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POST-WAR REALITIES: BARRIERS TO FEMALE ECONOMIC EMPOWERMENT



Kethaki Kandanearachchi and Rapti Ratnayake

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International Centre for Ethnic Studies

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Introduction

A stark reality in Sri Lanka's 26-year civil war has undoubtedly been the increase in female-headed households. The Department of Census and Statistics states that women head about 1.2 million households in Sri Lanka, with more than 50% of this figure being widows and women separated from their husbands.¹ Yet, eight years following the end of the war, many female-headed households remain economically disadvantaged and exposed to conditions of poverty, exploitation, violence, and social exclusion.

This paper aims to examine the main barriers to economic empowerment experienced by female-headed households in the north of Sri Lanka. The theoretical approach adopted broadly examines these barriers on both an individual and structural level. By doing so, this paper questions the extent to which the economic choices of women are restricted by the structural constraints imposed by society and its institutions.

This paper is divided into three parts. Part I briefly examines Sri Lanka's history and conceptualizes female economic empowerment. Part II presents the methodology and theoretical framework used to gather data for the study. Part III presents the findings and analysis gathered from the interviews. Part III is divided into four main sections: Part A begins by questioning whether the war triggered or exacerbated the economic pressure facing women in the north. Parts B and C examine the barriers to female economic empowerment on a structural level and an individual level, and Part D looks at the opportunities found within the interviews.

This paper argues that the economic gender gap present in female-headed households is more often a result of deep-rooted socio-economic constraints, rather than restrictions found inherent to the choices of the woman. To be relevant to the realities of female-headed households, post-conflict development programmes must question gender and how it intersects with other aspects of social stratification such as class, religion, ethnicity, caste, and disability.

¹ Ministry of Policy Planning, Economic Affairs, Child, Youth, and Cultural Affairs, Sri Lanka, "Household Income and Expenditure Survey Final Report," Department of Census and Statistics, 2012/2013, 7. Found at: http://www.statistics.gov.lk/HIES/HIES2012_13FinalReport.pdf.

Part I: Background

A. The war in Sri Lanka

For nearly 30 years, the brutal war between the Sri Lankan government and the Liberation Tigers of Tamil Eelam (LTTE) had resulted in waves of conflict, militarization and displacement.² The conflict had led to thousands of deaths and casualties amongst civilians, the armed forces and the LTTE combatants, as well as multiple displacements, cases of physical and mental disabilities, and the destruction of homes and public property.³ An immediate and crippling consequence of the war was the deterioration of livelihoods and the local economy.⁴

The war impacted men and women in different ways. By specifically looking at a Sri Lankan context, many women accrued the effects of war in the long term. Even though a small proportion of young female combatants experienced war at first-hand, most women were impacted through indirect means, by not necessarily being involved in combat or fighting, but instead being exposed to the harsh realities of a post-conflict environment.⁵

Women are especially subject to poor living standards, malnutrition, sickness, and sexual disease and abuse⁶. More specifically, women in post-war Sri Lanka face profound and multi-faceted vulnerabilities, especially due to their new roles as primary breadwinners of their families. Women in post-conflict Sri Lanka do not have equal access to resources, political rights, and autonomy over their environment as their male counterparts do. In most cases, they are still subject to the control and authority of men

² International Crisis Group, "Sri Lanka: Women's Insecurity in the North and East," Crisis Group Asia Report No. 217, 2011, 1.

³ R. Jayasundere and C. Weerackody, "Gendered Implications of Economic Development in the Post Conflict Northern and Eastern Regions of Sri Lanka," Care International Sri Lanka, 2013, 3.

⁴ D. Jayatilake and K. Amarathalingam, "The Impact of Displacement on Dowries in Sri Lanka," Brookings Institute, 2015, 8.

⁵ S.I. Krishnan, "The Transition to Civilian Life of Teenage Girls and Young Women Ex-Combatants: A case study from Batticaloa," International Centre for Ethnic Studies Research Paper No. 1, 2012.

⁶ C. Ormhaug, "Armed Conflict Deaths Disaggregated by Gender." A report for the Norwegian Minister of Foreign Affairs, November 23, 2009. 13.

in their families and communities. Furthermore, their roles as caretakers often limit their mobility, and the freedom to grasp opportunities in pursuing work outside of their homes.

The data received allowed us to examine several individual and personal accounts of women in the north of Sri Lanka. Although many female heads of households show signs of resilience by trying to become active agents in their own lives and standing up to the effects of unequal power relations, many remain hugely disadvantaged by oppressive socio-political conditions of post-war Sri Lanka.

B. Conceptualizing female-headed households

An underlying obstacle in trying to identify female-headed households is the absence of a suitable definition. So far, several attempts have been made at defining the term but unfortunately fail to capture the diversity of the women and the complexity of the households they manage⁷. For instance, limiting the definition of female-headed households to just those with an absence of men present would ignore households with dependent adults, such as men who are disabled or unemployed.⁸ In contrast to this, if we were to base the definition of a female-headed households on whether a woman is the primary “breadwinner” or income earner of the family, we would be overlooking the contributions women make to the household, such as caregiving and subsistence farming.⁹

A broad definition was used in the most recent Household Income and Expenditure Survey, which stated that a female-headed household was a “household in which a female adult member is the one who is responsible for the care and organization of the household, or is selected as the head of the household by the other members of the household.”¹⁰

⁷ R. Fonseka, ‘Women-headed Households: Searching for a Common Definition,’ *CEPA Blog*, 2015, <http://www.cepa.lk/blog/details/women-headed-households-searching-for-a-common-definition-314ca10cd108ab6e8fba55ce0b5e86bd.html>

⁸ *Ibid.*

⁹ *Ibid.*

¹⁰ Ministry of Policy Planning, Economic Affairs, Child Youth and Cultural Affairs Sri Lanka, “Household Income and Expenditure Survey Final Report,” Department of Census and Statistics, 2012/2013, 9, <http://www.statistics.gov.lk/HIES/HIES2012PreliminaryReport.pdf>.

