VILLAGES**

This section focuses on the survival strategies employed by females in the poorer households in selected villages. The analysis has incorporated a number of case studies to illustrate the numerous problems faced by females and the extent to which hardships have been overcome. Among the households in the selected villages (Table 1), nearly 20% are *de jure* female headed households. It should be noted however that, the male headed households include those in which females had to assume *de facto* economic responsibilities for the sake of their families. The males in these families were either ill, handicapped or not working for other reasons and

were not contributing to the family budget. Among those who were employed too, a few had not contributed to the family budget.

The land ownership pattern shown in Table 2, reveals that a significant proportion own less than one acre of paddy land and highland.

As disclosed in Tables 3 and 4, the portfolio of female occupations reveals the extent to which economic activities in tank villages have been diversified. Among those employed in non-farm activities are females who have entered the job market within the last 15 years. Twenty five women in *Sangilikanadarawa* and 11 and 5 in *Yakawewa* and *Mahakumbugollawa* respectively, have opted for regular wages earned as housemaids in Middle Eastern countries while many others in the region work in garment factories and shops in urban centres. 'Factory daughters' comprise 80% of the occupations of the younger generation.

**Table 1**

Head of the household by sex in the selected villages

Village	Female Headed Households (FHHs)*	Male Headed Households (MHHs)**	Total
<i>Sangilikanadarawa</i>	19	72	91
<i>Mahakumbugollawa</i>	29	95	124
<i>Yakawewa</i>	17	100	117

\* *de jure* FHHs,

\*\* includes *de facto* FHHs

Source: Field Survey, 2003

**Table 2**

Land ownership in the selected villages

Village	Wet land (acres)			Highland (acres)		
	<1.0	1.0-2.0	>2.0	<1.0	1.0-2.0	>2.0
<i>Sangilikanadarawa</i>	24	40	13	53	3	5
<i>Mahakumbugollawa</i>	12	12	6	21	14	4
<i>Yakawewa</i>	52	15	12	81	13	6

Source: Field Survey, 2003

**Table 3**  
Occupation Structure of Men and Women of Rural Households-2003

Activities	Sangilikanadarawa				Yakawewa				Mahakumbugollewa				Total	
	Women		Men		Women		Men		Women		Men		W	M
	No	%	No	%	No	%	No	%	No	%	No	%		
Agriculture	30	26	57	54	51	39	44	47	18	26	18	48	99	119
Livestock rearing and fishing	1	1	2	2	3	2	-	-	1	2	1	3	5	3
Garment factory worker	12	10	12	11	23	17	-	-	20	28	-	-	55	12
*Self employed	12	10	-	-	10	8	-	-	6	9	1	3	28	1
Employees in Middle East Countries	25	22	-	-	11	8	-	-	5	7	1	3	41	1
Sales person/Trader	2	2	5	5	4	3	2	2	-	-	-	-	6	7
Security Services (State and private sectors)	-	-	8	8	-	-	20	21	3	4	7	19	3	35
Labourers	19	17	14	13	24	18	16	17	8	11	3	8	51	33
Professionals in government service	12	10	7	7	4	3	12	13	9	13	6	16	25	25
Mobile vender in periodic markets (pola circuit)	2	2	-	-	2	2	-	-	-	-	-	-	4	-
Total	115	97	105	100	132	97	94	100	71	100	37	100	317	236

Source: Field Survey, 2003

- \* Part time workers in brick making, sand mining, mat weaving, sewing/dress making, selling flowers, preparing breakfast food for sale

**Table 4**  
Occupation structure of Daughters in the selected villages

Occupation	Sangilikanadarawa	Mahakumbugollawa	Yakawewa
Agriculture	2	-	-
Garment factory worker	9	13	12
Security forces	-	1	-
Government jobs	2	1	2
Total	13	15	14

Source: Field Survey, 2003

The on farm, off farm and non farm female occupations in these villages can be classified into 7 groups viz;

- a) Those engaged in new agricultural ventures (Boxes 1 and 2)
- b) Domestic aides in urban areas and foreign countries
- c) Workers in Garment factories
- d) Casual labourers
- e) Part time workers in micro enterprises (self employed)
- f) Professionals in Government service
- g) Traders

***a) New Agricultural Ventures***

Older women who had gained some experience in agricultural activities, but did not possess any other skills have ventured into growing new crops such as *Gotukola* - a leafy vegetable with medicinal and nutritional value for which there is an increasing demand. As depicted in Box 1, the woman has to work hard but is able to earn a regular income. Long spells of drought had destroyed the traditional paddy and highland crops in the village of *Sangilikanadarawa* and the husband's illness had prevented him from helping her. Hence, she was compelled to find alternative sources of income. Using Micro Credit from an NGO and with support from her children and other family members (particularly, from her mother who sells the produce at *polas*\* (periodic markets) she can earn an "adequate" income. From the income she receives she has already constructed an agro well to draw underground water, commenced building a permanent house, buys medicine for the husband and herself and spends for the education of her children.

