Breaking the shackles

Women’s empowerment in Oxfam Australia’s Sri Lanka program

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Breaking the shackles. Women's empowerment in Oxfam Australia's Sri Lanka Program

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See back pages for details of Oxfam Australia’s Occasional Paper series and the methodology of this piece of research.
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Location of Oxfam Australia’s partner CBOs in SRI LANKA

MJH – Magampura Janatha Handa Foundation
HRDF – Hambantota Ruhunu Development Foundation
ARCDF – Ambalantota Ruhunu Community Development Foundation
TSSP – Tangalle Samuha Shakthi Padanama
RGNK – Rajarata Gemi Shakthi Nirmana Kawaya
JSSK – Jetheen Athara Sahayogitha Sangwardena Kamituwa
DCF – Development Communication Foundation
CCAMP – Community Cooperative Marketing Program
RUFDF – Rural United Foundation Deniyaya
KPNDU – Koralai Pattu North Development Union
PWA – Peoples Welfare Association
ESDF – Eravur Social Development Foundation
TCDO – Thiruperumthurai Community Development Organization
SIHARAM – Siharam Social Development Foundation
FRED – Foundation of Rural Empowerment Digamadulla
VPDF – Village People’s Development Foundation
HEO – Human Elevation Organization
AWF – Affected Women’s Forum
SDF – Social Development Foundation
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARCDF</td>
<td>Ambalantota Ruhunu Community Development Foundation</td>
</tr>
<tr>
<td>AusAID</td>
<td>Australian Agency for International Development</td>
</tr>
<tr>
<td>AWF</td>
<td>Affected Women’s Forum</td>
</tr>
<tr>
<td>CBO</td>
<td>Community Based Organisation</td>
</tr>
<tr>
<td>CC</td>
<td>The Central Committee of a CBO, its governance body</td>
</tr>
<tr>
<td>DS</td>
<td>Divisional Secretariat, the local representative of the administrative structure of the national government in Sri Lanka, which is divided into nine provinces and 25 districts; each district includes a number of Divisional Secretariats, which are made up of Grama Sevaka or Grama Niladhari divisions</td>
</tr>
<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
</tr>
<tr>
<td>GIS</td>
<td>Gender Impact Study</td>
</tr>
<tr>
<td>GS</td>
<td>Grama Sevaka (nowadays called the Grama Niladhari, GN) — the lowest level national government administrative unit in Sri Lanka, usually operating at the village level. See also DS above</td>
</tr>
<tr>
<td>HRDF</td>
<td>Hambantota Ruhunu Development Foundation</td>
</tr>
<tr>
<td>JSSK</td>
<td>Jatheen Athara Sahayogitha Sangwardena Kamituwa</td>
</tr>
<tr>
<td>INGO</td>
<td>International Non-Government Organisation</td>
</tr>
<tr>
<td>LCH</td>
<td>Low-cost housing constructed for the extremely poor following the tsunami, for families who lived in sub-standard housing and were indirectly affected by the tsunami, but who did not lose their house in the tsunami</td>
</tr>
<tr>
<td>Long-standing CBO members</td>
<td>In this report this term is used to describe women who have been CBO members since before the tsunami for AWF, TCDO and JSSK; and women who have been members since 2005 for Siharam and ARCDF</td>
</tr>
<tr>
<td>MSC</td>
<td>Most Significant Change approach / Most Significant Change Interviews</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Government Organisation</td>
</tr>
<tr>
<td>Newer members</td>
<td>In this report this term is used to describe women who became CBO members after the tsunami for AWF, TCDO and JSSK; and women who joined after 2007 for Siharam and ARCDF</td>
</tr>
<tr>
<td>OAus</td>
<td>Oxfam Australia — refers to the Sri Lanka country program unless otherwise indicated</td>
</tr>
<tr>
<td>OCAA</td>
<td>Oxfam Community Aid Abroad — Oxfam Australia’s previous name</td>
</tr>
<tr>
<td>OI</td>
<td>Oxfam International</td>
</tr>
<tr>
<td>POP</td>
<td>Poorest of the poor</td>
</tr>
<tr>
<td>POP checklist</td>
<td>Standard checklist used by OAus in Sri Lanka for identifying eligible beneficiaries who are the poorest of the poor</td>
</tr>
<tr>
<td>RDS</td>
<td>Rural Development Society</td>
</tr>
<tr>
<td>samurdhi</td>
<td>Sri Lankan government poverty alleviation program that includes social welfare entitlements, infrastructure development, loans and savings</td>
</tr>
<tr>
<td>Siharam</td>
<td>Siharam Social Development Foundation</td>
</tr>
<tr>
<td>Social capital</td>
<td>Describes the quality of social relations and networks characterised by trust and reciprocity, that enable people to act for mutual benefit, resolve problems and act collectively to promote well-being (Stone 2001:4)</td>
</tr>
<tr>
<td>SRI</td>
<td>System of Rice Intensification — an environmentally sound and high yielding method of paddy cultivation</td>
</tr>
<tr>
<td>TCDO</td>
<td>Thiruperumthurai Community Development Organisation</td>
</tr>
<tr>
<td>We Can campaign</td>
<td>We Can is an Oxfam International campaign in South Asia to stop violence against women. See <a href="http://www.wecanendvaw.org">www.wecanendvaw.org</a> for more information.</td>
</tr>
</tbody>
</table>
Executive summary

The changes will remain strong and will grow more because the changes are within us. We are also passing on this information – about women’s rights and equality — to our children and that will therefore also grow.  
—— (Vinojini, Lakshmi group, AWF FGD, 12/09/2008)

Oxfam Australia’s Sri Lanka program has been at the forefront of the agency’s global efforts to ensure that our development projects promote gender equality. In the early 1990s, a conscious effort was made in our Sri Lanka program to focus on the very poorest of poor.¹

This included a commitment to empowering local communities to claim justice on issues of concern to them; a meticulous process for identifying and selecting the poorest of poor people; the development and fostering of community-based organisations (CBOs); a focus on empowering women and promoting gender equality; and an explicit strategy of targeting women, particularly those who are most marginalised and vulnerable.

A review of our Sri Lanka program in 2007 recommended an in-depth study on the gender impacts of our activities.² This gender impact study was undertaken in 2008 to assess whether and how our work in Sri Lanka has resulted in changes in gender equality and the empowerment of women. The study was designed to focus primarily on impacts, the causes of changes, the likely sustainability of positive changes, and the effectiveness of change strategies.

A pilot phase involved workshops with 17 partner CBOs, and tested methods and indicators. The research then focused on five of the 17 CBOs and used a range of methods, including focus group discussions, “most significant change” interviews³ and workshops to collect information on the gender impacts of our work.

Progress towards gender equality and empowerment was assessed, focusing on four dimensions of empowerment:

- internal empowerment;
- access to and control over resources and assets;
- strategic changes in gender relations in the family; and
- collective empowerment at the community level.

Indicators related to each of the four dimensions were based on international standards of gender analysis, lessons learned from other studies measuring empowerment, a scan of findings from recent Oxfam Australia reviews, and the views of our Sri Lankan staff about the links between empowerment, human rights and gender equality.

**Internal empowerment**

Four indicators were used to assess changes in this dimension: increased self-confidence and self-worth, leadership capacity, knowledge of rights, and action taken on claiming rights within the family. Key findings are:

- increased confidence, knowledge or strength was identified by the majority of women as their most significant change since joining the CBO;

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¹ Oxfam Australia Sri Lanka, 2008a.
³ See methods section for more detail about this evaluation tool.
Now women are making decisions and we are going behind them, for example in home gardening and composting. Women know more things now, so we are following them.

— (Pushparaja, Jamuna mixed group, and R. Thurairaja Suriyan mixed group, JSSK men’s FGD, 21/09/2008)

- there was a significant increase in women’s leadership capacity. CBOs effectively identified the most marginalised and abandoned women — these women now felt part of the community and many had also taken on leadership roles;

- women had more knowledge about their rights, including: the right to live free from violence; legal rights; the right to mobility (especially for Muslim women); girls’ rights to equal education and equal treatment; women’s right to own land; the right to earn and to have a say in the spending of their income; and their right to health care. Knowledge of rights was generally stronger among the membership of more longstanding CBOs;

- although women knew their rights, it was more difficult for them to take action on their rights within the family. However, women were taking action on domestic violence. Long-standing CBO members were more likely to take action than newer members.