In comparison to this, a recent report released by the UNFPA stated that the government adopts the breadwinner-type definition of female-headed households, where government programmes and aid are provided to female heads of house if the woman is the main income earner because of economic inactivity of her husband caused by disability or sickness; or absence by divorce, separation, or having gone missing; or if the woman is single.¹¹ Women also fall within this definition if their husbands are sick due to alcoholism—a category which is not considered by NGOs when implementing NGO programmes.¹²

The UNFPA report also noted that in many cases, the vulnerability criteria used to determine who is eligible for assistance or aid from programmes was not applied consistently. In many cases, elderly women and those who had lost their husbands due to natural causes, were not included in the criteria used to define female-headed households. It was stated that elderly women were a specifically vulnerable group as many were taking care of young grandchildren in the absence of their parents.¹³

Another point to highlight is that the women who fall within the ambit of female-headed households do not represent a homogenous group. Instead, the experiences and exposure that many women faced during the war represent a diverse, and altogether divergent, reality. Many women who lived through the war were civilian women who fell victim to conflict, displacement, and deprivation. However, the LTTE also prominently featured a female wing of cadres who were seen as masculinized and violent fighters.¹⁴ This point is particularly important to bear in mind as many state and non-state programmes often assume the former, implementing programmes that are typically designed for the gendered ideals of powerlessness and passivity.

This paper adopts The International Labour Organization (ILO) definition of a female-headed household. Under this definition, a female-headed household is one where

¹¹ UNFPA, “Mapping of Socio-Economic Support Services to Female-Headed Households in the Northern Province of Sri Lanka,” 2015, 15.

¹² *Ibid.*

¹³ *Ibid.*

¹⁴ R.Vasudevan, “Everyday Resistance: Female-Headed Households in Northern Sri Lanka,” Graduate Institute Publications, 2013, <http://books.openedition.org/iheid/688>.

“either 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.”¹⁵

Part II: Methodology and Theoretical Framework

a. Understanding female economic empowerment

There is no universally accepted definition of the term “empowerment.” However, feminist discussions establish that empowerment is targeted at individuals suffering from powerlessness, as disempowerment is deeply rooted in the inability to exercise agency or make choices.¹⁶ Under this logic, economic empowerment would be the ability to make choices in an economic context.

Therefore, a clear theme in defining female economic empowerment is the link between agency, choice and decision-making and how it relates to the market.¹⁷ Female economic empowerment would lead to greater access for women to resources, and opportunities such as jobs, financial services, property, productive assets, skills development, and market information.¹⁸

Naila Kabeer’s general definition seems to be the most suitable for this paper. She writes, “*The conceptualizing of empowerment touches on many different aspects of change in women’s lives, each important in themselves, but also in their inter-relationships with other aspects. It touches on women’s sense of self-worth and social identity; their willingness and ability to question their subordinate status and identity; their capacity to exercise strategic control over their own lives and to renegotiate their relationships with others who matter to them; and their ability to participate on equal*

¹⁵ Definition found in the International Labour Organisation (ILO) Thesaurus, <http://www.ilo.org/thesaurus/default.asp>

¹⁶ R. Vithanagama, “Women’s Economic Empowerment: A Literature Review,” International Centre for Ethnic Studies (ICES), 2016, 4.

¹⁷ N. Kabeer, “Women’s Economic Empowerment and Inclusive Growth: Labour Markets and Enterprise Developments,” School of Oriental and African Studies 2012, 8. <https://www.idrc.ca/sites/default/files/sp/Documents%20EN/NK-WEE-Concept-Paper.pdf>.

¹⁸ GENDERNET and OECD, “Women’s Economic Empowerment,” DAC Network on Gender Equality (*GENDERNET*) Issues Paper, 2011, <http://www.oecd.org/dac/gender-development/47561694.pdf>.

terms with men in reshaping the societies in which they live in ways that contribute to a more just and democratic distribution of power and possibilities.”¹⁹

Our paper shows that although economic vulnerabilities are the most pressing concern for most of the women interviewed, economic survival is not purely based on employment and financial stability. Rather, we found that many of the interviews discussed broader issues such as physical and emotional health, a sense of security, family commitments, and social stigma as having more of an impact on economic empowerment than the actual economic market forces and opportunities.

By highlighting this, our insights into the number of qualitative interviews show a spillover of aspects in the non-economic domains of a woman's life that affect the economic opportunities surrounding her. This paper argues that advancing the economic empowerment of female-headed households requires a holistic approach that not only looks at providing opportunities and skills to women, but also reconfigures the structural barriers that stem from cultural practices and traditions that limit a woman's decision-making powers.

b. A note on methodology

For the purposes of this study, a total of 20 in-depth interviews were used from an overall 116 conducted between 2015-2016. The interviews represent six women from the Jaffna, seven from Mullaitivu, four from Vavuniya and three from Mannar districts in the north of Sri Lanka. The sampling framework used for the in-depth interviews considered the distribution of female-headed households and the ethnic proportions in the region, together with a female-headed and male-headed breakup. The women interviewed as female-heads of house were retrieved from lists that were collected by the Women's Development Officers (WDO) in the District Secretariats and various local organizations.

We will acknowledge that the bias of the researchers and writers of this paper are in favour of the women's perspective. From the onset, interviews were carried out in the

¹⁹ *Ibid.*

language of preference for each individual woman with the hopes of empowering participants to openly discuss the understanding they had of their own lives. Interviews were carried out through open dialogue with the use of guided conversation rather than set questions. Furthermore, the researchers paid special attention to the autonomous responses of women and made a strong attempt at having no men present during interviews. The interviewers were sensitive to the post-war context where many women had undergone trauma and loss.

The qualitative team started the preliminary analysis after receiving the first 10 cases. The team colour-coded the cases and identified the predominant themes emerging from this data. After colour-coding almost 30 cases which are rich in information, we selected 20 cases where we could identify common themes and patterns. This paper took a bottom-up approach where it analyzed the data first before developing a framework.

c. Theoretical Framework

The theoretical approach adopted in this paper broadly categorizes the data into barriers imposed at a structural level and barriers at an individual level. Structural barriers include both restrictions that are imposed by laws and policies, and gender-specific customary norms, values, and beliefs that characterise the relationships and roles of women in society. These barriers are shaped through inherited discriminatory practices that have created the gender roles that are structured into the labour and market forces. Structural barriers to female economic empowerment take on different forms and manifest in different contexts, but for the sake of the paper, they arise from institutions, rather than from the individual character of the woman.

Individual barriers examine the skills and abilities of each woman, and include the decision-making power or agency of each individual woman. It should be noted that this separation does not imply that structural barriers are mutually exclusive and distinct to individual barriers. There are many issues gathered from the interviews that overlap these distinctions. However, this separation does allow us to categorize the data more

efficiently, and by doing so, allows us to examine what plays the more detrimental role in preventing women from pursuing further economic opportunities.

Our findings support Naila Kabeer's (2010) argument that individual choice is made within the confines of the structural norms that are imposed on the woman, and that gender discrimination in the market is a product of structured constraints that operate throughout the life courses of men and women from different social groups. In turn, this paper argues that it is the gender constraints at a structural level that underpin the challenges facing female-headed households in advancing economically.

