UNITED NATIONS
SRI LANKA

Mapping of Socio-Economic Support Services to
Female Headed Households
in the Northern Province of Sri Lanka

Foreword

Women, who are usually the bread winners in female-headed households (FHHs), face gender discrimination with respect to education, earnings, rights, and economic opportunities. This makes a compelling case for targeting FHHs to reduce poverty.

Sri Lanka's 26-year civil war is an important factor which has contributed to the upward trend in FHHs, particularly in the Northern and Eastern provinces of the country. Currently, it is estimated there are 58,121 FHHs in the Northern Province alone. Studies have shown that members of these households face profound, multi-faceted vulnerabilities, many of which are a by-product of the civil war, and have only worsened in the post-war period.

The United Nations Gender Theme Group in Sri Lanka accordingly commissioned this study to find out more about the nature, focus and impacts of Socio-Economic Support Services to FHHs in the Northern Province of Sri Lanka so that it can inform future programmatic and policy decisions pertaining to war affected FHHs.

I would like to thank the research team from the Centre for Poverty Analysis (CEPA) led by Nayana Godamunne, a Senior Research Professional, supported by Nadhiya Najab and Usitha Sivapragasam. I also wish to acknowledge the contributions of Marihah Idroos (Research Intern), and Sahunthalai Muthurajah (Research Assistant), in collecting data for this study.

I would also like to thank central and local government officials, donors, INGO and NGO staff in Colombo, Jaffna and Kilinochchi who participated in this study. The study would not have been completed without the contributions made by the women beneficiaries of programmes who readily participated in the Focus Group Discussions in Jaffna and Kilinochchi.

I also wish to acknowledge the feedback and contributions made by the UN in Sri Lanka at the 'Initial Findings Presentations' which preceded this Report and would like to thank the UN Gender Theme Group and the Office of the UN Resident Coordinator in Sri Lanka for their support throughout this research study and the finalisation of this Report. Our sincere gratitude also goes to the Royal Norwegian Embassy in Colombo for financially supporting this research.

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Acronyms

CWD	Centre for Women and Development
EU	European Union
FGD	Focus Group Discussions
FHHs	Female Headed Households
IDP	Internally Displaced People
IOM	International Organisation for Migration
INGO	International Non Governmental Organisations
JSAC	Jaffna Social Action Centre
KPI	Key Person Interviews
NGO	Non Governmental Organisations
NAHRO	National Association for Humanitarian Rehabilitation Operations
SOND	Social Organisations Networking for Development
US AID SPICE	US AID Support for Professional and Institutional Capacity Enhancement
WANT	Women Action Networking for Transformation
WHC	Wholistic Health Centre
WWs	War Widows

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Executive Summary

The 26 year long civil war in Sri Lanka has caused destruction to life and property, rupturing the social fabric of the country, and resulting in a rapid increase in the number of female-headed households (FHHs). A number of state and non-state actors have implemented programs that specifically target these war affected women, particularly FHHs. However to date, there have been no systematic mapping exercises conducted into the nature, effectiveness, sustainability, and impacts of these programmes. Recognising this lacuna in the current literature, the present study attempts to:

- Identify the state and non-state programmes that target FHHs in the Northern province;
- Analyse if and how these interventions meet the needs of local communities;
- Analyse the effectiveness and sustainability of programmes;
- Provide recommendations or future policy and programmatic interventions.

Underlying this study is a two-tiered qualitative approach to data collection. The first level involved combination of key person interviews with both state and non-state policymakers and implementing agencies in Colombo, and local project officers and officials in charge of implementing programs in Jaffna and Kilinochchi. The interviews sought to ascertain the nature of current interventions, their objectives and outcomes. The second method of data collection, focus group discussions with FHHs in Jaffna and Kilinochchi, supplemented this initial knowledge by delving into the experiences, needs and impacts of programmes for FHHs. In addition, selected documents were also perused to supplement the primary data collected.

A number of critical findings emerged from the study. Firstly, was the striking issue concerning the definition of FHHs. The lack of a consistent definition for FHHs has led to the exclusion of certain vulnerable groups, such as the elderly and some categories of single women, from access to programmes. The present study highlights some of the issues both at policy and programmatic levels specifically: the need for a more inclusive definition that captures all categories of vulnerable women, and the need for greater inter-agency cooperation among government and non-government sectors in designing and implementing programmes interventions.

The findings of the present study further point to the need for greater programmes coordination and monitoring among state and non-state agencies so as to ensure the welfare of FHHs are being addressed in a holistic and sustainable manner. A more systemic approach to the delivery of services among organisations would serve to both increase the efficiency of interventions and improve their long-term sustainability.

Additionally, highlighted in the study is the need for programmes designs to be informed by a thorough needs assessment, which takes into account the context in which the programmes are to be implemented. The study provides specific examples of programmes interventions that have failed to do so and highlight resulting socio-economic impacts on beneficiaries.

Overall, this study affirms the notion that FHHs in war affected regions are indeed a distinct demographic group with specific needs, vulnerabilities and disadvantages, which require special consideration. Whilst some women have fought structural issues that continue to persist, the study highlights current gaps in policy, programmes design and implementation that needs to be addressed, while also contributing to the bourgeoning body of literature on FHHs, gender and development in Sri Lanka.

Introduction

A protracted armed conflict which lasted three decades has left a significant number of people displaced, 80 percent of whom are women and children. This has resulted in a significant increase in the number of female-headed households (FHHs). To date, many of these households remain without proper accesses to basic resources, unable to fulfil their elementary needs, while also frequently facing conditions of poverty, vulnerability and social exclusion.[1]

The most recent Household and Income Expenditure Survey (2012/13) estimates that 1.2 million households (23 percent of households) are female-headed.[2] Of this number, more than 50 percent are widows and 4 percent have never married. Other sources estimate that the war left approximately 90,000 women widowed in the North and East.[3] Yet of major concern is the fact that this number does not capture those who do not have proof of death of their husbands, and those who disappeared or are missing and have not been accounted for. The marked increased in the number of FHHs has accordingly become significant feature of post-war Sri Lanka.

Since the end of the war, state and non-state actors are implementing socio-economic assistance programmes which focus on war affected women including FHHs. Whilst the volume of projects is high, there is no recorded mapping of the programmes implemented. Furthermore, there is no known documented evidence of the impact and long-term sustainability of these programmes on the communities. It is in this context that the present study has been commissioned to examine the socio-economic empowerment projects introduced to assist FHHs in the Northern Province since 2009. The specific objectives of the study are to:

- Map the programmes implemented by state and non-state actors.
- Identify the gaps in implementation; assess the sustainability of the interventions.
- Make recommendations to help improve the quality and effectiveness of the programmes.

Research design

As indicated in the previous section, whilst there have been a large number of projects implemented since 2009, questions have been raised about their relevance and effectiveness. This particularly applies to the appropriateness of the interventions, their sustainability and long term impacts. In an attempt to address these concerns, this assignment seeks to find out more about the nature, focus and impacts of these programmes, in order to inform future programmatic and policy decisions pertaining to war affected FHHs in the Northern Province.

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1 UNDP, 2015
2 Census of Housing and Population, 2012.Population by relationship to head of household, marital status, sex, and sector.
3 ICAN, 2013

a. Research questions

In line with the objectives of this assignment, the research questions which led the study are:

- What are the state and non-state programmes targeting FHHs since 2009 in the Northern Province?
    - How do these interventions define FHHs?
- Do the interventions meet the needs of the communities in the current socio-economic and cultural context?
    - In what ways do the interventions address issues identified to FHHs?
- What are the causal links between the objectives and outcomes of the programmes?
- What are the gaps between the needs - objectives - impacts?
- How can interventions be made more relevant and effective?

b. Methodology

As laid out in the Terms of Reference (ToR), the methodology used for this assignment was qualitative in nature. The main tools used for data collection were Key Person Interviews (KPIs) in both Colombo and at the district level in Jaffna and Kilinochchi, and Focus Group Discussions (FGDs) with single women at the district level (Jaffna and Kilinochchi). A review of secondary literature was additionally conducted in consultation with project officials.

Key Person Interviews

KPIs were undertaken in Colombo (state policy makers and non-state implementing agencies) and at the district level. This was done with officials at the District Secretariat and with project officers (state and non-state), who were implementing programmes in Jaffna and Kilinochchi. A semi-structured interview technique was deemed most appropriate for this round of interviews.

Colombo: KPIs were undertaken with selected state and non-state actors working on projects related to FHHs in the North at the programme and policy levels. Annex 1 contains a list of agencies and officials interviewed.

District level: A subsection of the above programmes were selected and interviews conducted in Jaffna and Killinochchi with local project staff and officials at the District Secretariat to ascertain how the programmes are implemented at the local level. Particularly to understand: how the definitions of FHH are translated at the implementation level, contextual features and to identify if the needs of the community are reflected in the programme interventions.

Focus Group Discussions

Two FGDs were conducted in Jaffna and Kilinochchi with FHHs, some of whom were programme beneficiaries. The FDGs aimed to formulate an insight into the views and experiences of FHHs.

Secondary data sources

Secondary data sources reviewed included:

- Available project documentation such as evaluation reports
- Recent research studies done by NGOs working on FHHs
- Relevant reports produced by international development agencies
- Relevant government documents and policy papers

The methodology was developed to provide a more holistic map of the different organisations and the programmes they are implementing, in addition to obtaining a more grounded understanding of how the interventions were being carried out. By using both a top down and bottom up approach, the methodology delineated for the present study enables a more grounded understanding of the context and the needs of the communities to be understood and analysed.

c. Limitations of study

As per the ToR provided for this assignment, this study is conceptualised as a mapping exercise, focusing primarily on programmes that target FHHs. Whilst a brief context analysis has been undertaken in so far as it relates to the programmes per se, an in-depth context analysis of the Northern province has not been undertaken, as it was not within the time frame or mandate of this study. The study team, however, strongly feel that programmes cannot be implemented in isolation but must be located within the larger political economy of the Northern Province.

The primary data analysed was essentially limited to interviews with government officials, programmers and the focus groups with beneficiaries. The secondary data analysis was limited to published written material and project documents shared by the programmers. The study team did not have access to programme documentation such as logical frameworks and theories of change, which the programmers were not willing to share.