## Box 1

## Farmer and Petty trader

I am a 40 year old woman. I live in *Sangilikanadarawa* village. In 1952 the government of Sri Lanka had distributed land among villagers and my father received 12 acres of highland and 5 acres of paddy land. I have 4 brothers and 2 sisters. When we grew up, the land was divided among the 6 siblings. I am the eldest. I got married to a man in the same village. Now all the members of my family are dispersed and also my father has passed away. My mother lives in our original house, which is very close to our house. Now I have 2 acres of land. We have four children - 2 sons and 2 daughters. We used to work in the *Chena* (shifting cultivation). We depended on rain from the Northeast monsoon. In some years there was not enough rain to cultivate dry crops. Several drought periods occurred in succession which affected us badly. We lost our savings. At that time my husband suffered from a kidney problem. Therefore he could not do any work. I could not clear the *Chena* (slash and burn) and cultivate crops on my own. Therefore, I had to find some other work to keep the home fires burning. That is how I became a *gotukola* farmer. I started *gotukola* cultivation in 1990 in a quarter acre of land, I used underground water from a well. I have been cultivating *gotukola* for 14 years. Now I grow *gotukola* on one acre of land and my mother is also growing *gotukola* now. She (she is 59 years old) has a plot of land (1 acre) of *gotukola* at present. In 1992, I was granted a loan amounting to Rs. 5000/= from Forut Foundation (NGO) at 5% interest to start this business. My mother also got a loan.

We can prepare compost by using kitchen waste and dry leaves from the garden because we were given a training by Forut. Although we need not spend money for the crop, we have to spend a lot of time weeding, adding fertilizer, harvesting, watering and protecting the crops from snails. Once *gotukola* is ready for harvesting, we use a knife similar to the sickle we use to harvest paddy. About 500 bundles can be harvested per week. Once it is harvested, the leaves are bundled at night, by my husband, children and myself.

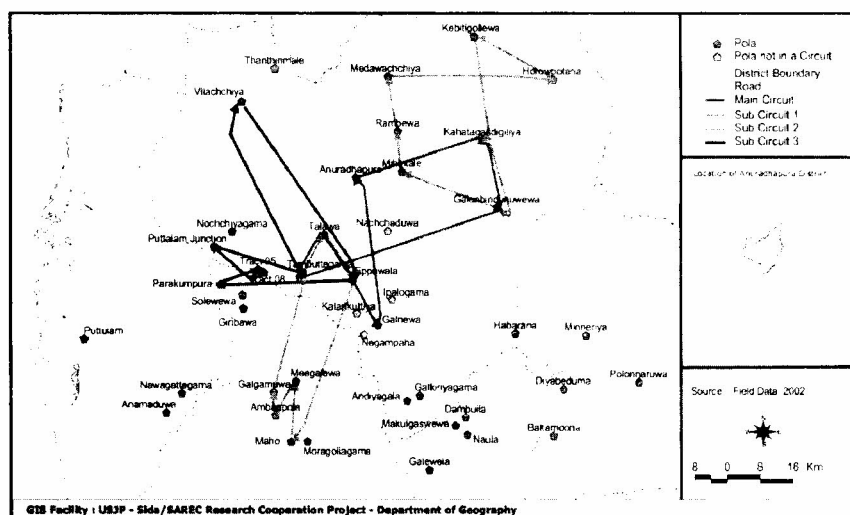
I have a lot of work to do in the daytime so I cannot spend time in the *polas*. So my mother is willing to take mine as well. Normally, my mother goes on the *pola* circuit (*Pola wataya*) such as the one at *Medawachchiya* (on Fridays), *Parakramapura* (on Saturdays), *Kabiti gollewa* (on Sundays), *Kahatagasdigiya* (on Mondays) and *Kahatagasdigiya* (on Tuesdays). I also sell *gotukola* to boutiques at *Medawachchiya* and *Rambewa*.



**Box 1 Contd...**

I start work early in the morning. At first we bring the *Gotukola* bundles as a headload to the junction then my mother does the *pola* round in a lorry that belongs to a *mudalali* (businessman). This lorry visits all the *polas* in the circuit (see Fig. 3). If there is space in the lorry, she travels to the *pola* in the lorry itself. Otherwise she uses other means of transport and collects her goods at the *pola*. It is common for a trader to pay between Rs. 30/- - 40/- for the transport. The charges due to the *natami* (person loading and unloading) have to be paid separately. The purchasing price of a bundle is Rs. 2.50 at the town boutiques and 5.00 at *Polas*. So my mother prefers to sell at *polas* rather than sell to boutiques even though it takes a lot of time. I earn Rs. 5000-6000 per week. Mother too earns that much. Using the income received from this small business, an agro well was dug in our farm in order to extend land cultivated. It cost Rs. 20,000. We lived in a small wattle and daub house but now we have a permanent house (it consists of three bed rooms, living room and kitchen) but it is not yet completed. All the building materials were bought with money I earned from this business.

My husband is 48 years old and he has been suffering from a kidney problem for years and so he cannot contribute anything to the family. Even his medicine is bought from money received from this business. It costs about Rs. 2000 each month. Also I had breast cancer prior to my husband's illness and expenses for that was also covered from this income. All the children are young and attend school. So all our requirements like food, medicine, clothes, stationery, school fees etc. are purchased using this money. Even my mother spends a lot of money received from her business for her grandchildren's education (for my children). She also spends money on medicine, clothes and school needs of my sister's children.