Access to and control over resources and assets

Four indicators were used to assess changes in this dimension: increased income, control over income, ownership of assets, and equal access to schooling for boys and girls. Key findings are:

- income increased for many women, but the increases were often marginal. However, even small increases in income were much appreciated by women, particularly by women-headed households. CBOs were effective at targeting the poorest of poor people for no-interest loans, including female single-headed households. Married women received fewer and smaller loans than men from some CBOs, but this imbalance was recognised by Oxfam Australia and addressed. Reliable data on profitability was unavailable for some CBOs. Two CBOs had good profitability rates, with livelihood enterprises yielding increased incomes and good links to markets. More effort is needed to increase the financial return on women’s labour so that the poorest women can make a reasonable living from loan enterprises;

- women’s control over their own income increased considerably. A few now also control their husband’s income. Most single women control all aspects of their livelihood activity. Many married women (64%) got help from their husbands in doing their livelihood activity; 43% of married women had sole control over spending their income and 57% made these decisions jointly with their husbands;

- we were successful at targeting female single-headed households to receive housing following the tsunami. Women’s ownership of houses increased considerably, and this change has spread to houses funded by other agencies in some areas. Some women had increased savings and other assets, but many had not increased their personal savings. One CBO had high rates of personal and group savings due to well-chosen enterprises with good market links;

- excellent progress was made to ensure that both boys and girls attend school and to provide equal schooling to girls. Group activities to provide assistance to families in need have built social capital and community self-reliance.
Strategic changes in gender relations in the family or household

Three indicators were used to assess change in this dimension: changes in women’s decision-making, changes in men’s attitudes and behaviour (such as changes in the gender division of labour and reduced domestic violence), and changes in cultural practices that undermine women’s rights. Key findings are:

- some women were playing a greater role in decision-making in family and household matters that had previously been denied to them. New areas of decision-making were: purchase of household items; equal treatment of boys and girls in schooling and food; choice of school; financial management; family planning; and reporting domestic violence to CBO members or authorities. Most women thought that their decision to attend CBO activities was their most important new decision. Their determination to attend meetings and trainings in the face of opposition, and even violence, was a good indication of the value that they placed on their engagement with CBOs, and on the new knowledge, skills and support that they gained;

- most women said that their husbands had changed “a little”, and that the change had taken years to bring about. Some said that their husbands now listened to them more, or were more likely to consult with them. There were very high rates of domestic violence before they joined the CBO. Many said that domestic violence had reduced and a few said it had stopped. Some said that their husbands now helped with domestic work. Men were prepared to make these changes because they saw the benefit that women were bringing either to the family or the community, or the respect and recognition women were receiving from the community. Both men and women attributed these changes mainly to women’s internal empowerment. Many women described how they constantly shared what they had learned from the CBO with their husbands, and they saw this as a main cause of change in men. Like women, men thought that the changes would be sustained, because they had been internalised;

- excellent progress was made on raising awareness of the rights of widows and the age of marriage. Most CBOs had not worked on dowry issues, because the poorest women had few assets and this had not been a major problem to date. Women no longer feel ashamed to live alone after separation or abandonment: they feel confident and strong to live alone, and this is a significant change.
Collective empowerment at the community level

Two indicators were used to assess changes in this dimension: actions taken to claim rights, entitlements and to solve community problems, and actions taken to build ethnic solidarity. Key findings are:

- there were remarkable examples of effective collective actions initiated by CBO members to claim their rights or get services from government agencies. Many women, particularly in the longer-established CBOs, were involved in collective actions. All CBOs worked on domestic violence. All had obtained samurdhi (government welfare) entitlements for members. Collective actions varied depending on the CBO, and included successful actions to get land, toilets, roads, wells, tsunami housing instalments from other agencies, equal wages for women, access to health and education services, and actions to expose corruption and rectify injustice by local service providers;

- three CBOs working in conflict-affected areas were very successful at building bridges between ethnic communities; two of these had excellent examples of women taking collective action to resolve or defuse disputes. In one CBO, women from different ethnic groups took joint action to rescue children abducted by the rebel group.

The research findings suggest that internal empowerment is a fundamental building block to achieve sustainable changes in gender relations, and to advance empowerment and equality.

A combination of three strategies was essential to promote women’s empowerment:

- training provided by the CBO to women and men, particularly training on gender equality and women’s rights;

- CBO group discussions, support, strength and solidarity; and

- one-to-one discussions and support provided by CBO field staff to individual women.

This research identified three key challenges that Oxfam Australia and the CBOs need to address in the future:

- broaden the scope of change to include the majority of the poorest women;

- increase CBO engagement with men to reinforce the progress that has already been made towards gender equality; and

- increase the financial return on women’s labour through the livelihood program.

See “Conclusion and recommendations” for more detailed recommendations on page 43.
What is the most significant change in your life since you became a member of AWF (Affected Women’s Forum)?

Sitting here and talking to you itself is a very important change for me. Before 2005 I was like a frog in a well. I didn’t know how to get to the main road, I was so much confined to the house.

I am now more confident. I feel I can talk to people now. Even the way I’m living now is a result of me joining AWF. I have a child and I am able to support her. I am the sole earner for my family. All that is because of the strength I got from AWF.

Before I joined AWF I was very unhappy that I was separated from my husband; how was I going to live, what was my life going to be? But now I do not spend time worrying about that. I know I can manage. That is the most important change. I make all my decisions.

There are many women who feel desperate because they have lost their husbands. I support them because I know how to support them. I tell them, why should we as women, give up our rights? … Because I joined AWF I have broken all the shackles. I can even go out at night. Now I am not worried about all the questions that people raise.

How did this change come about?

They told me women have rights. They told me of the rights women are entitled to. They emphasised that men and women are equal. Whatever the men can do, women also can do. … This was a revelation that gave me a new insight, strength and also anger. This was an important learning for me. … There was group discussion and training. The Field Officer visited me and also spoke to me one-to-one. That gave me more encouragement.

Do you think this change will last into the future?

Yes, most certainly. I can say with confidence that I will become better than this. Now I have a child. I have to bring up that child and make her confident. The only problem is, I’m only selling string hoppers and that income’s not enough. I need to do something different. … I do not want to be under another man, depending on him. I want to look after my child.

I can’t think of the slavery I have gone through. I do not want to go through that again. I don’t need it. I can manage without it. … I won’t make the same mistake that my parents made. My daughter will grow up and study and she’ll be a full person before she is married off.
Oxfam Australia’s Sri Lanka program was reviewed in late 2007 as part of an in-country strategic planning process. A number of gender equality impacts, achievements and programmatic weaknesses were identified, and a follow-up study was recommended to assess gender impacts in greater depth.5

The objective of this gender impact study (GIS) was to assess whether and how our work in Sri Lanka has resulted in qualitative changes in gender equality and the empowerment of women. The GIS was designed to achieve three outcomes:

- to document the most significant changes in women’s lives relating to changes in gender relations, due to the interventions of Oxfam Australia and our CBO partners in Sri Lanka;
- to document lessons learned on effective strategies and processes for the empowerment of women by CBOs supported by Oxfam Australia in Sri Lanka; and
- to share learning on the empowerment of women and the promotion of gender equality.

The GIS took a systematic approach to the assessment of change towards gender equality and women’s empowerment. The study was designed to focus primarily on impact, the causes of change, the likely sustainability of positive changes, and the effectiveness of change strategies.

1.1 Defining gender equality

In this study, gender equality is defined as equal status, opportunities, outcomes and rights for women and men, and girls and boys, including in decision-making. Achieving this requires the removal of discrimination in access to resources, opportunities and services, and the promotion of equal rights, since equality between men and women is an integral part of universal human rights. Gender equality outcomes are program and project results that contribute to changing gender relations and reducing inequality between women and men, and girls and boys. Strategic gender interests focus on advancing equality by transforming gender relations, challenging women’s disadvantaged position and/or lower status, and/or challenging and changing men’s roles and responsibilities.6

There is no universally accepted definition of women’s empowerment. Kabeer defines empowerment as both a process and an end result involving “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them”. Kabeer also describes women’s empowerment as a “bottom-up process of transforming gender power relations, through individuals or groups developing awareness of women’s subordination and building their capacity to challenge it”. Longwe defines empowerment as “enabling women to take an equal place with men, and to participate equally in the development process in order to achieve control over the factors of production on an equal basis with men”.7

These definitions highlight key points that need to be considered when measuring women’s empowerment: empowerment involves “agency” or choice; empowerment is a process; and changing gender relations is an essential part of the empowerment process.

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4 The term Oxfam Australia refers hereafter to the Sri Lanka country program of Oxfam Australia, unless otherwise indicated. The Oxfam Australia program in Sri Lanka is described in Annex 2.
1.2 A conceptual framework for gender equality and empowerment

Progress towards gender equality and empowerment was assessed using indicators relating to four dimensions of empowerment:

- internal empowerment;
- access to and control over resources and assets;
- strategic changes in gender relations in the family; and
- collective empowerment at the community level.

These were based on international standards of gender analysis, lessons learnt from other studies measuring empowerment, a scan of findings from recent Oxfam Australia reviews, and the views of our Sri Lankan staff about the links between empowerment, human rights and gender equality. Indicators and data collection methods were refined during the pilot phase.

Each of the four dimensions of empowerment are outlined below. See Annex 1 for gender equality indicators and assessment questions.

**Internal empowerment**

This refers to the psychological dimension of empowerment, or “power within”, and relates to a woman’s perception of her own worth, self-confidence, knowledge of rights, and belief in her ability to analyse and solve problems. This is linked to the concept of “conscientisation”, described by Longwe as awareness that gender differences can be changed, the gender division of labour should be fair, and neither sex should be dominated by the other.  