The study team used the method of snowball sampling while attempting to capture current programmes which target FHHs. Snowball sampling was seen to be the most appropriate means of collecting data from participants in a non-intrusive manner. Time and resources constraints however meant that the present study was unable to capture every programme and interview every programmer who worked on FHH projects in the Northern Province.
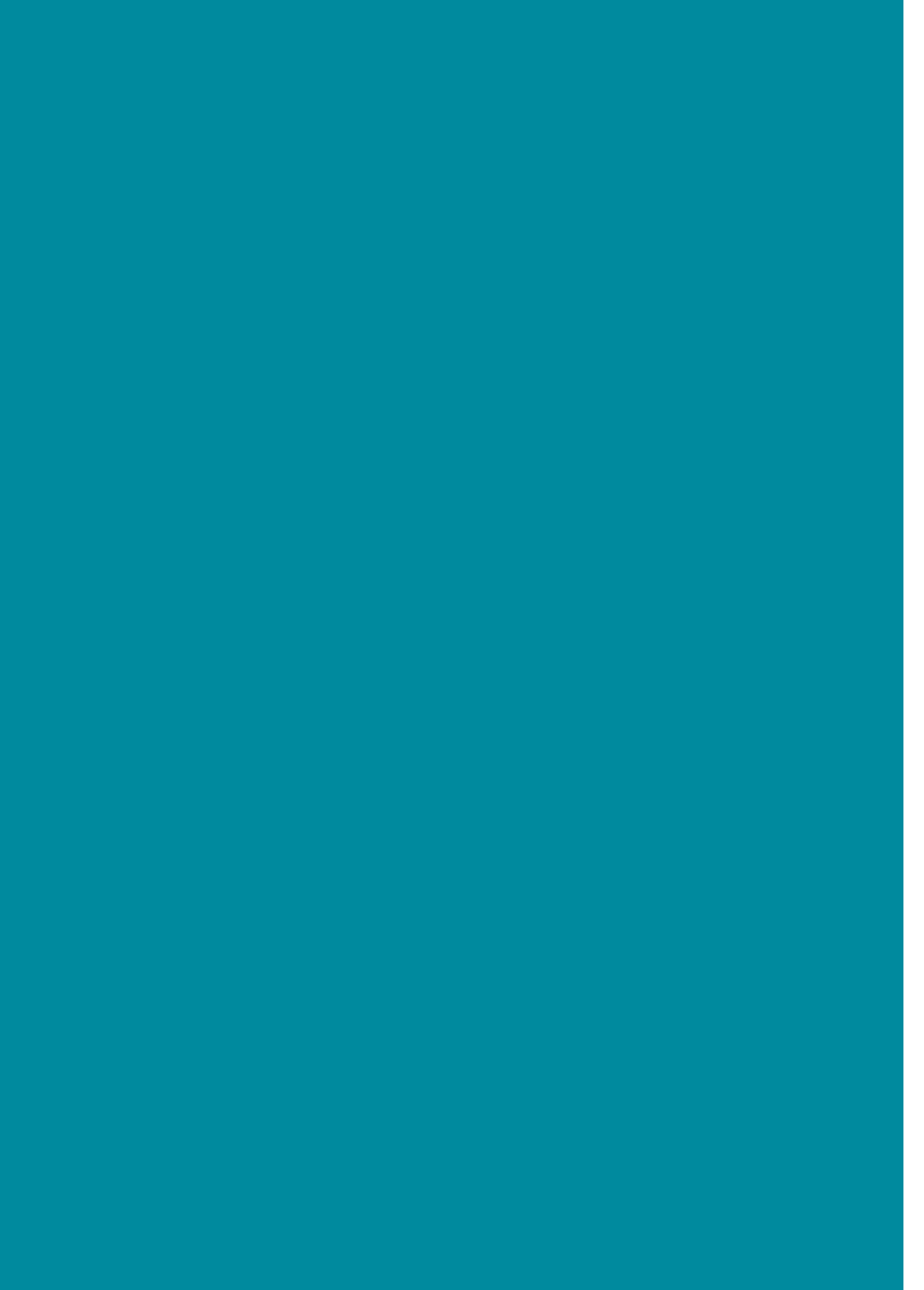
Brief Analysis of the Context

Across the world women are deeply affected by conflict. Sri Lanka is no exception. Many women in the conflict zone experienced displacement, violence, harassment, destruction and loss during the twenty-six year war. A consequence of the war has been the increase in the number of FHHs. "The phenomenon of FHHs in the aftermath of the conflict poses unique challenges,"[4] claimed a former Minister of Foreign Affairs at a UN Forum in New York, highlighting the magnitude of the issue. The particular challenges that FHHs face was also articulated by the Chairperson of the recently appointed Task Force for FHH who stated, "People affected by war, are not 'normal' as they face severe psychological and economic problems. These people who have lost their hands and legs in the war are a burden to their family members now. When the husband is handicapped it is a burden on the wife because now she needs to look after everything. Due to the war, all of a sudden she is put into such a situation to take care of everything. She was not prepared for this" (KPI, Kilinochchi).

Moreover, studies indicate that in some cultures widows and women who live alone without male family members face low social standing and are often marginalised and excluded from society.[5] Even if they have a legitimate source of income, they risk suffering from social stigma based on a false presumption that the income is earned by engaging in prostitution.[6] Other studies indicate that women from these households often confront problems relating to child bearing, child rearing, undertaking household chores and taking care of other family members.[7]

In the Northern Province, FHHs include widows of soldiers, LTTE cadres, and other militant cadres and widows of civilians. These women face a multitude of problems including economic deprivation, exclusion from inheritance, inability to vindicate property rights and lack of access to land.[8] Some measures have been taken by the state to address issues related to war affected women such as employment of women as Rural Development Officers (WRDOs) to work with women's groups and establish women's committees to provide a space and means to discuss and address livelihood issues and housing needs. While these measures have provided an elementary basis upon which to address the issues faced by FHHs, the need to have a more systematic process has been highlighted in the 2011 report of the Lessons Learnt and Reconciliation Commission (LLRC). This report stresses the need to identify the specific issues of the war affected as critical and in need of urgent attention.[9] This need is recognised in the action plans of the National Framework Proposal for Reintegration of Ex-combatants into the Civilian Life in Sri Lanka and the Protection and Promotion of Human Rights Framework. However, questions have been raised on the adequacy of current programmes and whether they sufficiently reflect the priorities of war affected FHHs.[10]

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4 UNGA, 2012
5 ICG, 2011
6 Viluthu, 2013
7 Viluthu, 2013
8 ICG, 2011
9 ICAN, 2013
10 ICAN, 2013

a. Policy context

Several policy interventions serve to address FHHs in Sri Lanka. The Women's Charter, approved by the Government of Sri Lanka on 3rd March 1993, calls for the state to redefine the term "head of household to ensure that women's contribution to the household is recognised and they have equal access with men to all state development programmes, distribution of benefits and entailed responsibilities".[11] The Charter calls for "the elimination of negative social attitudes towards widows, divorcees, single parents, single women; take all steps to ensure that such women do not suffer social and economic discrimination; and to take positive action to ensure their participation in the mainstream of *society*".[12]

Some government ministries also implement programmes targeting FHHs. The Ministry of Women and Child Affairs implements programmes for the economic empowerment of widows and female headed families with the objectives of improving incomes of FHHs; improving contributions made by widows and female headed families so that they are able to sufficiently and consistently contribute to the family economy; and to give recognition to widows and FHHs.

The National Strategy on Technical and Vocational Education and Training (TVET) Provision For Vulnerable People in Sri Lanka, specifically singles out women headed households in their Strategies and Action Plans document as 'disadvantaged' based on their employment vulnerability. It moreover recognises that these women have limited access to skills training.[13]

More recently, a Draft Policy on FHHs has been formulated with the objective of building resilience against adverse economic shocks by increasing and stabilising employment and income generation activities for FHHs. The Draft Policy aims to enhance health and wellbeing of FHHs, and to address economic and psychosocial needs of FHHs so as to actively involve them in the reintegration and reconciliation process. This policy document recognises that development interventions must look beyond material deprivation as FHHs face different types of risks which make them particularly susceptible to exploitation and harassment, which is directly related to their gender.[14] Accordingly, it looks beyond te economic needs of FHHs and emphasises the importance of psychosocial wellbeing as well. Under the 100 day programme from 15th January to 21st April 2015, The Ministry of Women and Child Affairs has appointed a national committee to make recommendations on the socio-economic empowerment of women headed households. Under this programme a National Centre for the Empowerment of Women-headed Households is to be set up in Kilinochchi and coordinated by the Ministry in Colombo.[15]

b. Legal provisions

Conditions of war create particular vulnerabilities and contextual conditions for people. In such situations studies indicate that women adopt various strategies to cope, negotiate and reduce the negative impacts on their lives. These may come in many forms among which include, marriage or sexual alliances with men.

In Sri Lanka too, women in war affected areas engage in sexual alliances for a variety of reasons such as to obtain material benefits, gain physical and emotional security or simply satisfy emotional and physical desires. 'Marriages' entered into are not always considered legal or socially accepted as illustrated in this quote: "During the war, women got married

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11 National Committee on Women, 2005
12 National Committee on Women, 2005: p9
13 Tertiary and Vocational Education Commission, 2010
14 UNFPA, 2015
15 Ministry of Women's Affairs, 2015

to protect themselves but they did not register their marriage or don't have a marriage certificate. Some got married under the LTTE registration system" (KPI, NGO, Jaffna). The fact that these women have not registered their marriages and have no written documents to prove their marital status poses particular problems for them. For example, the existence of customary land laws in Northern Sri Lanka such as Thesawalamai, discriminate against women in that women need the written consent of their husbands to 'make use of land'. Thus for FHHs in the North, securing their land rights are particularly problematic in that their rights to land are often affected by displacement, forced evictions, occupation by armed forces, and destruction of property and lack of documents such as property deeds.[16]

The customary Thesawalamai property law, which is the traditional law of the Sri Lankan Tamil inhabitants of the Jaffna peninsula, governs rights over property as well as rules of succession which depend on the nature of the property.[17] Under Thesawalamai, a wife's property including dowry property and any property acquired after marriage are regarded as her separate property. However, she is precluded from disposing of her separate property without the consent of her husband. Furthermore, whilst Thesawalamai recognises new property acquired by the husband and wife while being married, the power to sell, mortgage or otherwise dispose of this acquired property is only vested in the husband.[18] Thus, in a post-war context where husbands are missing or there is no written evidence such as a death certificate, as proof of death, FHHs face particular challenges in enforcing their land rights in the North.

The reviewed literature also suggests that women's awareness of their rights in relation to land is poor.[19] This particular reference for example cites that women in war affected areas lack awareness of testamentary proceedings and face problems in obtaining assistance from the government, as they often do not have documentary proof of the death of their husband in whose name development assistance is usually granted.[20] Another study observes that most women are unaware of the process of registering their titles to land and face physical obstacles in registering land, such as travelling to government offices.[21] Thus, studies indicate that women are called upon to enforce land rights under extremely harsh conditions. The lack of women's rights to land, housing and property can further increase poverty and result in exclusion from community decision-making.[22] Many studies that highlight the issues that FHHs in the North face, attribute them to the ineffectiveness of the legal framework and the lack of binding laws to address the needs of FHHs in the present context[23]

c. Economic context

Income generating activities and livelihoods have been deeply affected by close to thirty years of war, mass displacement and the loss of lives and assets. Studies indicate that these losses have impacted on women strongly. In many households in the North, women are now the only providers. For the most part, women's coping strategies have revolved around using their human capital, mostly in the form of running small scale businesses, agricultural labour and fishing related activities. Whilst shelter in the form of housing is a more visible intervention, support to improve household incomes remains largely inadequate.[24] Studies indicate that the economic impact on households headed by women is particularly worrying.