**Figure 3:** Major and Minor *Pola* Circuits in the Anuradhapura District

*\* the basic principle underlying the functioning of a pola circuit is that the several polas which form the circuit operate on different days of the week to avoid competition with one another (Karunanayake, 2003).*



**Plate 1:** Farmer and petty trader. a) the older woman harvesting *gotukola* to sell at the *pola*, b) the permanent house built using money from marketing *gotukola* and c) daughter with her baby

The nature of work undertaken by another older woman who has combined paddy cultivation and cattle rearing is described in Box 2. In this instance, the late arrival of rain has been the main cause for the loss of income and savings. Instead of depending on paddy and highland crops, she found another occupation and has prospered. With the income she earns from selling milk and from rearing cattle, she has begun to construct a new house, educate the children and is saving for the future.

**Box 2**

**Woman engaged in Farming/Cattle rearing**

I am 48 years old and live in Sangilikanadarawa village. I married at 18 and came to live at my husband's parent's main house (*Mahagedara*). My husband is a 54 year old fisherman. After marriage, we built a separate house with wattle and daub walls in the same home garden where our in-laws live. At that time we both worked in our 3 acre of paddy land and 3 acre of *chena* in Crown land. We also worked as labourers during the slack season to earn more money. We normally start work at *chenas* in October and cultivate dry grains, green gram, cowpea, millet, bittergourd etc. We did not have a plot of land for ourselves until 1976, because land plots were rotated annually. But after 1976, land was divided among the family members. When we began to cultivate the *chena*, yields were higher than at present. I remember at that time we got 10-15 bundles of millet from half an acre but now it is reduced to 6-7 bundles of millet. The major reason is that the soil is not fertile. In addition to *chena*, we grew paddy in the *Maha* season. We cannot cultivate paddy in the *Yala* season because we do not get any rain.

I started cattle rearing in 1978. The late arrival of rainfall damaged our crops and we lost our income and savings. Therefore I looked for some other work to earn an income. That is how I began to rear cattle. I started this business with only two cows but now I have 25 cows for milking and a herd of 55 buffaloes to hire for work at the paddy fields. I wake up early in the morning and prepare breakfast and then start milking. Now my daughter helps me to milk the cows as well (see plate 2). We can get 8 litres of milk each day. Before the Milk Board was established, we sold curd but now we sell milk and earn Rs. 20 per litre. We are paid at the end of month. Generally we earn Rs. 4000 per month but this depends on the amount of milk we get. I look after cattle at home only during the peak season of cultivation i.e. for 6 months. During the fallow period, I go with the cattle to fallow fields in the morning and I bring them in the evening (at about 5 p.m.). It is necessary to stay with the cattle the whole day. I have to see that the cattle do not stray and damage crops, so I bring my lunch and drinking water with me. At the

**Box 2 Contd...**

same time, I do not waste time while I look after the cattle. I do a lot of additional work like sewing, collecting fuel wood, edible leaves and fruits for our meals. My husband is a fisherman and he earns about Rs. 300 per day (this job is seasonal) to cover his daily expenses (for cigars, liquor). He contributes very little to the family income.

I have four children - 2 sons and 2 daughters. Our youngest one, whose husband works in the Army, lives with us. Using the money from cattle farming, we started to build a permanent house. Bricks (8000) for the house were made by my husband and myself. At the beginning, we had only two meals per day and we ate only one meal of rice and curry at night. But now we have rice for all three meals with vegetables, leaves, either fish or dry fish.

It has been a hard life for me but now I do not need to work so hard as my children have grown up, are educated and married. Now they have their own families and can earn money. Also expenses of both of us can be covered from income received from cattle farming and fishing. I can truly say that I have not been able to become the richest woman in the village but I have saved something for our future needs and have provided food, clothing and other basic needs to my family (Plate 2).



**Plate 2:** Women engaged in cattle rearing, a), b) & c) getting ready to take cattle to the fallow fields and d) & e) a young girl and a woman milking

Box 3 illustrates the hard work undertaken by a woman trader in a *de facto* female headed household. Not only does she earn money for the upkeep of the family, but she spends on medicine for the husband and for food for 2 grown up sons who are not employed. This case study highlights the role played by an NGO to provide a small loan to start a micro enterprise.

### Box 3

#### Petty Trader

I was born in 1946. My husband is 56 years old. I have three adult sons. My husband is a trader. At the time we got married he used to collect vegetables from the surrounding villages and sell them at the Vavuniya market. He earned a lot but could not save any money as he spent most of the money on liquor. (She calls her husband "*miniha*" (man), as she is very angry with him about his addiction to liquor) As a result we still live in a small wattle and daub house with zinc roofing. I have three sons who are adults but they have no jobs. Only one son helps me.