**Access to and control over resources or material assets**

This dimension of empowerment refers to having “power to”. Without either sole or joint control over resources and some assets, it is not possible to exercise choice, make strategic decisions that affect one’s life or claim one’s rights. Control over resources may also be viewed as a gender equality outcome or an end-result of empowerment, where greater control and/or access indicates changes in gender relations.

**Strategic changes in gender relations in the family or household**

Two aspects of changes in gender relations in the family or household were investigated:

- changes in decision-making: this relates to the concept of “agency” and is also an expression of “power to”, including power to make choices, claim rights, and influence the choices that significantly affect one’s life. The type of choice or area of decision-making is critical here — specifically, whether women are making decisions in areas where men previously dominated.

- other strategic changes in gender relations: this aspect of empowerment focuses on improved gender equality outcomes. Examples that were explored included: changes in the gender division of labour within the household; changes in men’s view of women’s worth and status, demonstrated by increased respect and support given to women by men, and changes in women and men’s views and attitudes on women’s rights and cultural practices, such as the rights of widows.

**Collective empowerment at the community level**

This relates to “power with”, or the capacity to organise and take action with others to achieve a common purpose. This dimension is also related to “agency” and is an expression of women collaboratively taking action in order to influence the choices that are available to them. Examples included women taking action to stop domestic violence, to solve ethnic disputes and conflict, and to claim their entitlements to services or resources from government or other agencies.

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1.3 Methods used to assess gender impacts

Prior to the collection of substantive data, a seven-month pilot phase was conducted, which included trialling data collection methods and indicators through workshops with CBOs. The major fieldwork was undertaken over three weeks in September 2008. Building on preliminary work in the pilot phase, seven data collection methods were employed — five qualitative and two quantitative. Qualitative methods all explored the same core questions: participants were asked about the most significant changes in their lives since joining the CBO, what caused those changes, the challenges they faced in bringing about the changes, and their views on the sustainability of changes.

A representative sample of five partner CBOs was selected for the substantive fieldwork according to the following criteria (see Table 1): age of the CBO (established pre or post-tsunami); location, which also determined whether CBO communities were affected by the tsunami or conflict; ethnicity of the CBO membership; and accessibility and security of travel for the GIS team.

<table>
<thead>
<tr>
<th>CBO</th>
<th>Age</th>
<th>Tsunami affected</th>
<th>Conflict affected</th>
<th>Ethnicity</th>
<th>Region (District)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambalantota Ruhunu Community Development Foundation (ARCDF)</td>
<td>post-tsunami</td>
<td>✓</td>
<td>✓</td>
<td>Sinhalese</td>
<td>South (Hambantota)</td>
</tr>
<tr>
<td>Jatheen Athara Sahayogitha Sangwardena Kamituwa (JSSK)</td>
<td>pre-tsunami</td>
<td>✓</td>
<td>✓</td>
<td>Mixed</td>
<td>Central (Polonnaruwa)</td>
</tr>
<tr>
<td>Thiruperumthurai Community Development Organisation (TCDO)</td>
<td>pre-tsunami</td>
<td>✓</td>
<td>✓</td>
<td>Tamil</td>
<td>East (Batticaloa)</td>
</tr>
<tr>
<td>Siharam Social Development Foundation (Siharam)</td>
<td>post-tsunami</td>
<td>✓</td>
<td>✓</td>
<td>Muslim</td>
<td>East (Batticaloa)</td>
</tr>
<tr>
<td>Affected Women’s Forum (AWF)</td>
<td>pre-tsunami</td>
<td>✓</td>
<td>✓</td>
<td>Tamil</td>
<td>East (Ampara)</td>
</tr>
</tbody>
</table>

The reliability and validity of the findings are reinforced by the range of data collection methods used, the careful attention to validation through triangulation and cross-checking, and the scope of the investigation. A standard procedure was used to gain informed consent from all GIS participants regarding their participation, sound recording of interviews and focus groups, photographs and the use of the information collected. The data collection methods are described below.

Pre-fieldwork CBO workshops (pilot phase)

17 out of a total of 18 current Sri Lankan CBO partners participated in the study through four workshops conducted during the pilot phase. The CBOs undertook a self-assessment of their gender equality and empowerment achievements using a rating scale (see Annex 3). Findings from these workshops were used to refine the approach to the fieldwork.

Focus group discussions (FGDs) with CBO members from five CBOs

Three FGDs were held with group members from each CBO — two with women’s groups and the third with men. CBOs were asked to select participants for the FGDs according to the following criteria:

- “good practice” examples, where women had made the greatest progress towards empowerment and gender equality, using the four dimensions of empowerment and gender equality framework above (one focus group);
- examples where women had faced typical challenges in progressing towards gender equality and empowerment (a second focus group), and

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12 Oxfam Australia also has partnerships with some national and advocacy organisations and with the PALM Foundation. These partners were excluded from the GIS either because they are not CBOs, or because Oxfam Australia has provided intermittent funding and has not developed the same type of close and long-standing partnerships that it has with the CBOs.
● those who could share men’s perceptions of women’s empowerment and changes in gender relations, including either men who were CBO members themselves, the husbands of female CBO members, or both (the third focus group).

Most significant change (MSC) interviews with women from five CBOs

At least five MSC interviews were undertaken with women from each CBO. Women were selected because they demonstrated one or more of the four dimensions of empowerment and gender equality. Women who were managing female-headed households (due to widowhood, permanent or temporary separation) and women living with husbands were interviewed. Five pilot interviews were done by Oxfam Australia staff before the GIS fieldwork commenced, and the remainder were done after the FGDs with each CBO, so that any issues or themes arising from the FGDs could be followed up in the interviews.

CBO workshops with staff and central committee members from five CBOs

These workshops covered the following:

● an introduction to the GIS methodology;
● findings from the FGDs and MSC interviews (process reports on FGD findings were shared with each CBO);
● participants’ views of the most significant changes that had occurred in women’s lives since the CBO was set up; and
● a self-assessment of the number of women who had experienced these changes, using the GIS indicators and rating scale (see Annex 3). This was a highly participatory and vibrant process.

● participants were then asked to reflect on whether the changes had mainly occurred for the same women in every group, and the factors that helped these women to achieve the changes. The purpose of this exercise was to reflect on the differences between women who had achieved considerable change towards empowerment and gender equality, and those who had achieved very little change.

● participants ranking of the most effective strategies that facilitated women’s empowerment and progress towards gender equality.

● a discussion on livelihood activities including findings from the quantitative data on loans (see below).

These workshops were important for checking and validating findings. Process reports on each workshop were prepared for the CBO and our field staff.

De-briefing meetings with Oxfam Australia field staff

There were three de-briefings with our field staff in Hambantota, Batticaloa and Colombo, where findings were shared, analysed and validated. Process reports were prepared on these meetings.

Quantitative data on no-interest livelihood loans

Sex-disaggregated data was collected on loans in order to assess access to loan resources, and the impact of loans on income, savings and other assets. Data was collected for six CBOs, including the five CBOs in the fieldwork sample, and an additional CBO that works in Hambantota district (HRDF).

Quantitative data on beneficiaries from the shelter program

Sex-disaggregated data on changes in land and house ownership for houses constructed using tsunami funds was analysed in order to assess gender-related changes in control over this asset.
1.4 Participants

Table 2 summarises the number of women and men who participated in the various activities for the GIS, and the total number of data collection events. About 25013 beneficiaries and CBO staff participated in the study — 77% of them women and 23% men.

1.5 Analysis of findings

This report is structured around an analysis of the findings using the indicators for each of the four dimensions of gender equality and empowerment: internal empowerment; access to and control over resources or material assets; strategic changes in gender relations in the family or household; and collective empowerment at the community level.

This analysis draws on information collected through all the data collection methods. Findings from qualitative data are quantified — it is important to remember that about half of the FGD participants were selected because they demonstrated good progress towards empowerment and gender equality, and half because they demonstrated the challenges faced by women in bringing about change. All the MSC interviewees were chosen because they demonstrated good progress towards empowerment and gender equality. Although there was no quantitative baseline data against which to measure the magnitude of change for each indicator, the type, scope and extent of changes were systematically explored. The baseline that was consistently used for comparison was respondents’ own perceptions of the situation before women joined the CBO, compared with the situation at the time of the study.