Part III: Findings and Analysis

A. War as a “Trigger”

This study aims to examine how war and its direct effects—the loss of human, physical and capital assets—affected the economic prospects of women in the Northern Province. It questions whether the outbreak of war acted as a “trigger” to the economic pressure and adversity faced by women, or whether the barriers to female economic empowerment were already entrenched in traditional societal structures and further exacerbated through the onset of war.

Much of the qualitative data show that the direct effects of war, such as displacement, disappearances, death, and disabilities overthrew the social order and forced women to take on new roles of leadership within the family. Issues of displacement were a common theme in many interviews. A 52-year-old woman from Jaffna discusses fleeing her home and returning to nothing: *“Our native place is Jaffna. We went to Vavuniya due to the war. We suffered for two years in the Vanni without a place to live or anything to eat. Our children starved. We were happy in the Vanni. It was peaceful. War is the reason for everything. We lost everything and came back to our native place due to the war. We lost our property, earnings, cattle and lives. All this suffering is because of the war.”*

A 46-year-old woman from Mannar stated that, *"I think if there was no war I would have improved a lot. I was healthy and strong. I used to make hoppers and sell and I had a net to fish. I had a garden and sold vegetables . . . Whatever I earned I lost after we were displaced. All our efforts were useless."*

A 45-year-old woman from Mullaitivu stated, *"I worked in Kilinochchi for five years as the administrative coordinator. Initially, they gave me Rs. 3000. After my appointment was confirmed they gave me Rs. 16,000 salary including overtime, but I stopped the work after being displaced."* Many of the interviews displayed strong feelings of disappointment and highlighted the frustration of having livelihoods interrupted by the outbreak of war.

The loss of family members was another prominent and significant reality to the war. Many women failed to receive the death certificates or notifications on the whereabouts of their loved ones. This "ambiguous loss"²⁰ has resulted in long-term suffering. A 59-year-old woman in Vavuniya shared, *"I got married so early. I don't know if he was shot, he was disappeared. It was a time of conflict. I didn't even see his body."*

In a report released by the International Committee of the Red Cross, it was argued that "ambiguous loss" coupled with economic difficulties lead to debilitating mental health issues to families. Out of 56% of families experiencing economic difficulties with the loss of missing family members, 86% showed symptoms of anxiety or depression.²¹

It should be noted that the women were already living within the economic and social confines of their societies. Although we cannot overlook the role that the war played in creating new post-war roles that women have been forced to adopt,²² our findings show that this exacerbated the hardships that the respondents faced. In the direct aftermath of Sri Lanka's war, many women were in a fragile balance between bearing the economic

²⁰ International Committee of the Red Cross, "Living with Uncertainty: Needs of the Families of Missing Persons in Sri Lanka," International Committee of the Red Cross Report 2009, 4.

²¹ *Ibid.*

²² A. Hudock, K. Sherman, and S. Williamson, "Women's economic participation in conflict-affected and fragile settings," Georgetown Institute for Women, Peace and Security Occasional Paper Series, January 2016. https://giwps.georgetown.edu/sites/giwps/files/occasional_paper_series_volume_i_-_womens_economic_participation.pdf

burden of being the primary earners while also being main caregivers within families. A combination of the loss of male family members, displacement, and the destruction of existing livelihoods, left women already in vulnerable positions, placed in more precarious positions within society.

Considering this, the interviews demonstrated that the most debilitating factor to the economic progress of female-headed households are the influences and attitudes of the communities they live in. This paper argues that societal and cultural factors at a structural level play a bigger role in limiting the advancement of women and ultimately the ability for a woman to escape poverty.

B. Structural barriers

In this section, the paper explores the prominent structural barriers that female-headed households face in generating economic growth and income-earning opportunities. Structural barriers are defined as the constraints imposed by institutionalized rules and regulations, as well as the gender-specific customary norms, values, and beliefs that characterize the relationships and roles of women in society.

In many of the interviews, it was noticed that the activities and work done by women fell within conventionally “feminine” roles. Kabeer argues that women’s work is typically observed as “inferior” and that most often, a woman’s aptitude, abilities, and activities are valued lower than that of men.²³ In light of this, Sri Lankan women continue to occupy a subordinate status to men, despite continuous economic, social and political developments.²⁴

This leads us to infer that structural impediments, such as the deeply entrenched patriarchal system and traditional values and attitudes, remain an overarching barrier to the economic empowerment of women. By using this as a platform to base our analysis, we aim to show that structural systems need to evolve in unison with governmental,

²³ *Ibid.*

²⁴ H.M.A Herath, “Place of Women in Sri Lankan Society: Measures for their empowerment for developments and good governance,” *University of Jayewardenepura, Sri Lanka*, Vol. 01(1) 01-14 (2015), 5.

non-governmental, and private sector efforts that aim to uplift female economic empowerment.

1. Detrimental social values

Socially constructed institutions such as marriage, religion, and patriarchy came at the core of the barriers women face in progressing economically. Sri Lanka's "deeply entrenched patriarchal structure"²⁵ has notably been an underlying force of the suppression facing all the women, irrespective of their societal structures, traditions, and religion.

In a post-conflict environment, the assumption is that an increase in female-headed households, and the supposed autonomy associated with becoming the primary earners, would dilute the rigid patriarchal structure. However, our interviews proved otherwise. In most cases, this deeply entrenched system reinforced the stereotypical views of women, despite interventions that aimed to empower them.

Therefore, the status of a woman within society, and within the household, has played a bigger role in how women have adapted to a post-conflict environment. In the majority of the cases, the prevalence of ingrained and internalized societal values takes precedence over the need to overcome economic pressures. For most women, rigid patriarchal attitudes are affirmed through marriage and accepted unquestioningly by the wives themselves. Herath (2015) argues that in many households, men maintain the decision-making power within families. The role of a woman in the house is often confined to household chores and childcare.²⁶

When asked, "Why didn't you work when your husband was there?" a 48-year-old woman from Jaffna answered, "*He was there for us. There should be woman at home. If we work, we have to leave the house at 8.30 a.m. and come back after 5 p.m. Then the children are neglected. The mother should be home and take care of the children. When they come from school only I can tell them to wash, eat, get ready and go for tuition on*

²⁵ *Ibid.*

²⁶ *Ibid.*

time. If I am not there children will not go . . . We must cook and give food to our husband on time and feed the workers in the field on time . . . if we women get out of the house for work everything in the house will be upside down. When they come exhausted from the field if we are at home only can we make some tea and help them to relax. That is our responsibility. So I don't like to go out to work.”