In 1999, a Non- Governmental Organization called "*Samadeepa*", was established in the village where people can deposit a small amount of money and earn a higher interest. From that organization I earned Rs 5000/. During that time my husband became ill and there was no income. I did some work as a casual labourer but my wages were not enough to cover all the expenses. Due to these adversities I tried to find some other way to earn money. That is how I became a boutique keeper. In 2000, I started a small boutique in front of my house using the money I had saved. At the beginning it was a very small vegetable stall. I brought vegetables from the *Dambulla* dedicated wholesale market where I could buy fresh vegetables cheaply. At that time I earned something like Rs. 500/ per day. Gradually, I decided to expand the business a little more. Then in 2001, I requested a loan of Rs 12000/ from FORUT organization. I have to repay the loan in 30 installments. Still it is being paid using income from the boutique.

Now my husband does not do anything, He just lies in the bed all day long. I have to shoulder the burden of providing for my family. All the necessities are purchased from what I earn. The youngest son helps me to bring vegetables and other goods from *Dambulla*. The other two sons are loitering in the village and return home only for the three meals. We do not earn enough but they want their regular meals. They do not like to become traders. They are waiting to get "better" jobs. The medicines for husband's illness are also taken from the money that I earn. Medicine costs Rs. 1000-1500 for a fortnight. I cannot set aside

**Box 3 Contd...**

any money for the future, as I am the only person who shoulder responsibilities. I can never live happily because of economic difficulties and husband's alcoholism. Now I am too tired and suffer from heart disease, but still I have to work hard because we have to manage somehow until we die.

The long struggle for survival by an uneducated woman without any training, whose husband has become an alcoholic is related in detail in Box 4. Such cases are found in most villages where illicit liquor is sold to labourers. There is a need to find a solution to the spread of alcoholism in the villages since the education, health and the general well being of women and children are affected. The case study also indicates how a young girl contributes to meeting the basic needs of the family.

**Box 4****Casual labourer**

I am 34 years old and my husband 10 years older than me. I met him when I was attending school. He was a tractor driver. I married him in 1983. Although we married we did not have a place to live. Therefore we went to his brother's house at *Nagadaranewa*. We cultivated paddy and dry crops there. We lived there for 4-5 years and then my mother wanted me to stay at our village called *Mahakumbugollewa*. So we came back with our elder son who was born in 1985 and built a small house. But my husband and his brother always fought with each other. As a result we lost all our assets, as my husband burned our small house. Then we went to his sisters house at *Alagalla*. We lived for 5 months there and at that time we worked as labourers and I earned 175 /= and my husband got 200 /= per day. In 1986 my husband got a job in the Army camp in Vauniya and earned 3000/ per month. Once he received money regularly, he started to drink heavily and harassed me frequently. In mid 1988 he fell ill. Because he drank continuously he could not eat or work. In 1989, our second daughter was born. He harasses the children too when he gets drunk. Somehow I had to look after my children. So I continued to work as a labourer. I earn Rs 175/ each day working from 8 am to 4.30 p.m. I wake up early in the morning and do all housework and prepare two meals. In 1992, our third daughter was born. After that I had to work harder, because I had to carry the entire burden of feeding and looking after three children and a sick person. At the end of 1992, I got a piece of land from my mother and I built a small house there. My husband never lifted a finger

**Box 4 Contd...**

to build it. He spends the whole day with a bottle of liquor. My children helped me a lot. I went to the jungle, cut sticks and brought them to build walls of the house. I prepared the clay by myself. My brothers helped me to build the roof. When we were living there, I worked as a laborer. In 1996 fourth daughter was born.

In 1998, my husband was able to get a job in a garment factory called "Point" as a labourer (once he recovered from the previous illness). He earned Rs.300/ per day. At that time he gave only Rs.100/ for all family needs but he spent Rs.200/ for liquor per day. As a result he became sick once again and he lost his job. Then he started work as a labourer in the village. But if there is enough money to have liquor he does not like to work. Unless I give money to buy liquor, he beats me. He does not allow the children to eat and study properly.

In some periods, there is no work for labourers, but we have to live somehow. So I make bricks with my elder son's help. We earned Rs 5000/= in 1995 and Rs 8000/= in 2002. When my children were small, I kept them with my mother-in-law but my husband harassed her as well.

Due to the economic difficulties and husband's behaviour, my elder son could not study after Grade 9. He gave up studying. When he was 15 years old, he went to a shop, which was located opposite our house to work as a labourer. He earns Rs 2000/- per month. Now I am a little happy as my elder son spends money for his sisters' education. His father asks money from him for liquor.

My elder daughter sat for O/L Examination in 2003 and then she got a job in garment factory to cope with our economic problems, and helps to educate two sisters and help the family. I built an agro well in the homegarden. My father helped me with 300/. I never think of divorcing this man because it is not good for my children's future. My children are growing up and I believe that one day I will be released from these difficulties.

Box 5 provides an insight into the plight of unskilled women who have no alternative but to work as labourers. Once the husband dies or falls ill, there are no avenues open for the less educated widows with small children. Not all the women are willing to leave their children to go abroad as housemaids.