Table 2: Summary of participants in the Gender Impact Study

<table>
<thead>
<tr>
<th>Number GIS events</th>
<th>Women participants</th>
<th>Men participants</th>
<th>Total participants</th>
<th>% women participants</th>
<th>% men participants</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pre-fieldwork CBO workshops (pilot phase)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>31</td>
<td>8</td>
<td>39</td>
<td>79%</td>
<td>21%</td>
</tr>
<tr>
<td><strong>Focus Group Discussions with CBO members from the sample of five CBOs</strong></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>15</td>
<td>102</td>
<td>41</td>
<td>143</td>
<td>71%</td>
<td>29%</td>
</tr>
<tr>
<td><strong>Most Significant Change Interviews with women from the sample of five CBOs</strong></td>
<td></td>
<td></td>
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<tr>
<td>28</td>
<td>29</td>
<td></td>
<td>29</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>CBO workshops with CBO staff and Central Committee members from the sample of five CBOs</strong></td>
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<tr>
<td>5</td>
<td>43</td>
<td>12</td>
<td>55</td>
<td>78%</td>
<td>22%</td>
</tr>
<tr>
<td><strong>Total CBO participants in the GIS</strong></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>205</td>
<td>61</td>
<td>266</td>
</tr>
<tr>
<td><strong>De-briefing meetings with OAus field staff</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>9</td>
<td>13</td>
<td>22</td>
<td>41%</td>
<td>59%</td>
</tr>
</tbody>
</table>

13 Table 2 shows a total of 266 participants who were beneficiaries or CBO staff. Some of these participated in more than one event: a few of the CBO central committee members who participated in CBO workshops also attended a focus group discussion. Ten of the CBO staff who participated in the pre-fieldwork CBO workshops in the pilot phase also participated in the CBO workshops with CBO staff and central committee members. Two of the women who participated in MSC interviews also participated in FGDs.
Theivani has been a member of Oxfam Australia partner JSSK in Polonnaruwa since 2002. Since joining the organisation she has become the Vice President of the Women’s Society and Vice President of the [Irrigation] Canal Association. “Before we didn’t talk to anyone. After joining JSSK we can talk to anyone. They taught us how to approach issues and as a result of that we have achieved a lot.” Photo: Martin Wurti/OxfamAUS
All the evidence indicated that there was enormous progress towards internal empowerment among the poorest of poor women.

Four indicators were used to assess this (each based on reports by both individual women, and groups of women):

- women’s increased self-confidence in their ability, value and worth;
- women taking on leadership roles for the first time in the community, within or outside their CBOs;
- women’s knowledge of their rights, and which rights they mention; and
- women taking action to claim their rights in the family.

2.1 Increased self-confidence

Increased confidence, knowledge or strength was consistently identified by women as their most significant change since joining the CBO — it was mentioned by 93% of women in MSC interviews and by 68% of all women who participated in the FGDs.

The way that women expressed this change was remarkably similar across all five CBOs, with a number of recurring themes (see “Voices from the field 1: Internal empowerment”). For example, many women said that they had now “come out”, and in some cases they referred specifically to “coming out the house”. It is important to contextualise these comments, inasmuch as neither Sinhalese nor Tamil women live in purdah.

In fact, “coming out” meant somewhat different things in different contexts. For those women who had been engaged in day labouring or selling in the market before they joined the CBO, it indicated a deeper internal change, in addition to an increase in mobility. For Siharam, which works mainly with Muslim women, most of their members had in fact been largely confined to the house and their mobility severely restricted before they became members. Many GIS participants had suffered from domestic physical or emotional violence and many recounted how their lives had been strictly controlled by their husbands, including their mobility. It was not uncommon for women from all the CBOs to say that their husbands beat them when they started to go to group meetings, or that they occasionally still do beat them as a result of their engagement with CBO activities.

Sinhalese and Tamil women from other CBOs also said that they were largely confined to the home — before they joined. They did not engage in community activities — or even in some cases with their neighbours — for reasons including the following:

- they were marginalised due to their poverty or their status as abandoned or single women with children;
- they were afraid of damaging gossip by neighbours or family members if they engaged in community activities, particularly if men were present;
- they feared for their safety, particularly in conflict-affected areas; or
- they were forbidden to go out to meetings by their husbands.

The feeling of being confined to the home was strongest for women suffering from domestic violence, abandoned women who were subjected to gossip about their lives, and women who had suffered severe trauma.

Having the confidence and skills to “come out” of their emotional and social isolation was a huge psychological step for women, regardless of whether their mobility had previously been restricted. Common factors mentioned were their appreciation of their new knowledge and abilities, which gave them self-esteem and strength. Some said that before
joining the CBO, they felt that they weren’t able to think or express themselves clearly. Women repeatedly told the GIS team that they could now “talk to their husbands”. Others focused more on their new problem-solving skills. The ability to engage with other community members and to be accepted as a valued part of the community was also a strong theme, and underscored the CBOs’ success at targeting the most vulnerable and marginalised women.

Women also mentioned increased skills as a key feature of their new-found confidence and strength. For some of the very poorest women, home gardening skills were valued because this increased food security. Most other skills mentioned were also related to income-generation and included the System of Rice Intensi-fi-cation (SRI) cultivation (an environmentally sound and high yielding method of paddy cultivation), sewing, financial management and fishing.

When men were asked about the changes they had observed in women, their most frequent response also focused on internal changes in women. A number of men particularly valued and noticed women’s ability to work as hard as men, whereas others mentioned women’s increased confidence, their new knowledge, their ability to go out into the world and talk, particularly to government offi-cers, and their organisational, fi-nancial and cultivation skills (see “Voices from the field 2: Men acknowledge women’s increased self-confidence and skill”)

Often, women mentioned their increased confidence, knowledge or skill in addition to other changes. When pressed to choose the most signifi-cant change, they frequently identified their internal strength as most important – because without it, all the other changes would not have been possible. This was particularly the case for women with higher levels of education, who often said that they were unable to use their education before they joined the CBO (see “Voices from the fiel-4: Why are the changes important?”), and whether they thought the changes would be sustained (see “Voices from the fiel-5: Changes are within us”).

Frequently, women said that their achievements would be sustained and grow because the change was internalised. They wanted to pass their knowledge and con-fi-dence on to their children, were driven by the desire to make a better life for their children, and wanted to help other women (see “Voices from the fiel-5: ‘Changes are within us’”).

2.2 Increased leadership

Membership of a CBO resulted in a signifi-cant increase in women taking on leadership roles: 68% of MSC interviewees and 44% of FGD participants held leadership positions for the fi rst time in their lives after joining their CBO.14 Of these, 15% had also taken on leadership positions in other community organisations — including the Rural Development Society (RDS), the women’s wing of the RDS, Samurdhi, Sarvodaya, the Janashakthi Bank, the Farmers Association, the Fisheries Cooperative, local health and women’s societies and other donor groups (Caritas and British Red Cross). These are great achievements, especially considering that about half of the FGD participants were chosen because their experiences represented the challenges faced by women in making progress towards empowerment.

14 These fi gures do not include women who participated in ARCDF FGDs.
Some interesting links between leadership and other aspects of empowerment emerged. A few women identified their new leadership as critical in changing their husband’s attitudes and behaviour. For some of the most marginalised women — including those who had been abandoned by their husbands — leadership was a pathway to community acceptance which they valued very highly.

All CBOs were successful at identifying the most marginalised women and providing them with opportunities for leadership. These opportunities brought community recognition, gave women a sense that they now belonged to the community, and pride in their achievements which benefited the whole community (see “Voices from the field 6: ‘I have helped other women to be transformed’”).

In addition to targeting the most marginalised women, all CBOs were effective at creating a space for women with latent abilities to serve their communities. This was particularly evident in AWF (an organisation led solely by women), which targeted all women subjected to violence in their program. Although some women who joined AWF were not (or were no longer) the poorest of poor people, they now had the knowledge and skills to support the poorest women in their communities financially, legally and socially, and were part of a broader movement for change towards gender equality and women’s rights in their communities. This is a huge achievement that has contributed to the building of social capital and community self-reliance. This broader impact of strong and committed women’s leadership was demonstrated most strongly in AWF and TCDO — there is no doubt that it will help to continue the process of change towards gender equality.

2.3 Knowledge of rights

Thirty percent of women in the FGDs mentioned equal rights or reduced discrimination. Some saw this as their most significant change, others said that human rights training was the cause of the changes (see “Voices from the field 7: ‘After all, we are equal’”), or they mentioned women’s rights when discussing why the changes were important or why they thought the changes would be sustained.

The majority of women in all CBOs understood their right to live free from violence and their legal rights, even if they did not choose to leave a violent relationship, or take legal action aimed at trying to end the violence. Other rights mentioned were girls’ rights to equal education and equal treatment in all areas of life; women’s rights to own land; child rights; the right to freedom of mobility; the right to earn money, and to have a say in the spending of their money; the right to health care; and the right to equal wages. There was a strong understanding that women and men are equal. The GIS team also observed women’s understanding of their rights in the way that women talked about their new-found awareness and self-confidence, and the many collective actions that they had taken to claim their entitlements from service-providers.

While all of the CBOs work in a cultural context that consistently undermines women’s rights, both Siharam and JSSK faced particular difficulties. Siharam made enormous progress in raising women’s awareness of their rights, despite overt opposition from the Mosque leadership, the public humiliation of Siharam staff and committee members, and some sinister covert attempts to undermine their work (see Enoor Rafia’s story on page 40). JSSK operates in a political context where the space to openly articulate and educate women about their rights is far more constrained than for most other Oxfam Australia partners, due to the impact of the conflict, including the oppressive oversight of the local militia group. While JSSK’s focus on women collectively claiming their entitlements from government agencies does not appear to have been constrained, the militia objects to women riding bicycles and wearing salwa15 (as opposed to saree), and prescribes certain types of dress after marriage. The detrimental impact of this type of “cultural policing” on efforts to promote gender equality and the public articulation of women’s rights should not be underestimated.