16 Pinto-Jayawardena & de Almeida Guneratne, 2010
17 CEPA, 2012
18 CEPA, 2012
19 Pinto-Jayawardena & de Almeida Guneratne, 2010
20 Pinto-Jayawardena & de Almeida Guneratne, 2010
21 CEPA, 2012
22 CEPA, 2012
23 Viluthu, 2013
24 Viluthu, 2013: p1

For example, in wage labour, the disparity in wage rates between male and female workers for the same job are marked, indicating that FHHs are much more likely to be impoverished than male-headed households.[25]

A study undertaken by Viluthu states that access to livelihood assistance is a key concern for FHHs in the post-war context.[26] Characterised by limited income generating opportunities, women's livelihoods are largely centred around agricultural activities, fishing, rice-flour production, bottling fruit juice, sewing and small-scale trading.[27] However, they lack the capital and marketing facilities that would have otherwise enabled them to generate more than a subsistence level income. Common problems include: water shortage, high costs of fuel and raw materials which in many cases result in women borrowing money, often in the informal market which is characterised by high interest rates and short repayment periods, forcing women to default on their payments and falling into a vicious cycle of debt and exploitation. Further, as a result of the military engaging in activities which women typically do: running small scale businesses such as shops, often women have been unable to compete and been forced out of business.[28]

Receiving development assistance has also come at a price for FHHs. In some interventions such as housing, FHHs are required to make a contribution which they are often unable to do as they have few assets and can contribute only their labour which comes at a cost, particularly in contexts where they have to hire labour to undertake more skilled tasks such as carpentry and masonry for house construction for instance.

The destruction of property and social structures, in addition to the lack of capital and opportunities have negatively impacted upon women's capacity to rebuild their lives, resulting in the majority of women and FHHs living in absolute poverty in the North.

d. Social context

A survey conducted by the Jaffna-based Centre for Women and Development (CWD) revealed that the Northern region had approximately 40,000 female-headed households, including more than 20,000 in the Jaffna District alone.[29] Traditionally, the role of women in the Jaffna peninsula in particular, has been characterised in a care giving function performed primarily in the capacity of a daughter, mother and wife. However, over the years, many women have challenged these more traditional social orders and carved out roles outside of the domestic sphere. The conflict has impacted both positively and negatively on women's roles within the community. While in some instances the conflict enabled women to take on roles outside of the domestic sphere, the end of the war and the resurgence of more traditional values has taken away some of the advances made in fighting patriarchy.

For women who continued to play a more traditional role managing domestic affairs and leaving income generation to their husbands, the war has impacted their lives differently. It has not only damaged infrastructure, land and property, but also resulted in the destruction of social networks and family structures that help communities cope in adverse socio-economic and psychological conditions. For, in a post-war context, these women are called upon to provide for themselves and their families but often lack skills which they can convert to income generating activities. As a consequence, many of these women are forced to engage in unskilled wage labour, often receiving lower wages than men for the same tasks.

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25 Amirthalingam & Lakshman, 2010 and Pinto-Jayawardena & de Almeida Guneratne, 2010
26 Viluthu, 2013
27 Viluthu, 2013
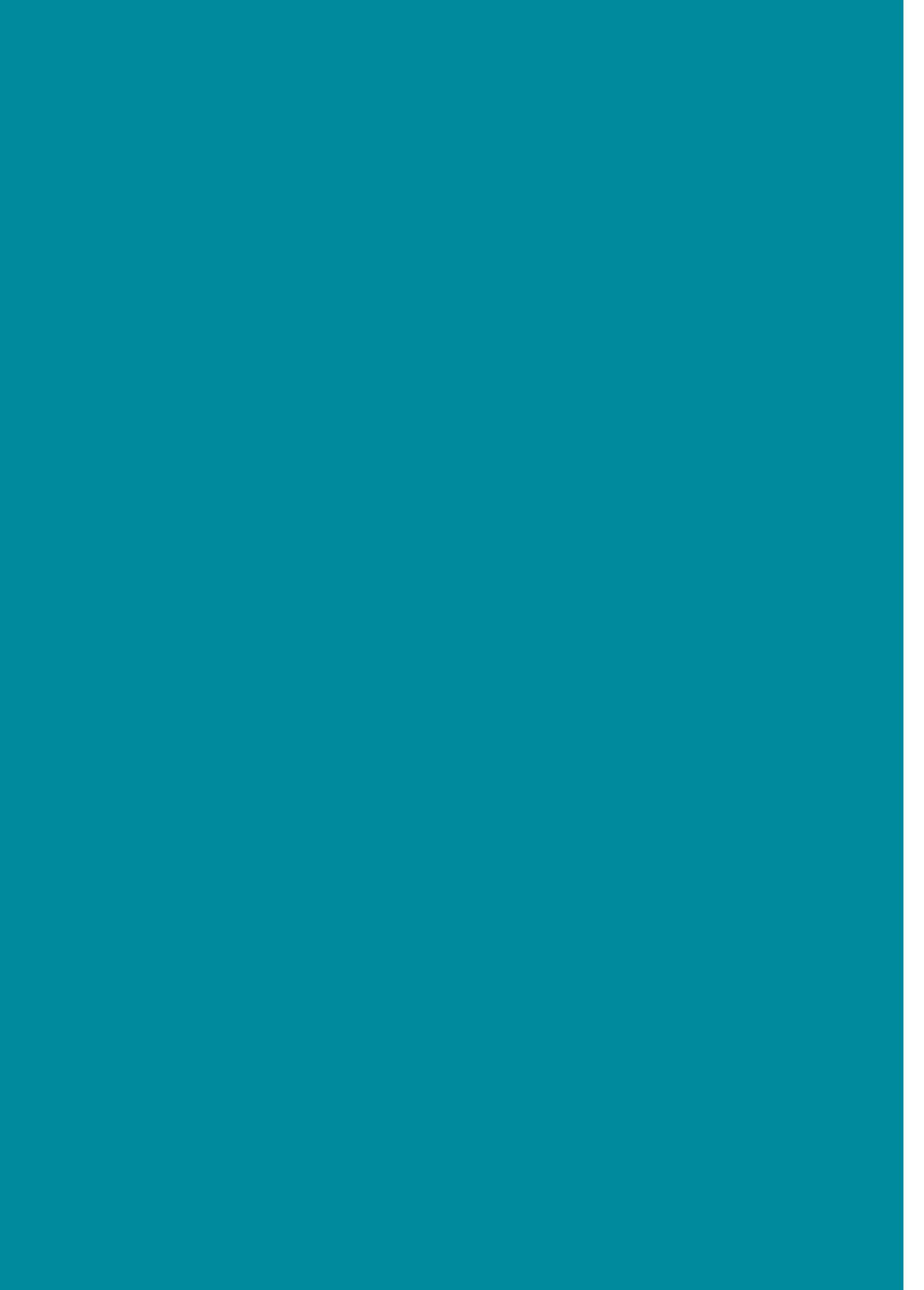28 ICAN, 2013: p5
29 Viluthu, 2013

Whilst the socio-cultural impacts of war and post-war conditions have had different impacts on different groups of FHHs, what is common is that all of these single women are now called upon to provide for and meet the needs of their households. However, as discussed above, for many FHHs, entering the workforce and earning an income poses significant challenges. As a result, unemployment levels for women are double those of men and their exposure to poverty is correspondingly high.

Further, studies have highlighted the stigma of widowhood as an issue that many women encounter in their day-to-day life in the North.[30] Other studies highlight the impact of war on inter and intra-household norms and relationships posing new and serious threats to the way girls and single women live and function within a community.[31] Many studies have brought to attention issues of economic, social and emotional vulnerability amongst widows, wives of the disappeared and other women who head households who live in pockets of poverty, deprivation and exploitation.[32]

30 ICAN, 2013
31 Viluthu, 2013
32 Viluthu, 2013

Analysis

What are the state and non-state programmes targeting FHHs since 2009?

Programmes for FHHs

The data collection indicates that programmers and policy makers, when targeting FHHs for programming purposes, broadly categorise programmes as follows:

- Programmes specifically targeting FHHs
- Programmes that prioritise FHHs
- Programmes in which FHHs are captured due to the fact that they qualify and meet the targeting criteria of being a vulnerable group

A list of the programmers/donors that are categorised under these criteria are listed in Annex 1 and discussed in the next section on 'Programmes'.

How do these interventions define FHHs?

A FHH is defined as 'a household in which a female adult member is the one responsible for the care and organisation of the household or she is selected as the head of the household' (HIES, 2012: p33). Whilst this definition is broad and does not specify who may be included or excluded, the data collected during the course of this assignment indicates that within this broad definition, programmers look for specific features based on vulnerability factors when they target FHHs for programme benefits. These features are usually linked to the absence or economic inactivity of the husband due to factors such as: death, divorce, disability, sickness, absence or economic inactivity. Many programmes use the term 'bread winner' of the household to define the head of the household, meaning that should a woman be the primary income earner within the family her household can then be classified as a FHH.

The Ministry of Women's Affairs uses the following definition when targeting women for programmes:

"

...if the breadwinner of the house is a woman that household can be considered as a FHH. Even though the husband is living and if he's not economically active compared to the wife, then those households can be considered as FHHs. In FHHs the leading role should be played by women or wife. However, most of the FHHs are represented by the households in which husbands are not living.

- KPI, Senior Government Official, Colombo

Categories of vulnerable women who fell under this definition are illustrated by the following quote:

"

Generally, we consider the following group of women as FHHs – War widows, divorced women, if the husband is missing, if the husband is ill, disable and ill because of alcohol addiction. But, single women are not captured as FHHs. However, we have to include the single women also when targeting the FHHs for a project as the female is the one who earns for the family and provides security.

- KPI, Government Official, Jaffna

Another interviewee stated that women whose husbands were in detention camps were also categorised as FHH and were eligible for government programmes (KPI, Government Official, Jaffna).

The fact that single women were regarded as FHHs and were eligible for government programmes is articulated in this quote:

"

According to the Ministry definition of FHH, if a woman's husband died, disappeared, or if a woman is not married and single they are called FHHs.

- KPI, Government Official, Jaffna

The above indicates that the government generally has a consistent definition of what constitutes a FHH. Women who are considered 'bread winners', on the basis that their husbands are economically inactive due to disability, sickness or are absent due to separation, divorce, missing or being single, as well as women whose husbands are sick due to alcoholism, are considered FHHs for government programmes.

The use of the term 'bread winner' when referring to the head of household is also consistent with much of the NGO community, many UN organisations, and INGOs, who much like the government, used criteria such as absence or economic inactivity of the husband as an indicator for targeting women for their programmes. This is further articulated in the quote below:

"

Under FHHs, we include the women who do not have husbands, who are deserted by their husbands, whose husbands remarried and also those women who are single (never married). When the husband is alive and he is disabled, based on the size of the family sometimes we may consider that woman as a potential beneficiary for our projects. We cannot say we include women whose husbands are alcoholics as beneficiaries in our projects. For us FHHs mean men are absent in the family. But, if the husband is alive, but he cannot work (disabled) we may consider them as well. When the husband is alive (and unable to earn/disabled) and we try to include those women as FHHs, we have to face lot of problems.