**Box 5****Female-headed household/labourer**

I am 35 years old and married in 1989. My husband worked in the *Tisawewa* army camp and earned 1200/- per month. At that time we lived in my husband's house. End of 1989, our elder son was born. At that time LTTE attacked the village and so we could not grow crops regularly. During the period (1992-1993) there was also a severe drought. In 1994 a daughter was born. At that time my husband earned Rs. 2500/- per month. All four members were totally dependent on that income. Although we had economic difficulties, I could not at least work as a labourer because the children were small. In 1998, my husband died from a heart attack. After that we lost our only income source and there was no one to cultivate our land. Our economic problems gradually increased which compelled me to become a casual labourer although the children are small (son is 9 years, daughter 3 1/2 years). My mother looks after my daughter.

As a labourer I have done many kinds of work such as harvesting paddy, weeding in home gardens and *chenas*. At that time I got Rs. 100/- per day. I earn Rs. 1500/- for harvesting an acre of paddy field. Until 2000, I did the same job, but I could not save anything. It was enough only for daily expenses. In 2000, I joined a garment factory in *Vavuniya* as a helper. At the beginning, I earned a basic salary of Rs. 1850/-. Unfortunately, after one year, I had severe headaches and I lost my hearing. Then I had to give up the job at the garment factory.

Until now, I did not have a house to live. Then I thought of building a house for my children. I used Rs. 60,000/- from the savings account to build a small house. My mother and brothers helped me a lot. Once completed, I settled down there with children. It was not richly furnished. We had a bed, two chairs and a table. But we can live there happily. Once we settled there, I started working as a labourer once again and I earned Rs. 250/- per day. At that time my uncle's daughter wanted me to look after her child, as she is a teacher. For that I was paid Rs. 1000/- per month. I did it for 9 months and I can continue doing it for a few more years. I wake up early morning and prepare breakfast and lunch for my children and go to her house. In the afternoon at about 2.30-3.00 I come back home and do housework and look after the children. In addition to that, I grow highland crops and vegetables in the garden (on weekends) for our consumption. Mother gives us enough rice to eat. It is a relief for me. After the child I look after, grows up. I will become a labourer once again, because I have to shoulder this