As men uphold control and power within relationships and women are expected to uphold cultural values and not bring shame to their families, the economic pursuits of woman are normally under the control of their husbands. A 25-year-old woman from Vavuniya stated, *“It was okay, when my husband was working, he helped us with what he earned. It all changed when he got sick. Still he doesn't like me to go to work; he still wants to take care of us.”*

Another recurrent example of cultural and patriarchal restrictions being imposed on women is their mobility to work and go into public spaces. These restrictions do not always stem from issues of safety, but have more to do with the perception of women being confined to the home and household work. Added to this is the preoccupation with status, or “prestige,” where the pressures of societal stigma are imposed on the image and reputation of the women.

A 51-year-old woman from Vavuniya discussed the role “prestige” played in preventing her from going out to work, breaking into tears at the end of her statement; *“I don't go out for work. I help people to get army/police pass or help them to get a loan. They will give me a little commission for that. I do not have plans to go out, work and earn money. It affects respect and my status. My relatives will tell me that I got married without the consent of my family so now I am on my own and struggling to eat.”*

Moreover, these detrimental social values have a negative impact on Sri Lanka's education system. A 35-year-old woman from Mannar stated that, *“I studied up to the 10th grade. Then I didn't continue. There was a problem between the girls and boys. It had nothing to do with me. Yet I was stopped. When my father passed away I was eight.*

It was the brothers who stopped me from schooling. I liked learning but I had no choice.”

High economic growth, particularly amongst women, is far more successful if accompanied with the expansion of opportunities in education for women.²⁷ However, gender inequality in education often begins at a young age where education is not seen as a primary concern for girls. In Sri Lanka, education is free and compulsory for both girls and boys and the rate of enrolment is 97.1% for boys and 95.6% for girls in the primary education cycle.²⁸ While the overall education levels of girls are high, and more girls complete senior secondary school than boys in Sri Lanka, in poorer households with resource constraints, less is invested in the education of girls.²⁹

The consequences of these social values are not new to a post-conflict environment. They remain established and ultimately limit the choices that women have in undertaking certain types of work. Sentiments such as these also ensure that women remain within the confines of their ascribed domestic roles.

2. Marriage

The institution of marriage is an integral part of the lives of the women interviewed and in many ways imposes roles which define the responsibilities of women within the family. A 48-year-old woman from Jaffna refers to the constraints of marriage: *“If we marry we should listen to our husbands. The wife should be in the place where the husband asks her to be. If she goes against it then there is no meaning in the marriage itself. The husband ties three knots on the woman. Why do we give our neck to tie? It is to abide by him . . . There is a proverb. ‘If we marry, we cannot be what we want to be.’”* Wedding customs such as tying three knots on the thali, a gold chain tied around

²⁷ N. Kabeer, “Women’s Economic Empowerment and Inclusive Growth: Labour Markets and Enterprise Development,” SIG Working paper 2010, 4.

²⁸ S. Jayaweera and C. Gunawardena, “Social Inclusion: Gender and Equity in Education Swaps in South Asia,” Sri Lanka Case Study, 2007, 10.

²⁹ N. Kabeer, “Women’s Economic Empowerment and Inclusive Growth: Labour Markets and Enterprise Development,” SIG Working paper, 2010, 14.

the neck of the bride during Tamil marriage ceremonies, hold the symbolic meaning of binding in the practice of a marriage ceremony and define a woman's married life.

Yet, many interviews showed married women internalizing attitudes of inferiority and dependency. A 51-year-old woman from Vavuniya stated, "*We were not legally married., We were married and had two children, and then only I found out that he was already married, so I left him.*" This interviewee is now looking after her two children without the assistance or help of her husband. She further stated that, "*The only problem with my marriage was I got married to him without knowing his history so there is nothing much to blame on him. I should have known. Otherwise, he is from a good family, he is also from Jaffna.*" This quote further explains the importance placed upon the "family background" rather than the person's qualities in finding a partner. It is also alarming to see how this woman directly blames herself for the failure of her marriage.

The pressure surrounding marriage and maintaining married relationships play such an integral part in the lives of women that many women end up being trapped in unsuccessful, unhappy marriages. In most the interviews, many women got remarried to uphold societal expectations and as a means of escaping poverty. Dowry compounds the problem further. Sri Lanka's dowry system plays an important role in the livelihoods, family life and social traditions of a woman's life.³⁰ Dowries are typically defined as property that is transferred from parents to daughters, and finally to their grooms during marriage. This system is particularly disadvantageous in cases of displacement or in a post-war context where families are left in deeper levels of poverty. The stress and anxiety in trying to give a daughter in marriage is complex and deeply intertwined into the social fabric of Sri Lanka's traditions.

This pressure was revealed by a 48-year-old woman, "*Now if we are to give a child away we need at least three to four hundred thousand [LKR]. That is the rate that they*

³⁰ D. Jayatilke and K. Amirthalingam, "The Impact of Displacements on Dowries in Sri Lanka," Brookings Institute –LSE, 2015, 21.

are demanding now. We have a daughter to be given in marriage. We need money for that too.”

A 35-year-old woman from Jaffna who could not provide a dowry points out the difficulties she faced after marriage: *“Two months after the birth of my daughter [my husband] left again to go to Vanni for work. He got married to a woman in Vanni and now has two children with her. He left me because of dowry issues. I didn’t give him any dowry because I couldn’t afford to give any and I have no parents. He abused me a lot, he has beaten me a lot and then he went to his parent’s house. His parents knew. They support him as well. In fact they are the reason why he beats me. He started selling my jewellery and then sold my bicycle. He tortured me a lot.”*

Former member of the UN National Women’s Committee and the Child Rights Committee, Dr. Hiranthi Wijemanne, substantiated these sentiments at the 2016 inauguration of the Women’s Forum Sri Lanka, where she stated that cases of domestic violence are particularly difficult to deal with primarily because of family pressure and Sri Lanka’s social values and cultural beliefs.³¹ For instance, many of the interviews from our study show women in submissive positions within marital relations. In these cases, women discuss living with alcoholic, abusive and unfaithful husbands.

As many women look to marriage as a form of security, we noticed that not many women shared feelings of security and comfort within a marital relationship. The pressure placed on women to be married more often leads to a loss of autonomy. In many cases, we noticed dissatisfaction and abuse within marriages. A 40-year-old woman from Mullaitivu not only realized the problems within her marriage but also made the decision to walk away from an abusive husband: *“I must earn and lead a good life. I must educate my children like others. I have a dream how my children should be. I was innocent. After the marriage my husband didn’t allow me to go here and there. It was only after I was separated that I knew what life is. Now I know how important it is to earn. Then my husband was suspicious and beat me up. I was*

³¹ S. Daniel, “Women’s Forum Sri Lanka Inaugurated,” Daily FT, 2016, <http://www.ft.lk/article/530855/Women-s-Forum-Sri-Lanka-inaugurated>.

tolerating it for ten years. But it never stopped. Then I left him. He married another woman. What is left for me through that marriage is only the four children.”