- KPI, INGO, Colombo and Killinochchi

The only overt difference between the NGO and government definitions is that women whose husbands are sick due to alcoholism are generally not considered for NGO programmes.

Key Message: FHHs are households in which the woman is the bread winner due to the absence of the man who is dead, divorced, separated, missing or the man is economically inactive due to disability or sickness.

Who is excluded?

However, it was noted that the above vulnerability criteria were not applied consistently when programmes were implemented. Some programmes, do not target 'never married women' and women whose husbands are alcoholics (KPI, INGO, Jaffna, KPI, Government Official, Jaffna), indicating that there are differences in how vulnerability criteria are defined amongst programmers and officials in Colombo and in the field. This is illustrated in the following quote:

> *Women, who are single and have never been married are not always included as programme target. Women whose husbands are alcoholic or elderly are most likely not to be included in the FHH category.*
>
> *- KPI, Government Official, Jaffna*

This was also reflected in an interview with an NGO official in Jaffna who stated, "We don't consider a single and elderly woman in our programmes."[33]

Categories of women who were most likely to be left out completely were:

- Elderly women
- Women whose husbands died of natural causes

As indicated above, a particularly vulnerable group that are being excluded are elderly women, some of whom were taking care of young grandchildren in the absence of their parents. While some of these elderly women were receiving childcare benefits, they were notably excluded from receiving benefits as FHHs. Perceptions about providing entitlement to elderly women were noted in an interview with a government official in Kilinochchi who said, "A group of women that should be avoided from being added to this category are the widows who are above 70-75 years. Since livelihood support is not useful for them, there are welfare programmes for them."

However, it was observed that some interviewees were of the view that women whose husbands had died of natural causes should be entitled to FHH benefits:

> *When we say FHHs we need to take care/ give assistance to women whose husbands might have died due to malnutrition due to the impact of war. During the LTTE times also many people got affected due to the situation and died as they could not get food (and died due to malnutrition). So, we need to consider those families also and provide support to them.*
>
> *- KPI, Government Official, Kilinochchi*

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33 KPI, NGO, Jaffna

Key Message: The lack of a consistent definition of FHH results in some vulnerable groups of single and elderly women being excluded from programmes, prompting one advocacy based INGO to state that this is a 'critical weakness in the FHHs policy discourse in Sri Lanka' (KPI International NGO, Colombo).

War Widows

A senior official in Colombo defined War Widows (WWs) as "'families whose husbands have died or disappeared by LTTE or government army during the war period" (KPI Government official, Colombo).

Many NGOs broadly use the term WWs to include in their programmes women who have lost their husbands in the war, as well as those whose husbands are deemed 'missing' due to the war. The use of the term WW is contextual in that many FHHs in the North are in fact WWs and the terminology is used interchangeably on the assumption that FHHs are WWs. However, the issues associated with using the term WW was delineated by a senior official, who was tasked with looking into the issues of FHHs in the North. The official stated, "When we say WW, there is a problem because women whose husbands are missing cannot come under that," (KPI, Senior Government Official Jaffna) indicating that the use of the term programmatically can result in some single women being excluded.

While some NGOs stated that legal evidence such as a death certificate were not prerequisites for determining beneficiaries for programmes, the problem with operationalising it was that the term 'widow' presupposes death, but many women in the North had no proof of death but instead have 'missing' husbands' (KPI, NGO, Jaffna). The use of the term WW might then result in excluding these women also from benefits (KPI, NGO, Kilinochchi).

There is thus a need to have greater clarity on what the term and its usage means. Another interviewee correspondingly voiced the opinion, "Yes, I also think that war widows should come under female headed households. Everyone needs to get this right, including the state. What exactly are war widows? Are they military wives or were they linked in some other way or were they just people who were caught in between?" (KPI, INGO, Colombo).

Key Message: WWs are a group of FHHs, but they are a distinct category within the broader category of FHHs as they have special issues and needs that ought to be addressed.

Should there be separate programmes for WWs?

Although there was broad agreement that WWs are a sub category of FHHs, there were intimations that WWs had specific needs and issues. The present study accordingly inquired into respondents' thoughts and perceptions on how these issues could be best addressed.

Some interviewees were of the opinion that there should be separate programmes for WWs while others thought there was no such need. A third group thought that although the WWs had different needs and issues, they should not be singled out, but rather, their needs must be addressed through the programme design.

<u>Those who said 'yes', we need separate programmes</u> indicated the following reasons for their responses:

- It is 'easy' to implement programmes when they are separated, as WWs can be identified and targeted for programmes (KPI, INGO, Kilinochchi), as articulated in this quote:

> "
>
> *It is better to identify WWs separately because their needs and requirements are different from others. Similarly, they are a special group. If it's possible to identify WWs separately; it is easier for planning, monitoring and other human rights related tasks identification of WWs is essential to assess the severity of the war and to get assistance from international organisations; because there are some organisations which focus only on WWs.*
>
> *- KPI, Government Official, Colombo*

- The needs of FHHs and WWs are different and project designs should reflect this e.g. Psycho-social support for WWs as they faced trauma and anxiety (KPI, Government Official, Jaffna, KPI, NGO, Jaffna).
- There is more funding available for programmes targeting WWs and therefore the funding should be leveraged by having separate programmes (KPI, Government Official, Colombo)

However, some disadvantages in separating were also acknowledged by interviewees who advocated for the need for separation:

- When the two categories are targeted separately, WWs risk further stigmatisation of an already marginalised group (KPI, INGO, Colombo)
- Separate programmes for WWs creates 'issues' amongst the community as they view such programmes as unfair
- Separate programmes for WWs contribute to further exclusion of vulnerable groups such as the elderly and single women (KPI, Government Official, Jaffna and KPI, INGO, Kilinochchi)

A discussion with a group of programme recipients in Kilinochchi emphasised that both WWs and FHHs had similar financial difficulties and required livelihood support. However, what was different were the psychological issues faced by the WWs. Specifically highlighted were the differences in the circumstances surrounding death, i.e. natural versus death due to war related accidents or atrocities. Many respondents voiced the opinion that different interventions were required for war related deaths due to the more traumatic experiences by the WWs (FGD, Kilinochchi).

In general, interviewees working at the grass-root level in both Jaffna and Kilinochchi were in favour of having separate programmes for WWs than interviewees in Colombo. They indicated that WWs were visible and easy to target. However, they acknowledged that when implementing programmes which targeted only WWs, they faced criticisms from the community for singling out WWs at the expense of other vulnerable groups such as the single and elderly women.

It was noted that one of the ways in which the specific issues and needs of WWs could be addressed is through the way programmes for FHHs are designed. As a few interviewees expressed that programmes should be designed to target a wider group of single women including WWs. Within the group, members should be sensitised to the specific issues and needs of WWs such as the trauma and stigma faced. The programme should have a wide range of interventions, including counselling and trauma treatment which could be made available to WWs and other FHHs who feel the need to use such services. Working through Women's Rural Development Societies (WRDS) was cited as a good example of such a working group.

Those who said 'no' need for separate programmes. In addition to issues stated above, those who were averse to having separate programmes for WWs outlined the following as reasons:

An advantage for doing programmes which did not separate the two groups is that "everybody can get together, help each other and contribute to greater sustainability of the programme" (KPI, NGO, Jaffna). Thus, insisting that the group membership based on a common factor, being a single woman, would bring the group together rather than risk isolating members due to their specific individual vulnerabilities.

In general, UN organisations, in both Colombo and in the field, did not espouse separate programmes. This was because they did not see a clear distinction between FHHs and WWs, rather viewing WWs as part of the broader category of FHHs (KPI, UNO, Colombo). An UN official in Kilinochchi articulated that, "There is no use in separating missing and WWs from FHHs. So, they can do programmes together for these two categories. But, as you said, their needs are different, so, it is good to have separate programmes targeting each group separately. My only concern is that the women who are missing their husbands should not be neglected as they still do not know the status of their family" (KPI, UNO, Kilinochchi).

Key Message: Interventions for WWs should be part of the design of programmes for FHHs

The issue of 'young widows'

Several interviewees singled out 'young widows' as the 'most vulnerable' amongst female groups. These 'widows' had particular characteristics: young, lacking employable skills, responsible for young children coupled with the social stigma of being branded a WW (KPI, NGO, Colombo). The use of the term 'widow' was also problematic as stated in a Colombo based interview, "These young women were not always legally married, and were not 'widows' as they lacked evidence of death. Often their spouses were missing" (KPI, NGO, Colombo). These young women were singled out as requiring specific interventions because of the specific economic and social vulnerabilities they faced. For instance, insufficient income due to lack of skills which in turn forced them to look for other ways to meet their economic needs, which often came in the form of alliances with men, placing them in a vicious cycle of abuse and further social vulnerability (KPI, Government Official, Kilinochchi).

The need to address the economic and social vulnerabilities faced by these 'young widows' is articulated in this quote:

> **"**
>
> *Most importantly if we fulfil the economic needs of these women, then we can expect a change in their lifestyle, such as not getting into multiple relationships. The main reason for them to seek multiple partners is to fulfil their economic needs. In some places, when they work on housing projects, when the FHHs are unable to provide the wages for the masons, those men use these women to fulfil their sexual needs.*
>
> *- KPI, INGO, Kilinochchi*

These 'war widows' were not always picked up in targeting programmes as they were not recognised legally as 'widows'. This was articulated by an official in Kilinochchi, "...So, we need to deal with this category of women differently. Their main difficulty is economic. If they are economically in a better position, they will not get into other problems, such as having multiple sexual partners, abortion, being the victim of abuse, and unwanted pregnancies" (KPI, Government Official, Kilinochchi).

Key Message: Young 'widows' face specific economic and social vulnerabilities that require specific interventions

Do the interventions meet the needs of the communities?

Issues faced by FHHs

Several factors were consistently highlighted as 'issues' that FHHs faced. Some of the recurring issues are discussed below to contextualise and understand the needs and problems that FHHs face in their everyday life.