One factor that appeared to be of some importance in women’s knowledge about rights was how long a CBO had been established. Staff of CBOs that were established before the tsunami were more likely to believe that a higher proportion of women had changed attitudes and knowledge on their rights, compared with those established after the tsunami. This trend was demonstrated both in the workshops with the five sample CBOs (see Annex 3), and in the pilot workshops with all of Oxfam Australia’s CBO partners.

2.4 Action to claim women’s rights in the family

Although many women had increased their knowledge of their rights, there appeared to be fewer women who were able

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15 Salwa is a traditional North Indian form of dress which includes loose trousers and a long top.
to take action on these rights within the context of the family. Some CBO staff believed that a woman’s attendance at CBO meetings was an assertion of her rights, particularly if she was subjected to violence. In these circumstances, the space for women to negotiate their rights within the family was inevitably very limited. Most CBO field staff believed that women were taking action to claim their rights in relation to domestic violence, and this was a valid view. Some women were reporting domestic violence to the police, and others were reporting it to other group members and seeking help from them or from CBO staff. That this was a big step forward should not be underestimated, given the culture of silence and acceptance that is pervasive.

Voices from the field 1: Internal empowerment

“This job [membership of ARCDF] cleared my brain. It made me bright. ... Before this group I was not able to talk. We learned to talk because of these group activities. In those days I didn’t talk because I didn’t know.” — Malanie, ARCDF MSC interview, 12 July 2008

“I have confidence now. I feel that I can challenge anything, I can face the world, and I no longer need to depend on my husband.” — Sivapakkiam, Lakshmi group, AWF FGD, 12 September 2008

“Earlier we depended on our husbands for thinking. Now, I can do things on my own.” — Siththy, Howbattula group, Siharam FGD, 15 September 2008

“We had a lot of potential before, but it has been brought out now. I am confident now. I can go anywhere fearlessly, including the DS (Divisional Secretariat).” — Rajanikaanth, Viddhu group, TCDO FGD 17 September 2008

“We were marginalised. We didn’t have the ability to go out and talk. Now we can go anywhere, even to the courts. This happened only after we joined JSSK. Before that, we were too scared to go out.” — Kusumalatha, Shakti group, JSSK FGD, 21 September 2008

Voices from the field 2: Men acknowledge women’s increased self-confidence and skill

“Women would not speak to men other than their husbands. They had no ability to go out and talk to others, such as government officers. Now, women are more aware and confident. They have the ability to talk on their own.” — K. Navaratnam, Vidivelly group, TCDO men’s FGD, 17 September 2008

“Women’s shyness has reduced and they know how to interact better. If there is a problem within the family, they can quickly identify it and solve it. Now, my wife understands much more than she knew before. She is teaching me new things also. We exchange ideas and as a result, our progress as a family is better now.” — Gamini Jayasinghe, JSSK men’s FGD, 21 September 2008

“Now, women realised themselves that they are equal and became stronger. So women’s capabilities and potential has been brought out.” — Nandasiri, ARCDF men’s FGD, 9 September 2008

“Women have become more competent and more clever.” — Kirubarajah, AWF men’s FGD, 12 September 2008

“There is nothing that women cannot do – they can do everything now.” — L. Pakkiyarasa, TCDO men’s FGD, 17 September 2008

Voices from the field 3: Self-confidence comes first

“One of the changes I have had, awareness was most important, because that brought about all the other changes.” — L. Rani, Shakti group, AWF MSC interview, 14 September 2008

“Self-confidence is first. It is the self-confidence that the organisation gave me that makes me do everything else — the feeling that I can achieve anything. The self confidence and the support they gave me enabled me to do other things.” — Kanchanadevi, Tallamoo group, AWF MSC interview, 14 September 2008

“Of all the changes I have had, awareness was most important, because that brought about all the other changes.” — A. L. Rani, Shakti group, ARCDF MSC interview, 10 September 2008

“TCDO helped and trained me to become more articulate and confident. Now I can go anywhere alone. Though I was educated, I had no space to use my education. I have changed, and I have changed my family also.” — Jayanthi, Mangayar group, TCDO MSC interview, 18 September 2008

Voices from the field 4: Why are the changes important?

“In my life, my husband can leave me any time and go. Everyone can leave me and go. Ultimately what’s important for me is the confidence that comes within me. It’s that confidence that enables me
Voices from the field 5: “Changes are within us”

“The changes will remain strong and will grow more because the changes are within us. We are also passing on this information [about women’s rights and equality] to our children and that will therefore also grow.” – Vinojini, Lakshmi group, AWF FGD, 12 September 2008

“I am 100% sure that my change will stay with me. Because the change is within me. … My desire to educate my son will also ensure that the change within me will last.” – M.T.H. Thushara Madhumini, Araliya mushroom group, ARCDF MSC interview, 17/08/08

“The change will last because it took place with awareness and conscious effort.” – W.A. Kusumalatha, JSSK MSC interview, July 2008

“Having developed so much I would not like to lose the gains. …. I also want to share the change with other people. By talking and sharing it with others, I can get more people to change.” – Gowri Sritthan, Kalki group, TCDO MSC interview, 18 September 2008

Voices from the field 6: “I have helped other women to be transformed”

“I was a very marginalised person. I was originally a Christian and my husband died. The second time I married a Muslim and I had to change my religion. Then everybody isolated me and I had a very hard life. At that time, AWF came to my village. I told them my story and all the tears I shed. So they gave me training and awareness. Then after I had been talking to them, I felt confident that I can deal with my issues. They encouraged me a lot; through a group and individually. Through all that I became more confident, stronger. They now have changed me into a very strong person. I first focused on my family – my children and my husband. And I have changed them now. They support me. Now of course, if my husband wants to leave, he can leave and go. I can manage on my own, I have developed that confidence. Now if I see any fighting or anywhere if there’s some problem, I have the confidence to go. I have gone and sorted out some of those issues. I have encouraged people to file cases in the courts. Now in my own village, there is recognition. Everybody knows me. I am now a big person. …

“The most important thing was to get the confidence to feel that I can live and I don’t need to be beaten up. Not only have I learned this. I have helped a large number of people. I have changed a whole village. I have helped other women also to be transformed.” – Pajeeda Umma, AWF Sangham, AWF MSC interview, 14 September 2008

Voices from the field 7: “After all, we are equal”

“We were brought up in a very male-dominated society. Even food, only left-overs were given to girls. If there were eggs they were given to my brother, because men were seen to be the earners. I realised that TCDO had knowledge and that I needed to learn. Now I am bringing up my children as equals – in food, transport, schooling and in every way.” – Viswendra Suganthi, Surya group, TCDO MSC interview, 18 September 2008

“I was taught never to talk back. Men were seen as very important people. I went for many trainings. Why should I be under them? After all, we are equal. I should not be subordinate – they don’t need to find food for me. I was also thinking along those lines before TCDO, but I could never implement it.” – Jayasiri, Marumalarchi group, TCDO MSC interview, 18 September 2008

Voices from the field 8: “I know my rights – you can go, I can still live”

“My husband did everything. I was shy. I was born in the village and totally dependent. Even if I was hungry I would wait for him to bring food. I never had cash in my hand. He’s the one who bought things. I attended many meetings and they told us how women should be – women should work equally. Then I started asking him to give me money for shopping. I put pressure on him; he didn’t want to, but I was able to start to save. After that, I thought that I need to buy a house. My husband refused to give me money, so I borrowed money and sent my brother abroad. My brother sent back money and I started saving. …

“Because I decided to go out to meetings, he assaulted me – my head was hurt and I was hospitalised. Now I am able to talk back to my husband – ‘I know my rights – you can go, I can still live.’ Earlier, we were scared if our husbands left us because the community would devalue us. But now I don’t care. …

“I insisted that this land be in my name. He got angry and left for two weeks. I argued with him: ‘how can I write the house and land in your name, my children may not get anything’. I have put a poster up in my house that boys and girls are equal. I am trying to bring up my children equally. I don’t want my children to go through what I have experienced. Now, he has changed – he is praising me, because I got the land and the house through my own sheer effort.” – Viswendra Suganthi, Surya group, TCDO MSC interview, 18 September 2008
ARCDF group members in Abalantota, Kanthi Paranamana (right) and Nitha Abeythira (left). Together in a group of five women they are engaged in an income generating activity where they buy bulk spices, grind and package to sell. Photo: Jerry Galea/OxfamAUS.
There was much evidence of progress towards greater access to and control over income, resources and assets by women since they joined their CBO.

However, this dimension also presents Oxfam Australia and all of our CBO partners with a challenge: to increase the financial return on women’s labour and the profitability of their enterprises.

Four indicators were used:

● increased income earned by women from no-interest loans;
● women controlling the profit from their loans — including decision-making about the loan and how the profit is used, as reported by individual women and groups of women;
● women now owning assets (for example land, house, other assets) either solely or jointly with men, as reported by individual women and groups of women; and
● daughters now receiving the same schooling as boys, as reported by individual women and groups of women.