Patriarchal attitudes, along with the unequal balance between men and women in relationships, are an underlying cause for cases of domestic and intimate partner violence.³² A 26-year-old woman from Jaffna shares her experiences of domestic violence as a daughter. She explained how her mother was a victim of the abusive father; *“my father used to work and since 2005, he started drinking. He is a mason. With his drinking habit, we had a lot of troubles. He is really abusive towards my mother, verbally and physically. She had to receive psychiatric treatment. I think it started because she started to think too much after my father became abusive. She also hurt the back of her head. She fell down. We started to notice that she became angry about everything and talks to herself a lot. So we had to take her for the treatment...”* These comments alone shed light on how women and men internalize gender roles. The subordinate status of women and the powerful positions men hold in controlling the choices of women provide grounds for violence to persist, and are arguably the reason women continue to endure abuse.

The same woman stated that, *“We know where to take my mother and how to treat her, but it’s hard without my father’s consent. We also tried to take my father to a rehabilitation place for alcoholics, he didn’t want to. We talked to DS office as well. We even tried to give him tablets without him knowing in order to make him sober. It’s not working; mother often ends up telling him that there is a pill in his tea.”* These statements emphasize how the entrenched patriarchal attitudes in Sri Lankan society subordinate women and make them voiceless.

3. Religion

Religion plays a large role in shaping the traditions, values and attitudes of society. Post-war Sri Lanka has been witness to on-going inter-religious tension and violence

³² L. Wanasundra, “Country Report on Violence against Women in Sri Lanka,” Centre for Women’s Research (CENWOR), 2000, 5.

where religious minority groups have been subject to continuous attacks, through hate campaigns and propaganda, and more violent forms of physical assault and property damage.³³ These inter-religious tensions have affected female-headed households in a number of ways.

In several interviews, inter-religious marriage caused isolation within communities and family dynamics. A 46-year-old Christian woman from Mannar said: *“I went abroad using a Muslim name but my husband knew that I am a Catholic. After marriage I was in Mannar for some time. I was nothing. I didn’t want to go out much. I was shy to step out. I converted and married. Whether I converted or not I was married to a man who was following another religion. When our people see (me) they scold me. If you convert to another religion and meet people of the previous religion that you followed, you feel bad. You can understand this situation only if you fit in my shoes.”*

A 51-year-old Muslim woman from Mannar stated that *“[my siblings] don't help because I converted. They are Hindu.”* This quote highlights how women facing poverty and vulnerabilities are further marginalized by their families and communities upon religious conversion.

On a more personal level, religion plays a prominent role in hindering the decision-making power of a woman, particularly in their reproductive and economic freedom. A 35-year-old Muslim woman from Mannar, mother to seven kids and currently pregnant with twins, stated that her husband is ill and that there is was no means to an income. When asked why she was not employed, she stated: *“Because of my pregnancy.”* The interviewer asked her, *“If you find it difficult to bear the child, why didn't you do anything to stop it?”* She whispered, (in the presence of her husband) *“He doesn't like to undergo any contraceptive methods”*. The same woman further stated, *“We have taken nothing from the banks because interest is ‘haram’ (prohibited by the religion), so we didn't take. We were offered but we didn't take. We were offered by Samurdhi too. That*

³³ G. Gunatilleke, “The Chronic and the Acute: Post-war Religious Violence in Sri Lanka,” International Centre for Ethnic Studies, 2015, 15.

is also with interest. We do not want with interest. If we get a loan without interest, then we can take.”

Many of the interviews indicate how women internalize and accept much of the prejudice that manifests through religion. Herath substantiates this argument by stating that many women define their subordinate status in society as their destiny, or some natural phenomenon, and not as a factor of a deeply unequal socio-economic background.³⁴ Therefore, in a similar way to Sri Lanka’s patriarchal structure and the institution of marriage, ingrained religious practices and beliefs hold more force in controlling the decisions of the women interviewed than their need to escape economic barriers.

4. Barriers to female economic empowerment at the workplace

Much of the work undertaken by the women interviewed remains informal and highly precarious. Informal work carried out by women is a critical barrier to economic advancement as it restricts a woman’s ability to move into the labour market, as well as the ability to access decently paid work with more security. This section briefly highlights the key barriers to economic empowerment facing female-headed households at the workplace.

i. Sexual harassment and abuse at the workplace

Sexual and gender based violence against women, particularly within the workplace, is one of the most widespread barriers to women trying to access employment. Although Sri Lanka has measures in place to protect women against sexual and gender-based violence,³⁵ the study reveals that women in the North still encounter issues due to the lack of enforcement of these laws. As a result, they often suffer due to increasing pressure combined with an unreceptive workplace environment.

³⁴ H.M.A. Herath, *Place of Women in Sri Lankan Society: Measures for their Empowerment for Development and Good Governance*, University of Sri Jayawardenepura, 2014, 15.

³⁵R. Jayasundera, “Understanding Gendered Violence against Women in Sri Lanka: A Background Paper for Women Defining Peace,” *Women Defining Peace*, 2009.
<http://assets.wusc.ca/Website/Programs/WDP/backgroundPaper.pdf> .

A 25-year-old woman from Vavuniya shared her experiences of abuse and sexual harassment in several places she was employed at: *‘At the British College, where I worked for four months, the boss was very kind to me at first . . . He told me that my salary is 16,000 and I have to cook for three people, clean and in my free time stay at the reception and run errands and help with the others. They gave me the salary on time and it was good, but then later he started to cross the line with me. I don’t know if he thought that I would be okay with that because my husband is not with me. He started to ask me to come early around 7:30 because I had to clean and open the office. But at the time I arrive there, he will be the only one in the office. At first nothing happened, but then later he started to molest me while I worked in the kitchen. Then one day while I was at the kitchen, he came from behind and tried to hug me. I pushed him hard and he fell on the chairs, which made a big noise. Others from outside heard it and I started to shake and felt dizzy. So, I left the kitchen and went to the reception and told the receptionist as soon as she arrived, I also told two other male teachers who work there. They said that he is not that kind of a person. No one talked to him about that, but they all told me that this will never happen. I went to work there for a couple days more and they refused to give me leave even on Sundays. I keep asking them, but they didn’t give me leave at all. So, one day I took a leave by myself without asking anyone, that made him angry, he called me and yelled at me and that was it. I didn’t want to go and work there anymore. When a woman with no husband goes to work, this is how they treat the woman.’*