Living with stigma: FHHs in the North are often re-negotiating their role within a society which views them either as 'bad omens' or someone who is in need of pity; both factors which are attributed to their single status. As one interviewee pointed out, this results in making ordinary day-to-day living a challenge; living in constant fear of 'what will the neighbours think?' as illustrated in this quote:

> *It does not matter for a normal household for someone else particularly a male to visit the house when the husband is not around. But, for me (FHH), if a man comes to my house, the neighbours will be questioning me who is that person that came to your house today and they ask more questions how is he related if the person stays long. The people in the community are always finding fault with female headed households. Even if relatives visit our houses, they look at us as if we are doing something wrong.*
>
> *- FGD, Jaffna*

While male visitors to the house are viewed with suspicion, leaving the community and travelling to another village in search of work brings yet another set of insecurities to deal with, such as issues related to personal security, sexual harassment in the work place and while travelling. These social norms restrict women's choices of livelihoods, resulting in many FHHs opting for home based livelihoods. Small businesses, home gardening, and animal husbandry are amongst the most popular. The following quote illustrates the position of a FHH within the community:

> *War widows face a lot of pressure that they go through with their own community is unimaginable. For example, if their husband was an LTTE and he recruited other men/people from the village and they all died. Then they see that woman as the root cause for the destruction of their life because of her husband's action. So then even though she has also lost her husband, she is not allowed to grieve in the same way as the others.*
>
> *- KPI, INGO, Colombo*

The issue of <u>personal security</u> was echoed in several interviews as one that restricted the movement of women both within and outside of the community. The data also reveals that FHHs negotiate their security concerns by often entering into relationships with men. These relationships serve many purposes apart from providing 'security'. Whilst men may provide income sources to meet household expenditure, they can also come in the form of 'in kind'

services. For example, a short term sexual relationship with a mason in lieu of payment for labour or an informal liaison with a debtor to obtain either a waiver of money owed or to reschedule debt payments.

However, the fact that these sexual alliances come at a huge personal cost and risk not only to the woman but also to other members of the household, including children, was an issue raised in the study. These women were thus seen to be negotiating their sexuality and the 'commodification' of sex was something which was observed in this study.

Interestingly, beneficiaries of programmes for FHHs were also accused of negotiating their single position to obtain benefits. For instance, beneficiaries of programmes were not always transparent about their status, often hiding the fact that they were cohabiting as they feared losing their benefits. Thus these single women were often viewed with suspicion not only by their community but also by NGOs, INGOs and government officials.

The multiple identities and roles that these women played within the household were also identified as restricting the choices they made. For example, FHHs were primary care givers to young children as well as the sick, elderly and disabled family members. They balanced these care giving roles with their income earner role and with the risks and insecurities associated with their specific vulnerability of being poor, single women. Balancing all of the vulnerabilities and roles restricted these women in many ways. For instance, many cited being reluctant to leave the house in search of income generating activities if it meant leaving young children unattended. This is illustrated in the following quote: "They are always thinking about their children and not wanting to leave the children at home, cooking lunch for the children. So it's very difficult, we allow them to bring their children for the forum and try to have it in a place close by. Even when we give them lunch packets they go and give that to the children" (KPI, NGO, Colombo).

Needs of FHHs

In light of these issues, the study team asked respondents what they thought were the specific needs of FHH in the North. The most commonly voiced needs were:

- Livelihood activities to generate income
- Access to financial assistance
- Social protection such as pensions, assistance to meet children's education
- Protection against violence and harassment
- Awareness on obtaining missing documents and obtaining land related documents
- Psychological counselling

Respondents also articulated that these needs could not be met in isolation but rather what was required was a 'package' of needs. Against this backdrop, the study team analysed the nature and types of programmes which were being delivered by state and non-state actors.

Current programmes that target FHHs

While many different types of interventions target FHHs in the North, the most commonly provided interventions can broadly be defined as follows:

- Livelihood Programmes
- Housing Programmes
- Psycho Social Support Programmes
- Rights Programmes
- Financial Assistance Programmes

Livelihood Programmes

The focus of current livelihood interventions is illustrated in the following quote:

> *Everyone can't be an entrepreneur I don't think even I can become one suddenly. You need to have that certain trait in you, but now the NGOs are trying to make everyone entrepreneurs even us which is a huge mistake.*
>
> *- KPI, INGO, Colombo*

Some of the more popular livelihoods that have been introduced to FHHs and WWs by the government, NGOs and INGOs in the North include:

- Agriculture projects: home gardening, community based coconut oil production, vegetable cultivation, rice pounding, preparing pickle, food packaging, grape and cashew packaging and other horticulture projects
- Livestock projects: cattle, chicken and goat rearing and dairy production
- Small business: Running beauty parlours, candle making, bakery products, palmyrah and fibre products, sewing uniforms, and handbags
- Fisheries based: aquaculture projects, fishing, sea bass business and seaweed projects

Interventions to build capacity for livelihoods such as vocational training, market training, skills and leadership training programmes, as well as training in fixing mobile phones have been implemented.

Issues: Many issues in implementing livelihood programmes were articulated by beneficiaries and implementers.

- Insufficient market linkages: This was a common issue related to livelihoods which had a marketing component. Programmers acknowledged that products need to be branded, packaged and priced competitively to enable the producer to earn an income. However, these skills were lacking in many beneficiaries and programme interventions were not always thinking about these issues when livelihood interventions were introduced. For example, milk production through cattle rearing interventions were introduced but programme beneficiaries did not have local markets to sell the milk. Thus, beneficiaries noted that programmers needed to think about market linkages at project inception and include it in the project design.
- Market saturation: Related to the above is the fact that projects often give the entire village the same benefit. For example, providing sewing machines to the entire village results in overproduction of certain types of clothes for which there is not a sufficient local market.
- Cultural factors: Social norms and acceptance play a prominent role in women's livelihood decisions. For example, a woman who was operating a three wheeler for hire in her village was looked upon with suspicion for undertaking a livelihood which was traditionally dominated by males. Women who have to travel to work face many constraints such as finding alternative care arrangements for young children. They often face sexual harassment at work and in public transport when travelling to work. Thus, many FHHs prefer to engage in traditional, home based livelihoods which can accommodate their gendered roles and tasks.

Housing Programmes

At the end of the war in 2009, several agencies including UNHCR and ZOA provided temporary shelter for the Internally Displaced People (IDPs) who were returning to their lands. More recently, other agencies have joined in the efforts to provide housing to the IDPs based on the popular 'owner driven model' of a cash grant of Rs 550,000 per household and the balance amount to be self-financed through labour and materials.[34] In particular, many FHHs have benefitted from such housing programmes implemented by agencies such as the Swiss Development Corporation (SDC) and UN Habitat, both of which have prioritised FHHs through a points based selection criteria. However, a recent assessment of these housing interventions suggests that this model has burdened many households.[35] The self-financing component is particularly problematic for FHHs who have few, if any assets and are thus forced to borrow money at high interest rates to fund that part of the housing programme, since FHHs are often unable to provide their own labour and generate income for the family. As a majority of FHHs survive by working as casual labourers, contributing to housing construction is an additional burden and poses a great risk to their wellbeing and those of other family members, such as children. FHHs also face challenges in contracting reliable construction workers and often are unable to raise funds that are demanded by masons and carpenters. Instances of violence and abuse have been cited in many cases where FHHs have been unable to meet costs related to house construction. While previous studies have shown that FHHs appreciate the participatory aspect of owner-driven housing as implemented by the aforementioned actors, they prefer not to bear the dual burden of contributing labour and money towards their new house. As indicated by an INGO official, this model should preferably be interpreted as being owner-led, where FHHs and other vulnerable households can opt out of the houses being built for them.

Psychosocial Programmes

The Ministry of Women's Affairs and UNHCR provide counselling services for FHHs. Due to restrictions placed by the previous government on providing psychosocial services to war affected communities, a limited number of NGOs provide this intervention. There are those who do provide it as a component of other interventions such as livelihoods or housing. Some NGOs have been innovative in adapting psycho-social interventions. For instance, an organisation working with children performs plays to create awareness on issues related to child abuse and domestic violence targeting both mothers and children. Other agencies have incorporated counselling as a component of another intervention. For example, agencies providing livelihoods interventions sometimes provide counselling services to relieve trauma so that beneficiaries are able to engage with livelihood activities productively.

One of the key issues in implementing this intervention is the lack of trained officers who are sufficiently skilled to meet the specific demands of war affected FHHs. Furthermore, due to the short time frame of current projects no post project activities are undertaken to assess impacts of the intervention. The fact that most counselling sessions are done in a group or family environment means that beneficiaries lack the privacy to be honest and open during sessions, thus depriving them of the full benefit of the intervention.

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34 Rs 550,000 is the amount mandated by the state to be provided for housing assistance and donors have no authority to increase this amount even though they are well aware that building a 550sq ft house costs more than that. CEPA, 2014
35 CEPA, 2014

'Rights' Related Programmes

Many of the rights related programmes focus on providing security and protection for women. In this respect, some organisations provide legal support to enforce land rights. As indicated in the section titled 'A Brief Analysis of Context' land issues are common to women in the North. Some organisations provide awareness raising and support to obtain land documents so that women are able to claim land in the absence of deeds and also provide help to obtain other lost documents such as birth, marriage and death certificates and land ownership documents. Agencies also provide legal aid and assistance to help women take their cases to court, lobbying for labour rights and increasing women's political representation at the local and national levels.

Some organisations work for the 'empowerment of women' so they are able to 'stand on their own feet'. Viluthu for example carries out socio economic and political empowerment programmes working with small groups of widows. The Widows Forum 'Amara' set up by Viluthu supports FHHs to obtain details about missing persons, assists women to locate missing documents and to get their lands back. Other organisations work on issues related to empowering women who are victims of Gender Based Violence (GBV). Many of the non-state programmes work with Women's Development Officers and Women's Rural Development Societies as a link to grass root level engagement with FHHs. However, many of the issues which FHHs face are related to enforcing their land related rights. The existence of the customary Thesawalamai law in particular was articulated as a major impediment to enforcing land rights of FHHs.

Financial Assistance Programmes

Financial assistance programmes are provided in many forms and are delivered by state and non-state actors. The Department of Rural Development provides loans at concessionary interest rates to FHHs to initiate livelihood related activities. The Ministry of Women and Children's Affairs has given 50 women in Jaffna Rs 30,000 each for livelihood development activities under the 100 day programme. Women were also entitled to interest free loans of Rs 20,000 per head from an initiative implemented by this Ministry.

Several NGOs have given grants of varying amounts for livelihood support. In Kilinochchi where the percentage of war affected women is relatively high, compared to Jaffna, many women are getting NGO assistance. As illustrated in this quote, "Generally, NGOs bring Rs 2 or 3 million and provide support to 30 families with survival livelihoods. That is not enough. NGOs providing infrastructure support is less. Now, NGOs are supporting enterprise development, value addition and market linkages" (KPI, Senior Government Official, Kilinochchi). The FGD in Kilinochchi indicated that whilst many women were eligible to obtain Divi Neguma, not all were receiving it. Both the KPI and the FGD recipients in Kilinochchi indicated that targeting of both state benefits such as Divi Neguma and PAMA as well NGO assistance was not going to the 'right' people as indicated in these quotes: "… But, whether these supports are going to the needy beneficiaries, I am not sure about that" (KPI Senior Government Official, Kilinochchi). "Samurdhi is not provided to all the FHHs. Of those people who really need Samurdhi, it has reached only 25% of the people" (FGD, Kilinochchi).

The International Finance Corporation (IFC) stated that they provide financing at concessionary rates to several local banks for micro and small business enterprise lending to women, but many FHHs find it difficult to access the loans as they have little or no collateral. This invariably results in women borrowing from the informal market and micro finance institutions which charge higher interest rates and are merciless when collecting their debts. Women are thus placed in a vicious cycle of abuse and violence when they are unable to meet their loan instalment repayments.