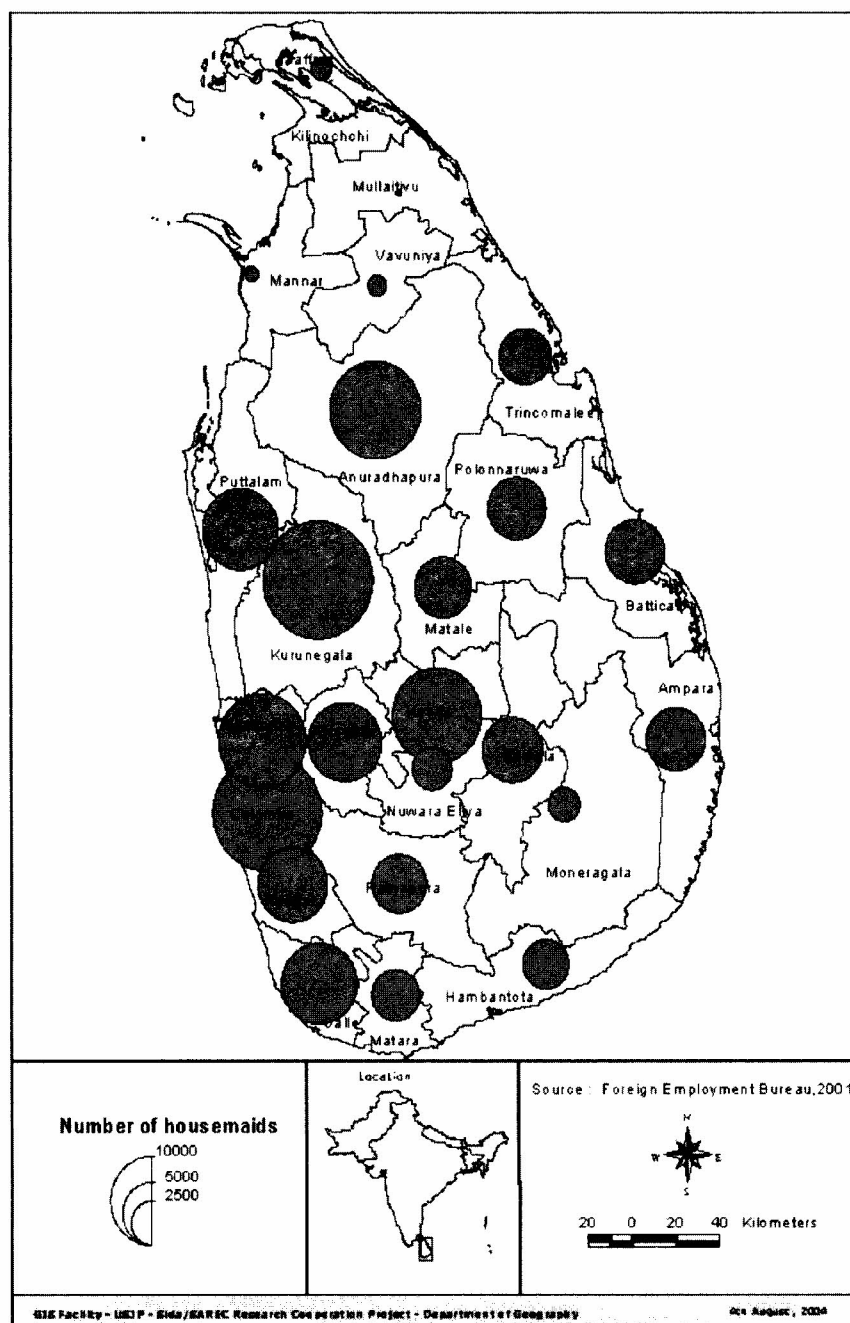


**Box 5 Contd...**

burden by myself. That is my fate. If my father had money to continue my education, I might have entered the University even and got a better job. In 1987, I studied in the A/L class but I had to give it up due to economic difficulties in my family. I am sure that if my husband was alive, we would not suffer like this! Somehow, I must educate my children so that they would not suffer like me.

***Employment in the Middle East***

Most of the educated females have obtained work outside their villages in clerical, nursing and teaching professions. The most striking feature is the increasing trend of seeking employment as housemaids in Middle Eastern countries. As depicted in Figure 4, the majority of housemaids are women from rural districts. A survey of 41 housemaids in the sample villages, who have returned from the Middle East, conducted in 2003 revealed that 13 were female heads of households (Tables 5 and 6).



**Figure 4:** Departures of housemaids for foreign employment by district in 2001

**Table 5**

Employees in Middle Eastern Countries in the selected villages

Village	Male headed	Female headed	Total
<i>Yakawewa</i>	9	2	11
<i>Mahakumbugollewa</i>	4	1	5
<i>Sangilikanadarawa</i>	15	10	25
Total	28	13	41

Source: Field Survey, 2003.

**Table 6**

Reasons for seeking employment in Middle Eastern countries

Reasons	Reasons in rank order			Total respondents in each category	
	First	Second	Third	No.	%
To build a new house	11	7	7	25	61.0
Loss of income due to death of husband ( to provide for the children )	3	1	1	5	12.1
To cope with economic hardships	15	14	2	31	75.6
Alcoholic husband does not provide for the family	6	3	1	10	24.3

Source: Field Survey, 2003.

Stories about husbands who had wasted the remittances sent by housemaids and become alcoholics which resulted in the disintegration of the family (Gunatilleke, 1992; Gamburd, 1995; INSTRAW & IMO, 2000; Thennakoon & Karunanayake, 2005). The case study in Box 6, reveals the story of a house maid (similar to others in these villages) whose family had benefited from her 3 year period in the Middle East. The husband has been very supportive and had looked after the family well. Benefits accruing to the family include gaining economic stability, the construction of a house, ability to give a 'substantial dowry' for the daughter and educating the other children.

**Box 6****House Maid who worked in the Middle East**

I am 39 years old. I live in *Mahakumbugllawa*. In 1982, I married a man who worked as a bus driver. We had many economic problems, therefore I decided to go to the Middle East employment. A friend of my husband helped me go an Agency in *Anuradhapura*. The expenses of the journey viz.. Visa, passport, medical and air travel were covered by a loan (amounted to Rs. 25,000) taken by my husband. At first, I was scared to a go to a Middle Eastern (ME) country but the severe economic difficulties compelled me to go to the ME. My husband is a very good person who loves my children and me. So I had a strong belief that he would look after them very carefully. In 1991, I went to Oman as a housemaid. I earned Rs. 5000/ per month. After 3 years I came back. During these three years my husband had done all the housework and looked after the children well. He had collected all the building materials to build a new permanent house. Then I was so happy that I decided to go again to find more money to complete our new house. In 1994 I went to Dubai as a housemaid. Due to my experience I was able to earn Rs. 7000/= each month.

I sent money to my husband regularly. By this time, he had built a house consisting of three bed rooms, a living room and a kitchen and bought some furniture (beds, drawing room suite, chairs), electric items (a setup, Television), and utensils. We spent about Rs. 200,000/- for the house, furniture and electronic items. Our sons finished their schooling and joined the Army after they passed the O/L exam. Our youngest daughter married and we gave a dowry comprising furniture, jewelry and money amounting to Rs. 200,000/. All those assets were from my Middle East employment.

It was a very hard life to live away from husband and children in a different environment for such a long time, but today I am so happy about our progress.

Now there are only two members in our family, husband and myself. So I do not need to earn more money - Just enough money for our daily expenses. Our two sons are not married yet but I do not have to worry about them, as they are doing government jobs in the Army, although those jobs are risky. Now we have one acre of paddy and one acre of highland. We grow paddy and highland crops each year. I do most of the work in the *chenas* while my husband does the work in paddy field. Also, to supplement our income, I do some sewing and dress making, but it is a seasonal activity. During the festive season, I can earn more but not during the slack season.

Most of the other returnees also stated that they had achieved economic stability from their jobs abroad as indicated in Tables 7 and 8. They have opened boutiques, built new houses, purchased land, cattle and new vehicles from their savings. On the other hand, 7 women stated that they preferred to return to the Middle East to earn more money to meet the family's requirements. As shown in Box 3 above, the decision to leave their families and travel to an unknown country without any knowledge of the language and customs is not an easy task. The fact that they had the support of their husbands and family members in looking after the children has been a major deciding factor for a married woman to leave home.