She went on further to state that, *“I also worked as a cashier in a restaurant in the town. It was just the same story, the boss was nice to me at the start and then he started talking inappropriately. I quit after two weeks. At that time, I went home and told my mother. I cried and told her that the world is so cruel for a woman. If it’s this hard for married women, it must be harder for younger women. I feel sad. That is why I don’t like to go out and work. If it is chicken or cattle, we can just raise them within the household, sell whatever we get, and raise the children.”*

A common occurrence found amongst women is the fear of speaking out due to reprisal and backlash. Quite often threats of dismissal, disbelief, or even the fear of further acts

of violence, prevent women from coming forward. These occurrences cement much of the reasoning behind why the women interviewed prefer to stay at home and engage in informal and self-employed work. For instance, the same woman stated, “*With all these experiences, I am quite afraid to go to work now.*”

ii. Balancing motherhood and work

One of the major barriers to economic empowerment is the conflict between balancing economic responsibility with family commitments. Women often discussed their own role as mothers and wives, and the cultural and societal pressures that limit their economic progress. Very few respondents received childcare support or household help from their husbands. If support were received, it was more often through financial help and networks of kinship found within the community

Following the death of her husband, a 48-year-old woman from Jaffna spoke about balancing work and providing for her family. She stated, “*If I go to work my children will be neglected. That is my only issue.*”

A 25-year-old woman from Mullaitivu shared the same sentiments in her interview where she said, “*I got married again and again there were so many losses and we were in difficulties. People who did the GCE O/L work in hospitals now. I also have the talent and passed six subjects in the O/L. I have the courage that I would be able to work. I didn’t try doing anything because my kid was small.*”

Sri Lanka’s post-conflict environment forced women into the non-traditional role of becoming female heads of households, which clashed with their previously held roles as carers at home and primary childcare providers. In most cases, the women discussed receiving little or no support from the community. A number of cases spoke of the stigma associated with leaving their homes and family commitments to go to work. As a response, many women discussed finding flexible work with manageable hours and workplaces within proximity to their homes in order to manage economic pressure with family commitments. However, opportunities of this nature were seldom present, and if found, didn’t always advance the economic pursuits of the woman.

iii. Unfavourable working conditions

Female-headed households are exposed to several health and safety risks at the workplace with fewer coping mechanisms in dealing with them. A number of cases discussed illnesses, hostile work environments, and difficulties associated with the nature of their jobs. These affect the abilities and productivity of the women, in turn making them less likely to access the labour market.

A 25-year-old woman from Vavuniya shared her experiences of working in a garment factory; *"I was tailoring; we do it piece by piece there. I started to feel dizzy and have headaches, because we had to work all day standing. They let me sew after a while . . . We had to stand for a long time even if we are checking threads or cutting the thread, so I told the manager, I cannot stand for too long. So he told me to quit if I can't stand for too long. So I quit."* This quote highlights why women are reluctant to leave their homes to work if the result is potentially further harm to their health or the loss of their jobs.

iv. Lack of capital, limits to access resources

Traditionally, women in the rural areas of Sri Lanka are engaged in informal jobs where a lack of infrastructure hosts some of the biggest challenges to women advancing their economic pursuits. The Asian Development Bank report published in 1999 stated that in many rural areas there is insufficient electricity, water, road networks and transport facilities.³⁶ These infrastructural limitations prevent women from accessing capital resources, tools, technology, and even basic resources to further their economic pursuits.

A 26-year-old woman from Jaffna stated; *"In one day I can make products worth 2000 rupees, I can make about 60 brooms of two different kinds. I only make two doormats in a day. We can make more mats using machines, but I don't have the tools to do it with a machine. The doormats I manually make take time and I have to knit to make it. It takes a lot of time to do it that way."*

³⁶ Asian Development Bank, "Support for Sri Lanka's Transport Sector," Asian Development Bank (ADB) Independent Evaluation, 1999, 1.

Similarly, a 52-year-old woman from Jaffna who seems quite ambitious, states that the only barrier is the lack of capital. *“If I have some capital I can stitch a bra. I will make others proud of me, of my success being a single woman. I have girls to support. I would go to the shop and look for buyers.”*

In all the interviews, we noticed that women remain in informal, agricultural and home-based fields of work with very little progress moving towards the manufacturing or the service sectors. Most the cases showed that much of the work undertaken is low-paying, with no advancement in work prospects or conditions. Advancement in accessing capital, technology and tools is crucial in incentivizing and supporting women in take their enterprises further.

5. Issues related to aid and interventions

As part of Sri Lanka’s post-war development, institutions and aid organizations provided schemes that aimed to ease the plight of suffering. The UNFPA’s report highlighted that while current programmes broadly provide the type of interventions that beneficiaries require, there seem to be significant faults in the “design, implementation and coordination of these programmes.”³⁷ Many of the issues stemmed from the reliance placed on out-dated and flawed data, and discrepancies with how these projects targeted their beneficiaries.³⁸ As a result, these interventions were deeply flawed at the foundations of their designs, and the implementation of these programmes only targeted a few women, leaving many excluded from much needed support.

A 35-year-old woman from Mannar gave insight into these issues by stating, *“An organisation gave us the cage. It helped the widows and the disabled. They gave us the chicks. We had no experience in managing poultry. We didn't know what to give and what not to give. So we gave rice. Only if proper food is given, they will lay eggs. We called the organization to come and check. They said they will come, and they need to*

³⁷ *Ibid*, 25.

³⁸ *Ibid*.

inject the chickens. But they never came. They helped, they gave us the chickens but after that they didn't care."

A 52-year-old woman from Jaffna provided further insight into the failed targeting of projects and the mismanagement of resources by stating that the *"Government gave me a machine through the D.S. Office. That machine is there. Later again the ones who came from Vanni were registered by the government for livelihood support. I also gave my name. I asked them to give cash, so that I can buy the things and start my work. But they gave me another machine."*

In responding to the war, many aid organizations took on a more "impersonal" approach. Whitehead argues that by doing so, the interventions themselves didn't always work towards empowering women. By assuming that all women in the post-war context of Sri Lanka represent a homogenous group with similar needs and prospects, aid interventions end up offering women opportunities that are typically feminine, thereby imposing constraints that were indirectly, and invisibly, institutionalizing discrimination.³⁹ In turn, interventions that aimed to make women independent economic actors failed to meet their desired goals. Furthermore, interventions that were motivated by welfare concerns rather than the push for development ended up having less sustainable and long-term benefits.