3.1 Increased income

Analysis of data from focus group discussions and MSC interviews

Thirty-one percent of the women who participated in FGDs reported increased income as one of their most significant changes; and 9% said that either loans or increased income was one of the causes of some other important change that they had described. Many also mentioned that they had either started to receive *samurdhi* after joining, or that they had helped other group members to get this government welfare entitlement.

Women who reported that their income had increased clearly valued this highly. This is not surprising, given that Oxfam Australia and the CBOs have targeted the poorest of poor people, including those who were divorced or abandoned with children, and those who were totally financially dependent on their husbands before they joined the CBO. It is positive that we helped these women to increase their income, although it comes from a very low base.

The importance of earning more income featured most prominently with Muslim women from Siharam, and women subjected to domestic violence. In Siharam, women saw increased income as a key to negotiating some independence from their husbands. For women living with violence, the small income currently earned from livelihood activities is often inadequate to achieve any reasonable standard of living or economic independence. This undermines their efforts to escape from domestic violence (see “Voices from the field 9: ‘More income would help to strengthen this change’”).

Across the whole of our Sri Lankan program, 12 CBOs received tsunami funds for concessionary livelihood loans. During the GIS pilot workshops, eight of these CBOs estimated that less than 25% of women had increased their income — this equates to one member in every group, or one or two members in some groups. The remaining four CBOs in tsunami-affected areas thought that between 25 and 50% of beneficiaries had increased their income. All the CBOs that did not receive tsunami funds also thought that between 25% and 50% of their membership had increased their income since joining the CBO.

During CBO workshops, CBO field officers and Central Committee (see glossary) members were asked which livelihood activities were most effective at increasing women’s income. The activities mentioned varied from one CBO to another, and included: brick-making, goat rearing, home gardening on a commercial scale, small shops, paddy cultivation, poultry-raising, rice-flour grinding, string hopper production, the fabrication of clay pots, tailoring on a piece-work basis

*“I have a source of income.”*

— Pushpawathi Thambipillai, Thamarai group, 14 September 2008
for a garment factory, fishing and concrete block-making. The GIS team undertook case studies during some MSC interviews to assess the profitability and earnings per hour of some of these livelihood activities. The case studies were drawn from a small sample of women, and therefore the findings need to be treated with caution. However, the case studies demonstrated that some of the enterprises commonly considered to yield good returns (such as small shops and string hopper production) actually provide very little income. See Table 5 in Annex 4, which shows an income of between 6 and 21 Sri Lankan rupees (LKR) per hour ($AUD0.06 – 0.22) for some enterprises thought to be profitable by CBOs. It is useful to compare this with minimum wage standards per hour in Sri Lanka which include: 75 to 100 LKR ($AUD0.79 – 1.06) in the construction sector for daily wage labour; about 61 LKR ($AUD0.65) in the government sector; and 35 LKR ($AUD0.37) in the private sector. This compares with Sri Lankan Central bank estimates that approximately 75 LKR ($AUD0.79) per hour is needed to adequately cover living expenses.17

While even a marginal increase in income will assist with increasing food security, it seems unlikely that incomes in the lowest ranges would enable beneficiaries and their families to maintain and build assets, or to protect them against the shocks caused by conflict, natural disaster and health emergencies. In four of the MSC interviews (14%), women reported that a previous or current loan activity had failed — these included soap production, coir production, goat-raising and poultry. In other interviews, it was very clear that incomes barely enabled women to cover their minimum living costs, particularly those who had left violent relationships.

**Analysis of data from no-interest loans**

The GIS collected and analysed data on no-interest loans from 2005 to 2007 for six CBOs (see Table 6 in Annex 4). This sample represents one-third of our CBO partners, and 42% of those CBOs who received tsunami funds from Oxfam Australia. Two of these CBOs provided loans exclusively to women, and the remainder provided loans to both women and men. Unequal access to loans by women and men was a disturbing trend evident in all CBOs that provided loans to both women and men. However, more recent loan data showed that the unequal distribution of loan resources was corrected in 2007–08 in most CBOs, following our discussion of this issue with staff. Households headed by single women received equal access to loans from three of the six CBOs in the sample.

Data on loan repayments showed that all but one of the sample CBOs had low repayment rates. Siharam performed very well with 96% of loanees (all women) having achieved the targeted repayment with very few loan defaults (see Table 7 in Annex 4). Repayment rates for other CBOs varied from 42% to 61% of the targeted amount for loans to women; most CBOs had lower repayment rates for loans to men. A number of our CBO partners are working in areas where other national and international non-government organisations are providing substantial cash grants to community members. Evidence of this emerged during the GIS in some villages where TCDO is working. These practices undermine CBO efforts to recover loan repayments, as does the impact of natural disasters, crop failure and conflict.

Reliable data on profitability was not available for four of the six CBOs included in the study, because loanees, CBOs and Oxfam Australia were not consistently recording data (see Table 7 in Annex 4). Data was collected and analysed according to livelihood sector, with the expectation that this might provide insight into the most profitable enterprises as well as those livelihood areas most likely to result in default. Unfortunately, it was difficult to analyse these types of trends across the sample of CBOs, although it was clear that tailoring linked to secure market outlets showed reasonable profits for Siharam CBO members.

There is evidence from across South Asia, including Sri Lanka, that micro-credit to the very poorest is very regressive. This is because livelihood activities often selected by the very poorest people do not generate sufficient profit, and because they lack the skills to undertake enterprises that yield a higher return. Additionally, people usually have little experience or capacity to manage their enterprises. These findings apply to micro-credit programs run by a range of different types of donor agencies, including NGOs.18 Oxfam Australia needs to improve its loan monitoring, to ensure that this is not the case for the concessionary loans managed by partner CBOs.

CBOs did not appear to have focused on facilitating women’s access to other financial service providers. Although Siharam had one of the most successful livelihood and loan programs, staff reported that women are reluctant to take

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17 Information on minimum wages and Sri Lankan Central Bank estimates of a minimum living wage (from a 2007 report, based on an average basket of goods) were provided by Oxfam Australia Sri Lanka monitoring and evaluation staff. Income per hour is calculated assuming eight hours labour per day.

18 For example, Asian Development Bank 2007: iii, 22-24, 34, 42-46.
out loans with other service-providers to increase the scale of their investment, in case they cannot repay the loan. AWF was working on setting up a loan scheme with a local bank, but this seemed unlikely to be a suitable source of funds for the poorest women because interest rates, bond and insurance are very high.

**Conclusions**

Some borrowers benefited significantly from livelihood loans, while others increased their income marginally. Access to no-interest loans was greatly appreciated by many women who previously had an unmet need for finance and skills to improve their livelihood, and some were able to increase their economic independence from men. These were significant achievements. However, it is likely that many women are earning very low wages per hour.

Overall, the findings suggest that women’s income has been viewed as supplementary to household income, rather than as essential in providing for the family. Considerably more effort is needed by Oxfam Australia and CBOs to ensure that women can make a reasonable living from loan enterprises, by identifying suitable enterprises for the poorest of poor people, and building the capacity of the very poorest women to receive a higher financial return for their labour. The difficulty of this task should not be underestimated, particularly in conflict-affected areas. We have had some success identifying non-traditional activities such as brick-making and fishing, which have yielded higher incomes per hour. However, there is a need for close monitoring to ensure that non-traditional enterprises remain viable and profitable for women.

There appears to have been a poor level of monitoring of the effectiveness of livelihood activities by both CBOs and Oxfam Australia. Although a system was put in place after the tsunami to collect all the data needed to monitor loan performance and impacts, compliance with loan monitoring requirements needs to be improved. It will not be possible for either Oxfam Australia or the CBOs to improve outcomes from livelihood programs unless there is ongoing monitoring of the effectiveness and impact of livelihood activities.

Although some women have demonstrated considerable success in certain livelihood activities, it is very important not to rely on assumptions about what is working well for most women — assumptions need to be regularly tested with both quantitative and qualitative data to ensure that livelihood programs are as effective as possible for the poorest of poor women. The data collected during the GIS on the impact of the livelihood program should be seen as a first step. A detailed investigation of profitability is needed, to analyse the factors that effectively help the poorest women and men to increase the financial returns on their labour and investment. Regular assessments using the case study method (see Table 5 of Annex 4) are also needed to test the validity of Oxfam Australia livelihood feasibility studies, and should be undertaken as part of our regular monitoring of the livelihood program.

3.2 Control of loan profit and decision-making

There is considerable evidence that women’s control over income has increased as a result of CBO activities, including joint control of income by women and their husbands or families, and sole control by women. Of the 102 women who participated in FGDs, 73 (72%) had taken loans from the CBOs. Most of these were individual loans but some were taken by groups for collective activities. Overall, 53% of these women said that they had sole control over the income earned from their loans and livelihood activities (see Table 8 and Chart 1 in Annex 4). The remainder reported that they made decisions about spending jointly with either their husbands (for married women), or other family members (for widows and single, separated or abandoned women). Most also reported that they now had more say over the spending of their own income than before they joined the CBO. In addition, 25% of MSC interviewees said that they now also controlled their husband’s income. This change was attributed by women to the confidence and skills that they acquired through engaging with the CBO.