**Table 7**

**Views on Middle East Employment**

Preferences	Number of women		Reasons
	No:	%	
Prefer to go back to the ME	7	17	<ul style="list-style-type: none"> <li>• To complete the house</li> <li>• To construct a new house</li> <li>• To collect money for children's education</li> <li>• To start a business</li> <li>• To repay loans</li> <li>• No other income source and children are unemployed</li> </ul>
Do not wish to go to ME	27	66	<ul style="list-style-type: none"> <li>• Achieved all the objectives.</li> <li>• Built a new house and opened up a new business from the savings</li> <li>• Children are adults and can earn money.</li> <li>• Husband and other family members will not allow her to work in ME again</li> </ul>
No response	7	17	-
Total	41	100	-

Source: Field Survey 2003.

**Table 8**  
Benefits from Middle East employment

Item	Number	%
Purchased land		
-paddy	10	24.3
-highland	8	19.5
Started a new business	9	21.9
Purchased cattle	9	21.9
Built new house	10	24.3
Purchased vehicles	5	12.1
Saved money	25	60.9

Source: Field Survey, 2003.

### Female Workers in Garment Factories

The female garment factory employees in the Dry Zone villages work in the Free Trade Zones (FTZs) in the Colombo Metropolitan Region and in factories located in the region itself. Studies by Wellawatte (1998), Dent (1999), Jayaweera and Sanmugam (2001) and Gunaratne (2004) on female workers in the FTZ reveal that they are mainly from poor farm families in the Dry Zone, and are unmarried. An overwhelming majority are able to have control of their income and are free from parental restrictions. They have gained self confidence and aspire to build a secure future for themselves and to support their families. They work overtime, live in congested boarding houses and do not spend much on food. In this manner, they manage to save money or buy clothes and jewelry. They also complain that they face sexual harassment and malicious desertions by boy friends. Some studies have highlighted problems such as unwanted pregnancies and abortions (Gunaratne, 2004).

The female workers in the garment factories located in the region on the other hand do not face such problems and their work is accepted in villages as 'safe and respectable'. In order to decentralize industries and provide employment to 100,000, the Government of Sri Lanka launched the 200 Garment Factory Programme in 1992. Generous incentives and concessions were offered to the private investors to establish garment factories in the less developed areas in the country. Nineteen factories were located in the North Central Province. Most of the garment factory workers in the selected villages work in these factories close to their homes. Although preference was given to young unmarried girls, married women too are employed in factories in different jobs. By working close to home they are able to:

- Live with their families. Therefore they do not face social problems,
- Save money spent on board and lodging unlike rural girls working in the FTZ Factories like the Carlton Bridal Wear at *Medawachchiya* provide free meals. Most factories provide transport free of charge or for a nominal sum,
- Contribute to the family budget, pay for siblings education,
- Accumulate assets such as furniture, jewelry etc, as a 'dowry',
- Repay debts incurred by parents during periods of seasonal poverty.

As disclosed in Table 9 below, both young unmarried girls and married ones are able to make a substantial contribution for the welfare of the family. Sometimes older married women (who are employed in the canteens, and in clerical work) can save more if the husband's income is added to the family budget. Box 7 shows how a garment factory worker had supported the family without her husband's help. She was able to build a house and furnish it well, and spend on the children's education.

**Table 9**

Income and Expenditure patterns of selected garment workers

No	Marital status	Monthly salary	Family members' education		Other expenses for family and self*		Savings		**Accumulation of assets	
		Rs.	Rs.	%	Rs.	%	Rs.	%	Rs.	%
1	Unmarried	5000	1500	30	2250	45	1000	20	250	5
2	Married	6000	1500	25	4000	67	-	-	500	8
3	Married	6000	-	-	1500	25	3000	50	1500	25
4	Unmarried	4500	-	-	4000	89	-	-	500	11
5	Unmarried	4500	500	11	1500	33	2500	56	-	-
6	Married	6000	500	8	2500	42	-	-	3000	50

Source: Field Survey, 2003

\* Expenses for clothes, medicine, purchase of food items

\*\* Jewellery, furniture, electronic items

**Box 7****Factory worker**

I am 36 years old and live in *Mahakumbugollawa* village. I married in 1982. My husband was a farmer at the time we married. We cultivated crops in a *chena* (shifting cultivation), but we had to depend on the seasonal rainfall. I have two children, a son and a daughter. My husband worked as a casual labourer but most of his earnings were spent on liquor. I had to shoulder the responsibility of looking after the children on my own. We lived in a very small wattle and daub hut. I suffered for 14 years in silence because of my children. I had no way of earning an income, therefore I decided to get a job. Fortunately, a garment factory was established in *Vauniya* in 1996. I joined this factory and at the beginning, I earned Rs.1800/- each month but now my salary has increased to Rs. 3000/- per month. My husband has not done anything for my family. From the money received from my job at the garment factory, I built a house with two bedrooms, a living room and a kitchen. It is not completed yet. I have already spent about Rs. 75,000/-. Also, I brought a linen cupboard (Rs. 5000/-), a television set (Rs. 8000/-), 6 plastic chairs (Rs.3000/-), dining table (Rs. 15,000/-), a gold chain (Rs.4000/-), two rings (Rs. 5000/-), a pair of earrings (Rs.1500/-). When I came to that wattle and daub house, I had only few pots to prepare food and two mats to sleep. So I am happy now that I have achieved this much. It was a very hard life for me but it is gradually becoming better. I hope to work in the garment factory till my children grow up. I cannot believe how we could have survived if I didn't have work at the garment factory.