Issues related to programme implementation

<u>Lack of accurate</u> data was frequently cited as one of the predominant issues confronted when designing and implementing programmes. While the usual sources of data for programme planning were government offices such as, the District, Divisional and Grama Niladhari, when alternative data was required (i.e. updated householder lists and beneficiaries of existing programmes), this was often unavailable, not up to date or inaccurate. One interviewee stated that she received a householder list which had people who had died five years ago.

Targeting beneficiaries <u>using a points scheme in which</u> beneficiaries are selected depending on their score calculated on the basis of pre-selected vulnerability criteria (determined by the programming organisation) was also identified to have in-built limitations. In some instances, this meant that beneficiaries were selected for a livelihood programme where they had no prior knowledge, skills or motivations to undertake that particular livelihood activity (KPI, Government Official, Jaffna), in other cases, it resulted in single women who did not make the minimum score being excluded. This was particularly evident for single women who were elderly, disabled or had never been married, prompting criticism of the points based system from beneficiaries of programmes. One individual stated, "The points system which is used for selecting the beneficiaries is a problem. Due to that the really needy people get affected as they may not be captured in the point system" (FGD, Jaffna).

Key Message: While current programmes broadly provide the type of interventions that beneficiaries require, there are significant issues in the design, implementation and coordination of the programmes.

Are the programme interventions 'relevant' to the context?

In assessing the 'relevance' of programme interventions, respondents noted that interventions must be informed by a needs assessment followed by a context analysis. A needs assessment must include beneficiary participation not only to find out what their needs are but also to obtain information about skill levels, motivations and capacity of beneficiaries to carry out the programme activities.

What this means is that when conducting a needs assessment to introduce, for example, a livelihood activity to generate income, programmers must also consider factors such as the potential beneficiary's age, skills and talent.[36] For instance, when the potential beneficiary requests a sewing machine, it must be assessed if the beneficiary is able to sew and if the clothes are for personal use or to be sold in the market. If they are to be sold, there must be a market for it. One interviewee indicated that in certain contexts the market for homemade clothes is small as many people prefer to purchase readymade clothes.[37] As a result, in such a context providing a sewing machine is unlikely to be the best option to generate income for the recipient.

Several instances where livelihoods interventions failed were identified. This was particularly noted when farm animals such as cows, goats and chickens were provided. These interventions turned out to be unsustainable largely because contextual factors were not given due consideration at the beginning of the intervention. In one instance, the chickens that were provided died due to the rains, which washed away the pens that were inadequate to withstand the strong wind and rain.[38] In another case, the milk from cows which was provided could not generate income as there was no local market to sell the milk. In yet another scenario, seeds of fruit plants distributed were unsuitable for the soil, and consequently the drought that followed destroyed the plants before they bore any fruits.[39]

Key Message: Prior to starting a programme intervention, a thorough needs assessment should be undertaken to include beneficiary skills, capacity and motivation and a context analysis to ascertain the suitability of the intervention to the given context.

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36 FGD, Killinochchi
37 KPI, Senior Government Official, Killinochchi
38 KPI, Government Official, Jaffna
39 KPI, Government Official, Jaffna

Are programmes effective and sustainable?

Are the programmes effective?

In enquiring about the effectiveness of programme interventions, the study focused on measures that programmers see as 'markers' of success in their programmes. One interviewee indicated that for livelihood projects if 60-70 percent of the beneficiaries continued to engage with livelihoods at the end of the programme period, that would be a marker of 'success' of the programme (KPI, NGO, Jaffna). Similar sentiments were echoed by another NGO who stated that they aim for 100 percent sustainability of project interventions, however, if beneficiaries are able to continue the project activities beyond the project period, then that would be a measure of effectiveness. An example indicated was that if the project had initially provided the beneficiary with one cow, and by the end of the project period the beneficiary was in possession of four cows and was using the milk for domestic consumption and or selling the milk, then that project intervention was seen as successful.[40]

Characteristics of 'effective' projects

Projects which were deemed 'effective' and successful had the following characteristics:

Programme design

Well-designed programmes are likely to include:

Beneficiary participation: Programmes that engaged with potential beneficiaries from the beginning until the end of the project were more likely to be called 'effective'. This included beneficiary participation in the needs assessment and context analysis to accurately ascertain information that was relevant to designing a programme that met the needs, capability and aspirations of the beneficiary as illustrated in this interview:

> ❝
>
> *The thing that was good about that project was women cooperated well. From the start we talked about their rights and helped them to get their marriage certificates. So, their support to the project activities was immense.*
>
> *- KPI, NGO Jaffna*

Flexibility: Programmes that were sufficiently flexible to take into account beneficiary needs and contextual factors at the design stage and were able to modify interventions to take note of issues and changes in circumstances of the beneficiary or contextual factors, were much more likely to be 'effective'. For example, an NGO had provided cattle to an elderly woman. However, she sold the cattle as she was unable to care for them. When this was revealed by a subsequent monitoring visit, the NGO provided her with hens which were much easier for her to handle (KPI, NGO, Jaffna). The following quote further illustrates the point that, "Instead of doing something at the end to ensure sustainability, it is good to do some modifications from the beginning to ensure the sustainability of the project intervention".[41]

The research also indicated that programmes that worked with beneficiaries using a 'group' model were more likely to say their programmes were effective. This is because the

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40 KPI, NGO, Jaffna
41 KPI, NGO, Jaffna

formation of groups allows all FHHs to come together, without the fear of being ostracised or labelled (i.e. as a war widow). Within the group, sub-groups are formulated dependent on the needs of individuals. Women are accordingly able to rely on mutual help and support both within the sub-group and in the wider group.[42]

Support services such as capacity building in the form of training and awareness programmes and monitoring of programme activities were identified as key elements in the success of a programme as illustrated in this quote:

> *We provided lots of support to the beneficiaries and the outcome was that 75 percent of the beneficiaries were better-off at the end of the project and they are able to support other FHHs by giving work opportunities to them now. But in the other projects, the training that we provided was not enough. If the livelihood assistance we do is to be effective, then we should provide the correct training.*
>
> *- KPI, NGO Jaffna*

The importance of monitoring is also articulated in this quote: "The success of a project depends 99 percent in the monitoring. Government officials should function properly. Those who need support or some sort of assistance, should come forward and tell otherwise nobody will know about it. Otherwise, when the problem becomes big only others will get to know about the needs of that particular person. So close monitoring is needed to track such needs/problems" (KPI, Senior Government Official, Kilinochchi).

Programmes that had carefully detailed their plans from start to end were also shown to be more effective:

> *When goat livelihood support of Rs 100,000 was given to a beneficiary with a proper plan, the beneficiary was able to get Rs 175,000 net profit within two years .... The other schemes like Divi Neguma spend millions on livelihoods, but they were unsuccessful. So, projects should have a good plan. Projects like this should be planned properly and promoted successfully.*
>
> *- KPI, NGO Jaffna*

Moreover, the idea that interventions should not be standalone but part of a broader range of activities was expressed as being another factor in determining 'effectiveness'. For example, an organisation that was undertaking psychosocial support indicated that through their discussions with beneficiaries they realised that part of the psychological issues the FHHs faced were due to their economic conditions. Once NGOs were able to provide funding for livelihood related programmes, the psychological conditions of the FHHs also improved.[43] Thus indicating that programme interventions need to be more holistic providing a wide range of activities and services to meet the needs of beneficiaries.

Further, in projects where field staff were involved in the initial design, and able to better provide feedback on intervention progress, programmes demonstrated signs of greater flexibility and adaptability, and consequently were shown to be more prone to success.[44]

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42 KPI, NGO, Kilinochchi
43 KPI, NGO, Kilinochchi
44 KPI, NGO, Kilinochchi

Characteristics of 'ineffective' projects

If more than 50 percent of beneficiaries of a programme were not able to carry out the programme activities on their own at the end of the project period, these programmes were thought to be ineffective. Reasons for their failure included:

'One size fits all' strategies in which donors have specific mandates and look to implement programmes which fit in with their overall programme focus with little regard for local skills, conditions and motivations are much likely to 'fail'. "If the same design is used for every beneficiary, the effectiveness of that intervention is bound to fail, as the individual needs of the beneficiaries are so different," said a UN official in Kilinochchi.

Another frequently attributable feature of programmes which were not effective was the insufficiency of the time frame. Programmes which had a time frame of less than two years were more likely to be labelled 'unsuccessful' as there wasn't sufficient time for beneficiaries to start a programme and be able to run on their own. Issues related to the project time frame are articulated in this quote: "Our success indicator is based on outcome indicators. For livelihoods support, if 50 percent of beneficiaries are not able to continue engaging in the livelihood activity, then we consider the project a failure. But some beneficiaries take a long time to become successful but who is going to bear the costs for us to make an assessment after the project ends?" (KPI, INGO, Kilinochchi). The quote also illustrates that time frames and budgets that do not factor in post-project monitoring are more likely to fail.

The unsuitability of interventions is an issue related to the discussion under the section titled 'Relevance'. Sometimes programmes failed because they were not suitable for the circumstances or prevailing conditions. An example cited was when a UN organisation gave beneficiaries cows from Australia, and on a subsequent visit found that the cow had been sold as it was not suitable for the climate. (KPI, Government Official, Kilinochchi).

Favouritism and interference was another factor associated with 'failed' programmes. Interference comes in different forms in some instances, government officials pressure NGOs to work in particular villages or provide particular types of interventions such as, sewing machines or rice pounding machines to FHHs in a particular village. In other situations there were 'preferences' for selecting particular individuals as demonstrated here, "Even with the assistance that is provided, there are issues with targeting the beneficiaries. Generally NGOs and officials provide support/assistance to the people who are known to them" (FGD, Jaffna). This example indicates that assistance was not always going to those who most need it.

Lack of interest on the behalf of beneficiaries was cited in some programmes that failed. This refers particularly to the motivation to carry out a programme intervention by the beneficiaries. Several such instances were cited from the fieldwork data indicating that beneficiary buy-in at the early stages of the intervention is an important factor in determining the success and sustainability of programmes. For example, interventions where sewing machines were provided to beneficiaries sometimes failed because not all beneficiaries had the required skills or motivations to take up sewing as a livelihood activity.

There were also instances where the beneficiaries felt their ideas and thoughts were not given due consideration and were therefore unmotivated to pursue a livelihood activity as suggested in this quote: "Generally our ideas are not considered/suggestions are not asked for. The people also lack the capacity to question or demand for certain things from the NGOs and also the government" (FGD, Jaffna).

Interestingly, the lack of beneficiary interest to pursue a particular livelihood activity was articulated by beneficiaries themselves who stated that some livelihood activities 'failed' due to the carelessness of the beneficiaries. In one example, an NGO had provided chickens and money for beneficiaries to build pens to house them, however the chickens died within a few days as the pens were not built properly and the chickens were washed away by the rains.[45]

The lack of proper planning at the beginning of an intervention—which should have included a thorough needs assessment informed by an assessment of potential beneficiaries interest and motivation— frequently contributed to ineffective interventions. As articulated by this quote: "In the ......project, we provided livelihood support to our beneficiaries. The livelihoods that we supported include cattle rearing, goat/poultry rearing, tailoring and starting up a small shop. We provided the livelihood support that the beneficiaries asked us for. However, they did not do it properly. They did not show enough interest. We could have focused on the needs assessment a bit. But, we did not have time. We felt that instead of targeting/ covering the same project area, we could have covered/focused on another area. So, now we are doing our new projects in new/other areas" (KI, INGO, Kilinochchi).