Women reported that they spent their income on schooling for their children or basic needs for their families such as health care. Some said that they saved their income, and in a few cases women had made further investments in livelihood activities or in house improvements, maintenance or construction. Some were sole breadwinners for their families when their husbands were ill or unable to find work.

The sample of women who had taken loans in the FGDs included 20 single women who were widowed, separated or abandoned (27%); and 53 who were married and living with their husbands (73%). For married women living with their
husbands, the percentage exercising sole control over their income was 43% (see Chart 1 in Annex 4). This contrasts with 80% of single women who had sole control over spending, with the remainder making joint decisions with their families, fathers or other male relatives.

One trend evident in all the CBOs was that frequently, women needed support from other family members to undertake their loan and livelihood activities. Overall 54% of women undertook their loan activity jointly with either their husbands or other family members — this included 64% of married women and 25% of single women (Table 8 and Chart 2 in Annex 4). This suggests that the labour-intensive nature of some livelihood activities makes it very difficult for women to do the work themselves, given their other domestic and work responsibilities.

In one CBO, all but one of the married women reported that they needed their husbands’ income to help to repay the loan. It was unclear whether this was because their livelihood activities yielded poor returns due to low profitability, or because repayments were needed before the loans had yielded any profit (for example loans for agricultural activities, despite a grace period before repayments were due). Men’s involvement in the enterprise activity has the potential to undermine women’s control and decision-making power, particularly where men’s income is needed to repay the loan. These issues will need to be closely monitored and regularly followed up in future livelihood reviews and evaluations.

For two of the CBOs, men’s and women’s views differed on the amount of control women exercised over loan decision-making and income. For example, all the men from one CBO reported that joint decisions were made to take the loans; only one-third of women shared that view. All the men said they did the livelihood activity either jointly with their wives or by themselves, compared with only 42% of women who said their husbands were involved. Two-thirds of men said they made joint decisions about spending with their wives, compared with 79% of women who said that they were sole decision-makers about spending income.

These differences in perceptions need to be interpreted cautiously because the sample of men was small. Oxfam Australia staff said that before the tsunami, there was a tendency for men to take control of women’s loans, particularly for agricultural activities where both women’s and men’s labour is needed to produce a viable income. Following the tsunami and the significant increase in loan funding for many CBOs, greater emphasis was placed on ensuring women’s control. This occurred through discussions by Oxfam Australia staff in meetings with CBOs, through CBO discussions with women before they took the loans, by making women’s control a condition in the partners’ agreement with borrowers, and through ongoing monitoring by Oxfam Australia staff. Nevertheless, differences in perceptions between men and women indicate that women’s decision-making about loan activities needs to be regularly monitored and women’s rights continually reinforced.

### 3.3 Ownership of assets

CBOs were effective at targeting the most vulnerable women for the provision of houses following the tsunami, with households headed by single women receiving 22% of the houses when they made up only 16% of households in the tsunami-affected villages where the CBOs operate. Households headed by single men also received equal access to housing.

CBOs were also effective at increasing women’s ownership of houses and land (see Table 10 in Annex 4). Women’s house ownership increased from 65% to 74% for “low-cost houses” and from 20% to 76% for “tsunami houses” (for an explanation of these terms, see Annex 2).

In TCDO and Siharam, women’s ownership of houses and land had extended beyond the Oxfam Australia-funded housing to other CBO members. This is a very important change. Similar changes were also observed in JSSK for non-tsunami houses provided by Oxfam Australia from AusAID funds.

All the CBOs visited during the GIS reported that women had been able to retain the ownership of their houses and land to date. All were confident that women would be able to retain their property rights in future — some stressed that because women were empowered, they would be unlikely to hand over their property rights due to pressure from husbands or demands for dowry.

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19 For one CBO, women’s views were similar to men’s. For the remaining two CBOs, it was not possible to explore men’s perception of women’s control over income during the men’s FGDs. Most men who had been invited to the TCDO FGD were rounded up by the military in the early morning, and the discussion needed to be briefer than usual to avoid unwanted attention from the military. The FGD with Siharam men was interrupted by representatives from the Mosque leadership and as a result this discussion was shorter than planned.
Ownership of other assets had increased considerably for some women. Previously the poorest women owned very few or no assets, and rarely had bank accounts in their names or personal savings. Now, more women had small savings, many more had bank accounts, and in some cases insurance, bicycles and livestock (goats or cattle). A few women reported that they had also bought jewellery for their daughters or themselves.

Although our work had a positive impact on some women’s ownership of property, there are a number of risks that could undermine women’s house ownership in future. Oxfam Australia commissioned an external review of our Tsunami shelter program in December 2008, which noted that women’s income needs to be increased considerably to ensure that their new houses can be maintained. The GIS findings on income and savings point to the same conclusion. While dowry has not been a significant issue for our target group in the past because of their extreme levels of poverty, it could become so in future for those women who have been able to increase their assets. Very close monitoring will be needed to ensure that positive impacts are sustained.

3.4 Equal access to schooling

Compared with other countries in South Asia, Sri Lanka has high participation and retention rates for boys and girls in primary and secondary education, due to a long-standing government commitment to free and compulsory education. However, boys’ and girls’ access to education and the quality of schooling has declined in recent years in conflict-affected and remote areas, and non-attendance by children from the poorest families is not uncommon.

Four of the five CBOs included in the GIS estimated that the majority of group members are now ensuring that girls receive the same schooling as boys (see Annex 3). Three CBOs have strong programs implemented by the groups to monitor school attendance and to intervene where necessary to ensure that both girls and boys attend regularly. Actions taken by group members include discussion with parents on the importance of education, helping families to negotiate with schools, getting children registered so that they can more easily access education, helping families to get welfare entitlements, campaigning for teachers to be appointed to schools in remote areas, and helping the poorest families to buy pens and books using group savings. Some men recognised this as a significant change that women had achieved. This is a very positive impact and a good example of the self-reliance and social capital that the CBOs have engendered in the community.

In many contexts, the labour-intensive nature of women’s income-generation activities would pose a significant risk to the continuing education of girls. The GIS team asked whether daughters were assisting with women’s enterprises in all the FGDs, and only 7% of those who had taken loans said that their children helped with livelihood activities — this underlines the strength of the attention to children’s rights by CBOs.

Voices from the field
9: “More income would help to strengthen this change”

“I did not have a source of income before I joined AWF. Now after I joined, I borrowed money. I have a small shop and I have a source of income from the shop. I also do home gardening which is seasonal. I invested fifteen thousand rupees in the shop. It’s a small grocery store…. The home gardening training helped me. Now that I use organic fertiliser I don’t need to spend money on buying fertiliser, so I’m able to earn more money. … After all our expenses, my net saving is 50 rupees per day towards repayment, that’s after our eating expenses. …

“I have five children — the eldest is sixteen and the youngest is six. Two children are with me and in 2004 I put three children in a probationary home where they go to school. They only come home once every three months. My house is a hut and I own the land. I open the shop at 7.30am and close at 6.30pm. The shop is in the house so I sit there most of the time.

“My husband left me six months ago. This has happened many times over the past 16 years, but I feel I will not have him again. …If I didn’t have the income I’d have to go back and be hit again. This helped me a lot to make the decision — having some income… I have also become more aware of my rights. But there needs to be a little more income. That would help me even more to strengthen this change.”

— Pushpawathi Thambipillai, Thamarai group, AWF MSC interview, 14 September 2008. Pushpawathi Thambipillai currently earns 6.3 rupees per hour while repaying her loan and will earn about 10 rupees per hour once the loan is repaid.

20 Oxfam Australia Sri Lanka 2008d.
Sivajini, a member of Affected Women’s Forum. “The most important change in my life is the little changes that have been brought about in my husband... The groups come and support me. The AWF Field Officer comes and support me. Now he has slightly improved.”

Photo: Danielle Roubini/Oxfam AUS
4. Findings on strategic changes in gender relations in the family or household

“I can make lots of decisions now.”
— Pajeeda Umma, AWF Sangham, 14 September 2008

Although there has been enormous progress for the majority of women in their internal empowerment, and much-needed increases in income and assets for some women, changes in gender relations in the family have generally been somewhat more limited.

However, the changes that have taken place are very important for the women themselves, and are a great achievement. The following indicators were used to assess change in gender relations in the family or household:

- changes in decision-making by women in the family, and the types of decisions over which they have more influence or control;
- increased respect and support given to women by men in the family, including changes in the gender division of labour, changed attitudes and knowledge by men on women’s rights, and a reduction in sexual and physical violence;
- changed attitudes on cultural practices, such as dowry, the age of marriage, the rights of widows, and women’s rights to live alone without a husband if they choose.