**Time management of women workers engaged in different activities**

Tables 10 and 11 assess the time that a working woman has to spend in fulfilling her multiple functions. Daily, women devote 54% to 69% of their time for their economic activities, child care and house work. They spend approximately 40%-50% of their time to earn a livelihood. The trader at the *pola* is an exception since she travels to a different *pola* each day to sell goods sometimes sleeping in the lorry itself (Table 10).



**Table 10**

Woman trader in *pola* circuit

<i>Activities</i>	<i>Hours</i>
<b>Day I</b>	
Wakes up at 5 a.m. and preparing meal	1
Weeding, watering and adding fertilizer to <i>gotukola</i>	3
Harvesting <i>gotukola</i>	3
Attending to other social activities	4
Bundling <i>gotukola</i> at night with support from daughter's children	3
<b>Day II</b>	
Wakes up at 3 a.m and transporting <i>gotukola</i> as head load to the junction	0.5
Travel to <i>Medawachchiya pola</i> . Sells goods at the <i>pola</i>	9
Rests after work, pay money for lorry owners and <i>natamis</i>	1
Travel from <i>Medawachchiya</i> to <i>Dambulla</i> to buy commodities (selecting and purchasing vegetables and other goods).	3
Bathing, washing clothes, having a meal, loading goods to the lorry (at night)	2
Sleeping inside the lorry	5
<b>Day III</b>	
Prepare to go to next <i>pola</i> in the <i>pola</i> circuit*.	1
Traveling to <i>Parakramapura</i>	4
Unloading, selling goods at the <i>pola</i> . She eats while selling goods. **	8

Source: Field survey, 2003

\* *Medawachchiya* (Friday), *Parakramapura* (Saturday), *Kabitiigollewa* (Sunday), *Kahatagasdigiliya* (Monday), *Kahatagasdigiliya* (Tuesday).

\*\* See Box 1 for details

**Table 11**

Time allocation of female workers in different activities (hours)

Activities	Woman farmer	Animal husbandry	Micro entrepreneur	Teacher	Trader	Garment worker (woman)	Garment worker (girl)	Labourer
Working in the paddy field, chenas and home garden	10	1	-	0.5	0.5	0.25	-	10
Time for milking	-	1	-	-	-	-	-	-
Grazing animals in fallow fields	-	8	-	-	-	-	-	-
Sewing/weaving/sand mining/brick making	-	-	9	-	-	-	-	-
Working in the boutique	-	-	-	9	-	-	-	-
Teaching	-	-	-	-	6	-	-	-
Working in garment factory	-	-	-	-	-	9	9	-
Bathing/washing/Housework	1	1	1	1	1.5	0.5	0.5	1
*Engaged in other home-based income generating activities	1	1	-	2	-	0.25	**4	1.0
Child care	2	1	2	1.5	2	1.5	-	1.5
Preparing three meals a day	2	3	2.5	2	2	2	-	2
Collecting water and fire wood	0.5	0.25	1	0.25	1	0.5	-	0.5
Total	16.5	16.25	15.5	16.25	13.0	14.0	13.5	16.0
% (Out of 24 hours)	68.8	67.7	64.5	67.7	54.1	58.3	56.2	66.7

Source: Field survey, 2003

\* Making string hoppers/hoppers as breakfast food for sale, sewing, weaving mats etc

\*\* Overtime work in the garment factory

**Conclusion**

The above analysis focused on the nature of diversified income portfolios of rural women in poor households. Diversification of income sources has helped them to reduce the impacts of shocks such as climate variability and to adapt to the loss of the breadwinner. Diversification has also enabled women in poor households to increase their incomes, reduce seasonal poverty, reduce food insecurity, improve assets, and more specially, improve the quality of health and education of the children. They have gained self confidence and independence from domineering husbands.

Farming (cultivation of paddy and other crops) in tank villages is prone to vagaries of weather and climate-to extreme events such as drought, floods and cyclones. Hence, rural women have attempted to solve this problem in different ways. The less educated, poor and unskilled, married women with children have had to work in casual, part time, and unskilled employment whereas those who possess assets such as land or savings, tend to combine paddy cultivation with non-traditional crops, or with cattle rearing. In time, with hard work some have been able to expand the enterprise and accumulate assets. The young, unmarried girls have had better opportunities to earn a regular income.

The study also highlighted the urgent need to support diversification of economic activities of rural woman, combat domestic violence, facilitate them to obtain micro credit, acquire skills, and gain access to new opportunities.

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