Key Message: several factors contribute to the 'success' of a programme which include programme design, flexibility, monitoring, capacity building, time frame, usefulness and beneficiary buy-in.

Are the interventions sustainable?

In order to understand the sustainability of programme interventions the study team aimed to firstly understand how programmers measured this in their programmes.

In general, the term 'sustainability', as defined by a donor organisation in Colombo refers to ascertaining if interventions are able to be carried out after the support ends. What this means for programmes for FHHs is that the FHHs are able to continue to generate sufficient income once the programme ends (KPI, Donor organisation, Colombo). The fact that "systems should be in place to ensure sustainability of endeavours initiated" was articulated as a prerequisite for sustainability as reflected in the following: "If not, people will lose faith and confidence in external support given by UN, NGOs and INGOs. ...Support from the people is the key to success" (KPI, Donor organisation, Colombo).

However, in practice, the term 'sustainability' had nuanced meanings for the different groups of people with which the study team conversed. In order to better understand he nuances of the term 'sustainability,' with regard to its definition and interpretation, an analysis of some of the common responses is provided below.

An interview with a UN organisation indicated that sustainability is ensured by having "sustainability documents/framework ...which helps us see where this is going and not only to see if tools are being used or not but to check their abilities. ...It's also called the productive infrastructure check list...... The sustainability document is very important to admin staff and technical staff. The main objective is to think of the process. Like in fishing they need fencing and water so in the design we re-establish that process for the livelihood" (KPI, UNO, Colombo). This thus indicates that 'sustainability' is about leaving

However, a field officer of a UN organisation had a more grounded response in that for her, 'sustainability' was about making beneficiaries stand on their own feet, without being dependent. "They need to take the assistance, whatever they are getting as their own,

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45 FGD, Kilinochchi

then only they will put effort into improving them or making good use of them" (KPI, UNO, Kilinochchi). Similar sentiments were echoed by a local NGO, who stated that when livelihood support is given, the question of whether the intervention is sustainable should be asked at the onset (KPI, NGO, Jaffna).

Features of programmes that are 'sustainable'

Interviewees reflected on factors they considered when assessing the sustainability of interventions. This included a number of factors such as: giving productive assets, in process and post project monitoring, longer term programmes (2-5 years), capacity building, leadership and ownership to carry interventions independently. Some of these and other factors which came up frequently are discussed below.

Knowing your beneficiary. One respondent stated, "If you ask the beneficiaries whether they need chickens, they will always say yes" (KPI, NGO, Kilinochchi), indicating that needs assessments and context analysis have limitations and must be complemented by other means when beneficiaries are targeted. One way of getting to know your beneficiary is building a rapport with them as indicated in this quote: "We develop a personal relationship with the beneficiary, even if we pass by the beneficiary's house for any other purpose, we stop by and check how they are doing and if they are facing any issues regarding their livelihood activities or need any suggestions. This relationship aspect is important if we want our beneficiaries to succeed in their endeavours" (KPI, NGO, Kilinochchi).

The importance of obtaining information about a potential beneficiary's skills and motivations is highlighted in this quote from a government official: "Donors and NGOs have to check whether the beneficiary can do the livelihood activities before giving the livelihood support and tell them that training would be part of the support provided" (KPI, Senior Government Official, Kilinochchi).

Laying down the facts at the start and providing continuous support, NGOs operating at the field level stressed the importance of addressing the issue of 'sustainability' in the planning stages of the programme by asking the question: "How do we make sure that the project interventions can be carried out beyond the time frame of the project?" The objectives and outcomes of the programmes should be clearly conveyed to the beneficiaries so as to ensure that beneficiaries have a clear "understanding that after the project duration, they have to manage by themselves" (KPI, NGO, Jaffna). It is also important that during the project period beneficiaries are closely monitored and any issues addressed and supported.

Formation of groups with revolving funds were seen to be regarded as sustainable, as they worked on the basis of mutual help based on common and individual needs which included not only loans and savings schemes to fund livelihood initiatives, but also support and advice on issues relating to land, violence and security.

Features of 'unsustainable' programmes

Throughout the course of the field data collection, 'sustainability' of programme interventions was a key concern articulated by government officials and NGO staff. As articulated by a UN official:

> *Sustainability of the project intervention is a problem. The reason that we face sustainability issues with our project interventions is that we do not have studies to back up our implementation; e.g. we need research studies to see what works and what does not. Another reason is we do projects without a feasibility study, so that is also a reason for projects to not to become successful. When there was close monitoring, the participation of beneficiaries on the project activities was okay. But, once the agency left, their participation in the project activities stops and the projects become unsustainable.*
>
> *- KPI, UNO, Kilinochchi*

Programmers were concerned that although large sums of money were being spent on programmes, sustainability was, in many cases, less than 50 percent as echoed in this quote:

> *At the beginning of the project we did a needs assessment and checked whether the selected beneficiary can do cattle rearing and she has any previous experience in it by checking through using an expert. 50 percent of them are successful and 50 percent failed because the cattle or chickens might have died and some beneficiaries might have sold their cattle or chicken to fulfil their other economic needs. Even though we provided them training on cattle rearing, some beneficiaries were not able to do it. We have to ask them even whether they have given injections to the cow. They will not go to the veterinary surgeon and asked for it. They depend on us. Instead of working on the assistance that we have already provided to them, if some other NGO or anybody else says they are also giving some assistance, these beneficiaries would leave this livelihood activity and go there. Even if we do the need assessment right, some of the beneficiaries do not engage in their livelihood activities well.*
>
> *- KPI, INGO, Kilinochchi*

In some, programmes, sustainability was indicated to be as low as 20 percent (KPI, NGO, Jaffna). Programmers voiced several reasons for low sustainability levels which included:

Insufficient resources: Issues related to 'insufficient money' were frequently cited as a reason for low impact and sustainability of livelihood projects. The amounts of Rs 20,000-30,000 were seen as 'too small' to make a difference in the case of group based projects, such as providing basic infrastructure to small communities (i.e. building wells or toilets).

Lack of coordination between the government and NGOs was also frequently cited as contributing to unsustainable interventions. An example given was: one NGO provided chickens but no money to build pens to house them. A programme implemented by the Divisional Secretariat provided money to build pens under a different programme. Those who were provided the pens were not those who had chickens, resulting in the chickens

being washed away in the rains, prompting an interviewee to state: "There should be a good coordination between NGOs, INGOs and the Kachcheri. If there is good coordination between the three, then there will not be situations like this" (KPI, NGO, Kilinochchi).

Despite the fact that donors and programmers talk about encouraging the development of networks at the grass root level to aid the sustainability of programmes, as articulated by a Colombo based UN interviewee, the <u>lack of continuous and complementary support</u> was another factor identified by field stuff as contributing to poor sustainability. This was believed to be due to the government policy of encouraging one programme benefit per FHH, precluding households from obtaining benefits from other programmes.[46]

Officials also indicated the difficulties field level staff experience in implementing programmes, such as the lack of sufficient people with the required skills to carry out programmes and the lack of interest to perform the duties assigned, particularly if staff were not from the localities.

In some instances, programmers <u>discontinued benefits</u> when they found out that the woman was cohabiting with a man, as they no longer considered the household as a FHH. However, in many instances these were informal living arrangements. When the man left the house, the woman was often left without the benefits she was previously entitled to.

<u>Too many freebies and too much dependency</u> were other factors attributable to poor sustainability as indicated in this quote: "What happens at the end of project? – The majority of our beneficiaries did not continue to engage in the livelihood activities. Since they are getting all these support for free, most of them do not show interest. The chickens we gave them died and they moved on to the next free thing that some other NGO gave" (KPI, INGO, Kilinochchi), indicating that beneficiaries are becoming increasingly dependent on donor interventions, without much care for learning to help themselves. Another programmer commented on the dependency syndrome "…Our beneficiaries have not moved forward from the relief phase even though the project has to move on. They are still depending on ….We need to use different strategies to make our project interventions work. Somehow the beneficiaries become dependent on us" (KPI, NGO, Killinochchi).

The <u>lack of marketing linkages</u>, to sell the products from livelihood interventions was cited several times for contributing to poor sustainability as illustrated in this quote: "To increase the capacity of FHHs, only providing training is not enough. Even if we provide skills, we need to plan the market linkage also. It has not happened in our project also, so, in our future projects, while we provide training to the beneficiaries, we will ensure there are market and job opportunities for the beneficiaries" (KPI, NGO, Jaffna). This was echoed by another interviewee, "Our people focus on making the products but they don't have a business idea" (KPI, NGO, Kilinochchi), illustrating the importance of marketing channels for products in livelihood based interventions.