C. Individual Constraints

Individual barriers examine the abilities and skills of each individual woman interviewed. From the data received, we noticed that low levels of transferable skills and education had a massive effect on cementing low-waged, less formal types of work. This further reinforced the women's dependency on both men and relief efforts in pushing them out of poverty. This section aims to show that even if women tried to take control of their empowerment, the structural impediments discussed above play a bigger role in restricting a woman's ability to make choices that would lead to economic empowerment.

³⁹ A. Whitehead, "Some preliminary notes on the subordination of women." *IDS Bulletin*, 1979.

a. Transferable skills and education

Aside from restrictions to accessing work, women face barriers in education and skills. Most often, these barriers are experienced at a young age. In poorer households, the opportunity costs of girls' schooling are most significant. In most cases, girls' labour is used as a substitute for their mothers' labour at a later stage e.g. through caring for siblings and household work. As a result, the loss of the hours spent learning impacts on their ability to raise an income. Particularly within a post-war context, many women who face displacement or loss struggle to make the transition towards accessing formal or waged labour. This lack of education and transferable skills has been recognized as a lasting and detrimental cause of poverty.

According to the findings, the reasons for the lack of education and transferable skills cut across several socio- cultural issues. These include early school dropouts, but also extend to factors such as resettlement, poverty, and family commitments. A 38-year-old woman from Mullaitivu explained how war, displacement, and resettlement crippled her education *"I studied in Thanneerothu. I went to Nuraicholai, Puttalam in 1990 when I was in grade 10. I sat my GCE O/L exam in Puttalam in 1995. I had to study in the 6th grade for three years because we were changing places"*.

A 46-year-old woman from Mannar said that the reason she could not continue her studies was poverty, *"I studied up to grade 8. I wanted to study further, but couldn't. It was so difficult even to find meals. So we ate only once a day or twice a day"*. Furthermore, a woman from Mannar said, *"[I] studied up to the 10th grade. Then stopped schooling because [my] father was sick and [my] mother needed a helping hand."*

The data gathered recognizes that prior to the war, many women worked within one specific industry that was mostly limited to the household. In a post-war context, the interviews highlighted how many of these skills could not successfully make the transition to a new environment, further disempowering women. Our findings also highlighted how the government and aid interventions that aimed to develop certain

skills failed as many women did not have the requisite entrepreneurial and financial knowledge to build on the skills gained.

b. Dependent mentalities

Following the end of the war, relief efforts by the government and non-governmental and private sectors admirably implemented relief initiatives in an attempt to meet the basic needs of people affected by the crisis. However, very few projects took on an integrative approach that would combine relief operations with market development frameworks. More often, donor agencies faced the challenge of trying to provide solutions under critical pressure to meet human demands, with the urgency to address the immediate needs of crisis-affected countries. As a result, programmes that aimed to alleviate poverty in the country led to a degree of dependency,⁴⁰ which made some women reliant on relief.

A 26-year-old woman from Jaffna criticizes the NGO sector interventions stating that they create issues of dependency and do not reach the destitute. *“If the NGOs are going to help a family, they could help someone once to start something. But, if they keep supporting the same person, that person will start depending on this NGO for the rest of the life. When they were busy helping one person over and over again, they kind of ignored the rest of the people who really needed help. It could have been better if they assess who needs help the most and who doesn’t.”*

Dependency is also fostered through patriarchal values. Women often look to male family members for support, relinquishing themselves from any control in their economic domains. In some cases, we noticed that even if the environment and opportunities were available for economic activity, there was a lack of willingness to engage in self-employment work as their husbands, families or children could provide sufficient support. A 39-year-old woman from Vavuniya highlights this. When asked if she ever wanted to work, the respondent stated, *“No, whatever my father brings is enough, so I stayed at home. Well, I have never thought of working, my father is taking*

⁴⁰ P. Harvey and J. Lind, “Dependence and humanitarian relief: A critical analysis,” Humanitarian Policy Group Research Report 19, 2005, 10, <https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/277.pdf>.

care of me so I don't have to think about it.” The interviewee responded asking what her plans would be if her father were not present or capable of looking after her. She responded with, *“My sons will be grown-ups, so I hope they will take care of me.”*

Issues of dependency could stem from several factors. However, in a society where women are, and have historically been, so hugely reliant on men, many women do not successfully jolt themselves up to new roles of independence. As a result, feelings of dependency could result from prolonged reliance on male family members, and could transform into a dependency placed on interventions and aid.

D. Opportunities for Female Economic Empowerment

Despite the challenges examined in this paper, a number of opportunities came to light in the interviews. Many women showed high levels of resilience and strong aspirations for the future. Women in post-war Sri Lanka display an immense capacity to recover from the hardships they went through for several decades. These women have shown an interest in making the best out of the limited opportunities available to them. Their resilient nature has helped to rebuild their livelihoods as survivors of the war. Amongst many factors, most of the women found solidarity with their female family members and friends, and showed strong incentives toward becoming financially stable and saving money. However, the most promising sign we noticed was the strong desire to provide better futures for their children.

a. Female networks and solidarity

Female solidarity from family members, friends and networks often led to feelings of empowerment and support. Many women found strength and encouragement in confiding to female family members.

Some cases providing insight into the support networks surrounding family-led businesses that were often made up of mothers, daughters and sisters. A 59-year-old woman from Vavuniya said, *“My daughter had a very hard time. We have no help. So, my daughter told me we should start preparing string hoppers and pittu again, so we started again. We live in small huts next to each other, so we make the food together”*.

A 26-year-old woman from Jaffna said, *“My mother helps me with the work. My sister just finished a six-month course in coir work and she will help us as well. I have three more sisters and they help me as well. We need at least three people to make a rope. It’s like a family business.”*

In one case, a 40-year-old woman from Mullaitivu talked about feeling inspired by successful women in her community. *“At a meeting, I met Ms. Jensila. Then only I was aware of many details. How we should have an income. Then I was inspired. Mother also encouraged me. She said that she will support me when she gets the Samurdhi aid and she asked me to do this along with looking after the children without going abroad.”*

b. Financial skills

In a few cases, we noticed that a few women were entrepreneurially driven, with strong desires to save money. For instance, a 45-year-old woman from Mullaitivu gave us insight into how she saved money and made investments to accumulate more of an income. She stated, *“I saved money through Chit Fund. I make jewellery. We gave the paddy field on lease. I used that money as the capital for jewellery making and made about 30 pieces of jewellery. We got a Rs.75,000 loan from commercial credit and bought chickens for poultry and we have some money on hand so we are able to pay the interest. We don’t spend too much money and we don’t put all money into investment so some amount of money would be left on hand. In the meanwhile, the cocks will be sold within six months and we have banana trees so it is fine. The interest rate is high. No problem as we are able to adjust and it doesn’t seem complicated but it was difficult for some others. They didn’t invest in income generation related work so they are struggling.”*