4.1 Changes in decision-making by women in the family

Going to CBO group meetings, public meetings and trainings was consistently mentioned as one new decision that women were making in all five CBOs. While this may seem like a rather small step to outsiders, it was seen as a crucial decision by the women themselves. Many of these women were living with domestic violence. Women consistently said that they continued to attend CBO meetings and trainings, even if this was sometimes a trigger for men’s use of violence. It is not uncommon for some workers in donor agencies to misinterpret this phenomenon, by claiming that promoting gender equality or working to change cultural norms leads to domestic violence. On the contrary, the GIS found that extremely high rates of domestic violence existed before CBOs raised women’s awareness about their rights. Women’s determination to continue with group meetings and trainings in the face of opposition, and even violence, was a good indication of the value that they placed on their engagement with CBOs, and the new knowledge, skills and support that they gained.

Commonly, the fear and threat of violence constrains decision-making in a range of areas in the private sphere, and impinge on women’s engagement in public activities. Given this, the new types of decisions that women were making was a huge achievement (see Table 3).

One of the most difficult areas of decision-making is dealing with domestic violence, but decisions in this area are often essential to be able to make a range of other types of decisions (see “Voices from the field 11: ‘I can make lots of decisions now’”). In the MSC interviews, many women said that they were trying to change their husbands’ violent behaviour by talking to them. In addition, 18% had made decisions to take further action, by telling their husband to leave if he continued to beat them, or by reporting him to authorities.

4.2 Increased respect and support given to women by men in the family

Women’s views on changes in gender relations

Compared with the changes that had taken place for women, overall there were limited changes for men in most of the CBOs. Women were very honest about the magnitude and type of changes that had occurred in men, and often said that their husbands had changed “a little”, or that change had been gradual and taken some years to bring about. However there were also examples where men’s attitudes and behaviour had changed a great deal.
The most common change reported was that husbands were now allowing women to go to meetings, encouraging them, or facilitating their attendance by occasionally cooking or dropping them off. However, the majority of women in all CBOs appeared to be working around their husbands’ needs — for example, AWF staff commented that women were “doing everything nicely so that they can get out of the house to attend meetings or work with AWF”.

Another change that was frequently mentioned was that men were now more supportive and respectful of their wives. A number of women said that their husbands now listened to them more, or were more likely to consult with them — these were changes that were valued very highly by the women. In the MSC interviews, 43% of women mentioned that this type of change had occurred in their husbands, and 14% also mentioned that their husbands were now helping them with domestic chores; in a few cases, women reported that men were sharing all the domestic work.

All the CBOs have active programs on domestic violence, including training, and many groups undertake activities to support women who are experiencing this problem. As a result, most of the women talked very openly about their own and others’ experiences of domestic violence, particularly in the individual MSC interviews. Most women said that the violence had reduced rather than ceased altogether. When asked how this change came about, most women said that it happened by women talking to and discussing what they had learned from the CBO with their husbands. This was a highly consistent response across all FGDs and interviews (see “Voices from the field 12: ‘I constantly tell my husband all that I have heard and learned’”, and Enoor Rafia’s story at the end of this chapter).

The knowledge that domestic violence was against the law, and that men had no right to beat or sexually assault their wives was also mentioned as a factor in bringing about the change. In a few cases, women had taken legal action or threatened to do so, or reported violence to the Muslim Court or to the CBO. These actions had also helped to change men’s violent behaviour. There were many instances where women praised the CBO field workers for talking to their husbands and helping to resolve this and other family issues. A number of women mentioned that men became somewhat fearful about the consequences of perpetrating violence, when women knew their rights and threatened to take action against them. In all CBOs, group members helped each other to address the problem of domestic violence in their lives, sometimes by intervening while the domestic violence was occurring, and more frequently by talking to men to try to educate them to stop the violence.

**Men’s views on changes in gender relations**

There were significant differences between the men’s focus group discussions for each of the CBOs. In Siharam, there were only a couple of men who acknowledged that women were more confident, and some refused to admit that any change had occurred at all. No men had received gender training from Siharam and the male-dominated Mosque.

Oxfam Australia’s partners engage in discussions with men individually, in families, and in groups like this one in Hambantota to raise awareness of gender equality and human rights. Photo: Danielle Roubin/OxfamAUS
administration had actively undermined the CBO’s work. However, Siharam was established in 2005, so there has been little time for women to negotiate the type of changes that are evident in the more long-standing CBOs.

In AWF and ARCDF, about half the men in the focus group discussions had changed their attitudes to women’s abilities or demonstrated an increased understanding of gender equality. In every case, these men had received gender training from the CBO. There was considerably more evidence of changed attitudes in men in TCDO and JSSK. Most male participants in the focus group discussions were able to identify the changes that had occurred both in women and within themselves, and were also willing to acknowledge the benefits that women had achieved for the whole community. There was a greater awareness of women’s rights in TCDO, where all the FGD participants had been group members at least since 2005 following the tsunami, and all had been exposed to TCDO trainings, group and public meetings. In JSSK, the men who demonstrated the most changes and awareness of women’s equality were those who had been CBO members since 2003, compared with the others who had been associated with JSSK since 2007; however, all had attended JSSK’s public meetings.

The most common change that men commented on in all the CBOs was the increase in women’s confidence, knowledge and skills: some men focused more on women’s new practical skills such as in the System of Rice Intensification cultivation or home gardening (see “Voices from the field 13: ‘Women know things now, so men follow them’”), or on their ability to “work like men”; others commented on their financial management or dispute resolution skills, and some mentioned women’s knowledge that women are equal. There is no doubt that these perceived internal changes in women had contributed to changes in men’s attitudes and an increase in their respect for women as individuals.

There was an also an acknowledgement that women had leadership capacity, that they had helped to resolve disputes within families including domestic violence, and that their efforts to access government services and entitlements and to engage in other community organisations had benefited the whole community. There was awareness that women had been able to achieve things at the community level that men had not been able to. A few men also acknowledged that women had been successful at reducing men’s alcoholism in the community. Those men who recognised these changes and achievements in women were very positive about them — and this increased respect had clearly also had a positive impact on gender relations in the family (see “Voices from the field 15: ‘Our wives are doing something useful for the community, so we must help them’”).

When asked whether the changes that had occurred would be sustainable, men’s views echoed those of women — the changes would be sustained because they had been internalised. However, men also tended to focus on the fact that the changes had brought about financial improvements for the whole family. In TCDO, some also mentioned that their children would be influenced by the type of discussions that now take place in families on equality, and by observing the changes that have occurred between their mothers and fathers.

4.3 Changed attitudes around cultural practices

Overall, there was a lot of variation in changes on cultural practices, depending on the CBO (see Annex 4). The rights of widows was an area that Oxfam Australia focused on assertively in the past and the more established CBOs (AWF, TCDO and JSSK) worked very successfully on this.

Although CBOs have not promoted the idea that women have a right to live alone without a husband, the work they have done on supporting women to address domestic violence has empowered some to take a stand by telling their husbands that they can leave if the violence continues. This type of response would not be possible unless the women had the confidence that they could actually live on their own, and face criticism from neighbours and family members. Separated and abandoned women, who previously felt ashamed and that they had no place in the family and community, also had the confidence that they could live alone as a direct result of CBO work (see “Voices from the field 16: ‘I don’t need the support of any men’”, and Punithavani’s story at the beginning of this report).

Four of the five CBOs achieved considerable change on cultural practices related to the age of marriage (see Annex 3 at page 60). Most CBOs had not worked on dowry to date because this was not identified as an issue for the poorest of poor people due to their lack of assets. Another cultural practice that has changed is the prohibition against women going into the paddy fields while they are menstruating. This change came about as a result of our promotion of SRI cultivation, where women were trained and encouraged to become owner-cultivators; it is now commonplace for women to work in the fields during menstruation in CBO areas where paddy cultivation is undertaken.
Voices from the field 11: “I can make lots of decisions now.”

“If you’re going to be putting up with this violence, violence will never decrease. So you have to make a decision to get out of this violence. I have to stand up and say, ‘If you’re going to be doing this, don’t stay in the house. I can bring up my children and I can look after them. … Either you stay with me properly or I will take you to court.’ I live in my own house which my parents gave me so I told my husband to get out if he was going to beat me up. …

“Before I joined AWF, I couldn’t make any decisions then. I can make lots of decisions now. Now I decide what to spend. All the decisions have now become mine. My husband gives me what he earns and I decide how to spend it. He believes my decisions will be beneficial for the family. I am taking more decisions now even with regard to my children’s education. It’s only now that the birth of my children is registered, after I joined. … I am feeding him and whenever I am talking to him, I tell him all that I have heard and learned.” – Pajeeda Umma, AWF Sangham, AWF MSC interview, 14 September 2008

“Before he couldn’t talk and would only react violently; he would throw stuff. Even his family members would tell me to go and report to the police. Now he has changed. My talking and my discussions with him have helped him to change. But it’s not only telling him things. It’s also the recognition that I’m getting as a person in different positions and the recognition that people give me in the community and also the benefits that I bring to the house.” – Jayasiri, Marumalarchi group, TCDO MSC interview, 18 September 2008

“After joining the organisation I have been able to ask my husband why he hits me. I know I have rights. I can also do many things. There is only the biological difference between us. