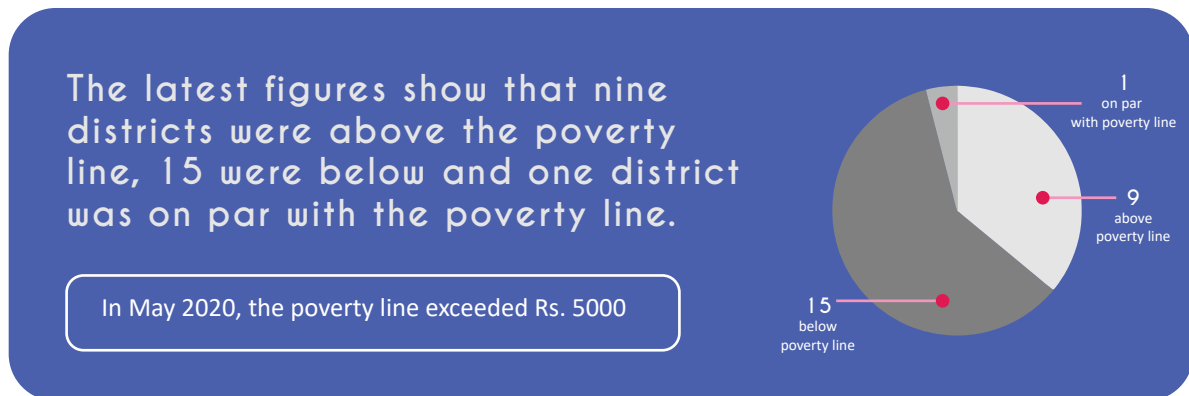
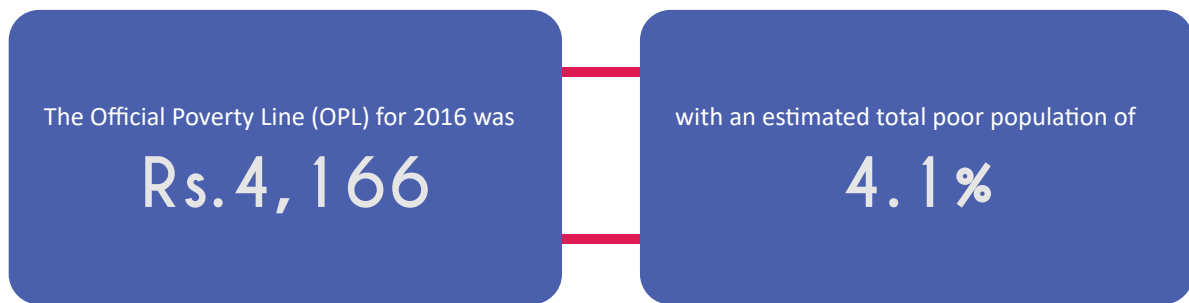


WOMEN AND MICRO- FINANCE

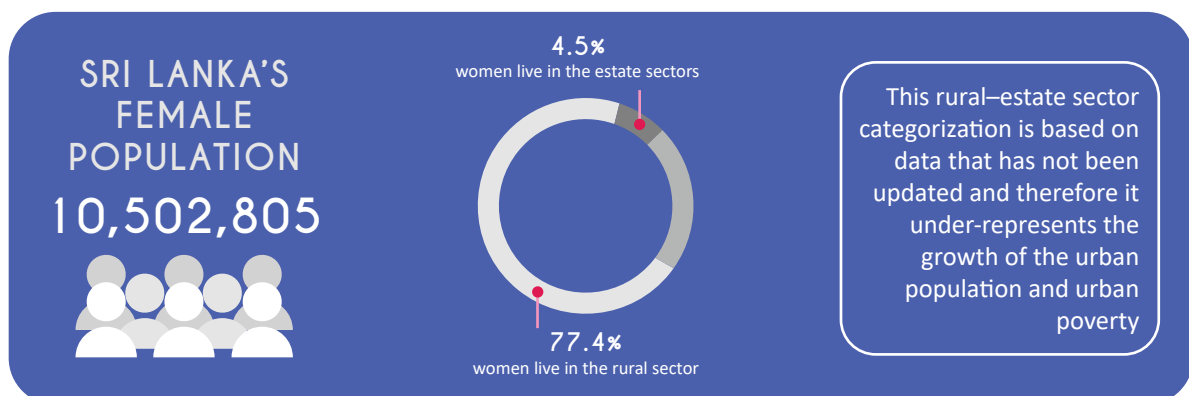
WOMEN IN SRI LANKA: THE SOCIO ECONOMIC CONTEXT

Sri Lanka, as a middle income country has seen the decline of poverty at a national level but still finds many people living below the poverty line across different sectors.



Women are doubly challenged because they are invisible in the statistics and also face discrimination in the private and public spheres.

They face a range of disadvantages through the limitations of society, cultural norms and structural inequalities.





Micro-financing is commonly used to alleviate women in poverty and rural economies

However, this has a negative impact in Sri Lanka due to capitalistic norms that plunge women further into debt traps rather than empowering them.



Unregulated micro-finance leading to indebtedness has resulted in approximately 200 deaths by suicide most of which are women. The legal and policy interventions to provide redress have been chaotic and tentative.

The Law & Society Trust conducted several interviews with women from the rural and plantation sectors to understand the effect of debt and the micro-finance crisis on social, economic, and cultural conditions they face. Some of them are discussed here-

Social Norms and Gender Inequality

Women are the primary caretakers in a family.

They are defined through the social, economic and cultural context they live in and the roles they play as daughter, wife, mother, and sister.

Additionally, they take part in economic activities too.

While taking on these multiple responsibilities there is a lack of protection of their autonomy, dignity, and independence.

Valuing Women's Work and Livelihoods

Certain professions are stereotyped as "women's jobs"



Despite their vital contributions to several industries their policies, wages and career prospects are limited.

They face difficult working conditions; long hours, lack of sanitary facilities, occupational diseases and ailments, sexual harassment and intimidation.

Additionally, women are responsible for the care of elderly, young, and disabled at home.

This reduces the "care-giving cost" to be paid and allows men to be more economically active. Such care-giving work is a duty that should be supported by the State.

Such limitations deter the advancement of their career prospects and enforce the culturally embedded inequality they face.



Unequal Access to Education

Despite Sri Lanka's system of free education, its quality and cost varies according to location.

When difficulties arise, the education of young girls is the first to be affected.

Prolonged war, displacements and safety concerns also affect their education and advancement.

Managing Sickness – The Female Burden

THE UNEQUAL

geographic distribution of
medical personnel or facilities

can affect women's sexual and reproductive health
and its improvement including pre-natal and
post-natal health



Pregnancy and childbirth are referred
to as "sickness" and restrict women's
economic contribution to the family.

Patriarchy at Home- Impact of Marriage and Family on Women

When men migrate from rural to urban areas/ overseas for employment the women take on the sole responsibility as caregiver and provider of the family.

A woman may exercise some autonomy and still be controlled by male relatives who manage their salaries, wages and expenses. This restricts their financial independence.

Dowries are understood to be a
form of security for their
daughters after their marriage.
But it is a patriarchal practice
that requires excessive costs



Families who are unable to provide
financial / physical security to their
daughters give them in marriage. This
also happens when they drop out of
school.

Women and Land Rights

Historically, Sri Lanka's laws relating to state lands and plantation lands have denied land rights to women.

These laws and patriarchal administrative practices give men more privileges and restrict the rights of women affecting land ownership, inheritance and succession.

Preferential grants of land permits favour men and make it difficult for women displaced by war to access land to support their livelihoods. This dependency on men makes women vulnerable to sexual bribery and violence.

Denying women the opportunities to own land that can be collateralized to secure credit from banks to improve their livelihood result in a restriction of their economic capacity and security



Women turn to micro-finance companies to meet their urgent financial needs. These companies don't require documentation to provide loans but charge very high interest for unsecured loans.

Gender-based Violence

For several interviewees, domestic violence is a normal part of their family lives.

Traditional patriarchal expectations add social pressure and heavy expectations on men.

They are not encouraged to reach out for psychological help. They suppress these needs especially in stressful situations.

Instead, they turn to "manly" pursuits such as drinking and habitually terrorizing family members as coping mechanisms

Male debt collectors threaten women and their families by calling at inappropriate times and disregarding their right to privacy. This threatening behavior extends to situations where women fail to pay the installments or attend meetings with the creditors.



Male members of the family in turn use violence against the women to express their disapproval of their financial transactions.

Women in Politics: Where are They?

The National Parliament of Sri Lanka has consistently seen a proportionately low number of female Members of Parliament. In 2019 only 5.33% of seats held by women.

Legislative bodies must invest in opportunities for women to sustain their political participation at the levels of local government and national government.

The micro-finance crisis has compelled the women to protest and demand redress and change through community-based solutions to combat the debt traps that they face. This reflects their political activism.

However, if women are to sustain their political participation at the levels of local government, Provincial Councils and Central Government must invest substantial commitment and capacities (including financial capacities) in women. These are however not forthcoming at this juncture.