<u>Lack of interest</u> was often cited by programmers as contributing to the non-sustainability of projects. This was cited by government officials, NGO staff and project beneficiaries, as quoted here: "Only 50 percent of the project interventions are sustainable. The reason for the failure of the other 50 percent is the carelessness of the beneficiaries…when the NGOs leave, beneficiaries do not care about the livelihood activities or they think somebody else (another NGO) will come and give support and remain lazy" (KPI, Government Official Kilinochchi).
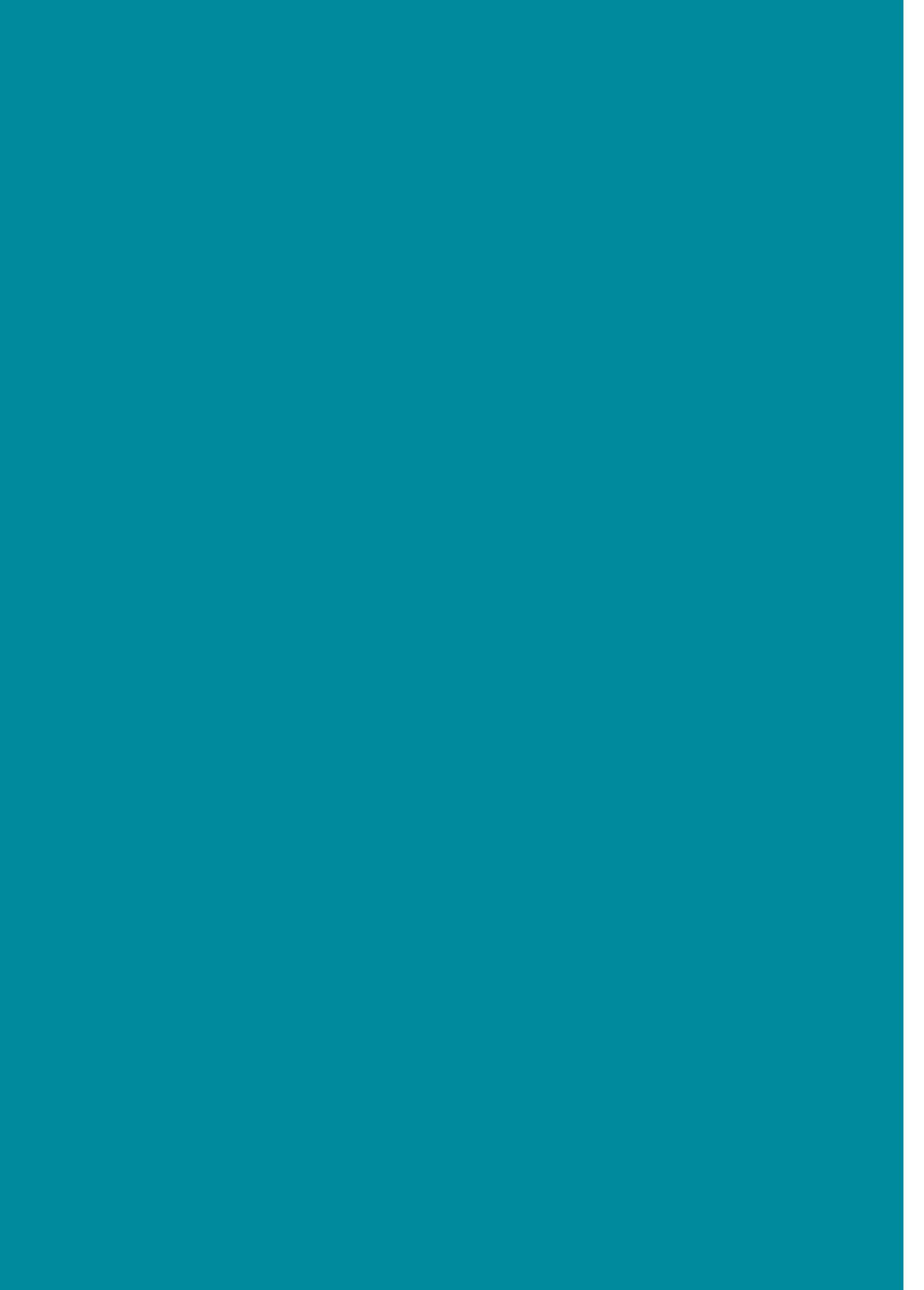
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46 KPI, NGO, Jaffna

This was also articulated by the beneficiaries of programmes for FHHs: "50 percent of us who have received livelihood support are successful. The rest have failed because they were careless and don't think about improving their situation" (FGD, Kilinochchi).

Thus, although sustainability issues were often raised in livelihood related projects, they were less likely to be cited in projects that were infrastructure or rights related. For example, in infrastructure projects, the objective was to 'leave something constructive behind' - a road, a well, a building, which would be left in the hands of a village committee or Community Based Organisation (CBO) once the project time frame was completed.

In rights based programmes, the focus was on empowerment by raising awareness of issues related to land, safety, security and obtaining documentation such as death certificates of husbands and missing documents like deeds. For FHHs forums such as Amara, sustainability is about empowering women with knowledge, whom to go to, where to get information and documentation. Another organisation working in Kilinochchi stated that their programmes focused on building leadership capacities amongst FHHs so that recipients of their programmes can then help other FHHs to report and complain about injustices they face including instances of gender based violence.[47]

Key message: Sustainability of projects as a key issue is summed up in this quote: 'NGOs are implementing projects spending billions of rupees, but only 10 percent of these projects succeed in terms of sustainability. If 3000 people have benefited from livelihood support projects, only 5 percent will be really continuing the livelihood activity after the project duration (KPI, NGO, Colombo).

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47 KPI,NGO, Jaffna

Conclusion

How can interventions be made more effective and sustainable?

The study team is of the view that addressing the issues and gaps highlighted in this study need to be deliberated further so as to ensure that there is greater ownership and consensus by both programmers and policymakers on what needs to be done and how.

Accordingly, the present study is not attempting to prescribe specific remedies, but would rather like to raise key questions and issues with which programmers and policymakers need to engage, in order to shape future interventions targeting FHHs.

Are FHHs a vulnerable category that should be prioritised for programme interventions?

The data indicates that FHHs are a distinct category and in the war affected areas they have specific characteristics given that they have undergone particular experiences, such as losing assets, losing loved ones and being severely economically and socially damaged by long years of war. In a post war context, they have few opportunities to generate income, have young families to care for and still risk instances of violence and insecurity. They thus require recognition as a group that has specific economic and social vulnerabilities, which warrant very specific interventions.

There was a general understanding amongst NGOs, INGOs and government officials that FHHs had specific vulnerabilities that should be addressed and that the best way to address them was by having programmes that were designed taking into account their needs, issues and the contextual features in which they were required to be implemented.

There was also a strong sense that having separate programmes for WWs was counter-productive to the interests of the larger FHH group. For, singling out widows may contribute to their further stigmatisation and isolation and cause friction amongst other FHHs who see the targeting of specific interventions for WWs as 'unfair'. Illustrated in this quote: "… now most of the NGOs and government support projects that are focusing only on war widows. So, the other widows and FHHs are left out. If they can categorise FHHs and do projects accordingly, then they can sort out all the problems faced by FHHs" (FGD, Jaffna).

A definition of FHHs

The first task at hand is to have a clear and concise definition that will include all households which are deemed 'vulnerable'. This will allow for single, never married women, disabled women and elderly women also to be included.

Addressing the issue of WWs

WWs are not a separate category but a group to be included under FHHs. However, they have distinct needs and issues which need to be recognised and addressed.

Programmatic concerns

- FHHs in the North are a distinct group given the trajectories of their life experiences and should be singled out as a group requiring specific interventions.

- FHHs have multiple needs and issues that cannot be captured in a single programme. Accordingly, programmes need to take a more holistic approach, focusing on all of the needs of FHHs and should be coordinated so as to ensure that those needs can be systematically addressed to enhance wellbeing of the individual. What is required is a package of interventions based on the household needs coordinated as a series of interventions to be implemented by different stakeholders—state and non-state.

- When programmes are being designed, the needs, context, relevance and sustainability of the programmes should be taken into consideration at the onset.

Making interventions sustainable

- Can the state play a bigger role in addressing the issue of sustainability? This was an issue which had diverse views. State officials were of the opinion that the state should play a role in post project interventions. However, the capacity of the state to carry out such a role was questioned by some of the NGO officials.

- Alternatively, strengthening CBOs was voiced as a way of ensuring sustainability. Similarly, strengthening the role of WRDS was articulated as a potential vehicle for playing a much more significant role in implementing programmes for FHHs. Many FHHs are members of WRDS and the WRDS could be the starting point for identifying FHHs. Providing a bigger role for the WRDS could also allow for greater ownership of the interventions by its members, which would in turn, contribute to greater sustainability of programmes. Further, the group based ethic of WRDS could be utilised to facilitate programme implementation and for providing post-programme guidance and monitoring.

Key recommendations

- Some categories of single women are not captured in current programmes. Therefore, there is a pressing need for a definition of FHHs which will capture all vulnerable women irrespective of their status vis-a-vis a male in the household.

- Programmes need to be holistically designed. NGOs, INOGs, the state and donors need to collectively design and coordinate a package of interventions to address the multiple needs and issues that FHHs face.

- A thorough needs assessment which includes beneficiary skills, capacity and motivation and a context analysis which assesses the suitability of the intervention to the prevailing context are prerequisites to improve the relevance of programme interventions.

- Regular in-process monitoring of programme interventions improves effectiveness and sustainability of interventions.

Concluding remarks

- Designing and implementing programmes cannot be undertaken in isolation of the wider political-economy of women in the North. Thus, programmes should be informed and located within this overall context and aim to reduce and overcome structural factors particularly the way in which they impact FHHs as a sub group of women more generally.

- An overarching thread running through the data analysis is that sometimes programme interventions have negative impacts which may not have been considered during the programme design, which in turn can have detrimental effects on the beneficiaries whose lives those programmes seek to improve. It accordingly remains vital that programmers probe deep into the potential consequences of the interventions as they sometimes can result in damaging the wellbeing of an already deeply vulnerable segment of the population.

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ANNEX

Annex 1: Organisations working on programmes for FHHs and WWs

Target FHH	Target WW	Prioritize FHH	Prioritize WW	Women in General
Ministry of Women's Affairs	Ministry of Women's Affairs	ILO	SOND	Divi Neguma
Viluthu	Viluthu	CWD	UNHCR	UNFPA
FOKUS	FOKUS	CFCD		US AID SPICE
	CWD	WANT		UN (EU-SDDP)
Berendina	Berendina	JSAC		FAO
ZOA	ZOA	UN Habitat		EU
IOM	The Ministry of Northern Province	SDC		IFC
District Secretariat - Jaffna				UNDP
District Secretariat - Killinochchi				Oxfam
The Ministry of Northern Province				Ministry of Rural Development
NAHRO				WHC
HUDEC – Caritas				SAH
CFCD				
SOND				
Shanthikam				

Comment: Organisations   sometimes used the terms FHH and WW interchangeably. This table might not be 100 percent accurate in defining which organisations work on FHHs and which on WWs.

Annex 2: Programmes for FHH by organisation

Name	Livelihood	Housing	Infrastructure	Financial services	Rights	Psychosocial
Berendina	X		X			
CFCD	X					
CWD	X	X				
District Secretariat -Killinochchi	X	X			X	
District Secretariat - Jaffna	X	X	X	X		X
EU				X	X	
FAO	X		X			
FOKUS						
HUDEC – Caritas					X	
IFC				X		
ILO						
IOM	X		X			
JSAC	X		X	X		
Ministry of Rural Development	X					
Ministry of Women's Affairs	X					X
NAHRO	X				X	
OXFAM	X			X		
SAH	X		X	X		
SDC	X	X		X		
Shanthikam	X			X		X
SOND	X					
UN Habitat	X	X	X	X		
UNDP	X					

UNESCO	X					
UNHCR	X		X			
UNOPS			X			
USAID - SPICE	X				X	X
Viluthu	X				X	
WHC	X					X
WANT	X	X				
ZOA	X	X	X			X

Annex 3: List of Organisations interviewed

Colombo	Target WW	Prioritize FHH
Berendina	CFCD	District Secretariat, Killinochchi • Director Planning • Rural Development Officer • Women's Development Officer
Divi Neguma	CWD	NAHRO
European Union	District Secretariat – Jaffna • Director Planning • Women's Development Officer • District Rural Development Officer • Rural Development Officer, DS Office	UNHCR
FAO	FHH Task Force - Head	ZOA
FOKUS	HUDEC – Caritas	
IFC	Shanthikam	
IOM	SOND	
Ministry of Rural Development	Viluthu	
Ministry of Women's Affairs	WANT	
OXFAM	WHC	
SAH		
SDC		
UN – Resident Coordinators office		
UN Habitat		
UN Women		
UNDP		
US AID		
Viluthu		
ZOA		