A 52-year-old woman from Mullaitivu engaged in the short-eats business stated that she saves Rs. 500/= per day. She stated, *“If I am giving the short-eats to the shops and also selling at home, I will earn more. Apart from the breakfast expenses, I will earn Rs. 500. That is the profit apart from what I am spending on buying the dry rations I need to make more short-eats. If I count the expenses for flour, chilli, and vegetables it adds*

up to 1,000 rupees. Then only I will be able to manage the education cost, groceries and every other thing we need at home.”

c. Strong aspirations to educate their children

In almost every interview, women talked about providing better futures for her children and family. All of the women wanted to educate their children and stated that generating enough money to send their children to school was one of the biggest concerns. A 40-year-old woman from Mullaitivu stated; *“I must earn and lead a good life. I must educate my children like others. I have a dream of how my children should be . . . Now I know how important it is to earn and how to live.”* Another 59-year-old woman in Vavuniya spoke of what she went through to educate her children; *“For about 17 years, I was selling food to the hospital to educate my children. Like that, I worked hard and educated my children. My son scored 9As in his O/L examination.”* A woman in Jaffna who is 48 years old stated that her *“only desire”* is to educate her children.

In addition to these opportunities, many of the women were driven towards improving their personal skills levels, education, and knowledge. A few cases highlighted goals in becoming proficient in computer skills and the English language. *“First of all, I can learn English because it is important anyway, so it’s better to learn. My brother can do photo editing. My brother studied computer courses at ILO and when he completed the course, they gave him a computer, so he does photo shop, photo editing. I want to learn that as well so that we can do a small business together.”* It is clear that amongst all the hardships women face in overcoming the barriers to female economic empowerment, there are still strong desires and levels of resilience to pursue better lives.

Conclusion

Sri Lanka's post-war environment has had harsh social and economic ramifications for female-headed households. Our findings support Kabeer's argument that even if women make choices and exercise agency, it is often within the limits imposed by the structural distribution of norms, rules, and identities within society.

In the case of Sri Lanka, our findings have shown that socially constructed institutions create much of the gender-bias that are deeply ingrained in society, thus placing female-headed households at greater risk of poverty. In other words, the structural systems such as patriarchy, social norms and attitudes are the most detrimental to the economic empowerment of women.

In many ways, the confines imposed by structural systems have filtered down to the very individual level through gender roles and stereotypes which had created insecurities and subsequently hindered the woman's sense of agency, which has further led to a high level of dependency.

A particularly pertinent point to highlight is that the socio-cultural norms and rules are internalized by many of these women. In almost all the cases, these women do not confront the restrictions and social constructs that limit them to the societal roles as wives, mothers, and caregivers. This in no way implies that the burden is on the women to change. Instead, it sheds light on the need for policies and laws to transform the very structural barriers that Sri Lankan society falls into.

It was apparent that the issues these women encounter at their workplace: sexual and gender-based violence, hostile working environments, and the nature of their jobs, prevent women from entering the labour market. The findings of the study brought to light how marriage and religion hinder the decision-making power of women. Many women shared their experiences of being victims of abuse and violence by their partner and how issues related to dowry instigated most of them. Issues concerning inter-religious marriages and conversion were also proven to create tensions in the family and community.

Many cases proved that women in the post-war context need not only conventional vocational training but also other skills essential to reducing their vulnerability such as basic skills in literacy, numeracy, learning skills, problem-solving skills. In order for aid interventions to be sustainable and to create income-generating prospects for women, there needs to be less focus on traditional skills and more of an investigation into the existing skills, jobs and expertise of women. The sense of inadequacy was well expressed in many cases where these women lack the required knowledge and skills to access the labour market. Support from their family members and aid interventions have provided a temporary solution, but in turn, have also created an unhealthy level of dependency, which is particularly detrimental to the empowerment of women.

Restricted access to basic facilities, infrastructure, and capital restricted the opportunities for women in post-war Sri Lanka. Women managing private and small-scale businesses spoke about a range of barriers encountered in finding the capital to expand their businesses, or finding machinery to increase production and difficulties in transporting products to the market. Even though the government and non-government and private sectors have intervened to fill in these loopholes, many pursuits failed due to the poor framework of the programme, mismanagement of the resources, and a failure to monitoring and follow-up on the progress of the intervention.

Regardless of a range of barriers identified, the findings also display a few opportunities available for women to flourish in the post-war North. These women seem assertive and resilient in uprooting themselves amidst barriers they face almost every day. They find solace in female solidarity and believe that their individual experiences and strengths could help and complement one another. Their financial management skills and determination to educate their children definitely give them hope for the future.

Furthermore, when looking at the effect of the war on the economic hardships facing female-headed households, our findings show that the war did not necessarily act as a trigger. Instead, women have always been confined to certain roles within society; the war acted as more of a catalyst that exacerbated the hardships women face, but was not the root cause of these circumstances.

Finally, this paper argues that while market forces play centre stage in the current projects and strategies aimed at uplifting women, policies need to go a step further in addressing the non-economic domains of a women's life. These could be policies on improving access to education and vocational training, or further well-designed investments in provided basic social services, awareness programmes, childcare, social protection, and basic facilities and utilities.

More importantly, larger efforts need to be made on confronting historically established gender inequalities that reinforce the barriers to female economic empowerment. Eliminating the gender-bias is crucial to eradicating poverty, promoting overall economic development, and is an intrinsic goal in itself. However, this most likely will require long-term commitment and resources. A robust education in all spheres of a woman's life, including marriage, health, and personal autonomy, will be a good starting point in the forward movement of women.

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POST-WAR REALITIES: BARRIERS TO FEMALE ECONOMIC EMPOWERMENT

The increase in female-headed households is one of the most significant post-war realities in Sri Lanka. In Northern Sri Lanka, many women are left in a fragile balance between being primary earners while also being the main caregivers within families. This has had wider implications for Sri Lanka's overall economic development where women remain on the outskirts of the country's development and many struggle to come out of poverty.

This paper aims to examine the main barriers to economic empowerment experienced by female-headed households in Northern Sri Lanka. The paper argues that the failure of women to take part more actively in Sri Lanka's economic growth is a result of various, often deep-rooted, structural constraints, rather than restrictions inherent in the choices of the woman. In turn, this paper argues that for post-conflict initiatives to be relevant to the realities of female-headed households, they must question gender issues and how it intersects with other aspects of marginality such as class, ethnicity, caste, social values, and disability.

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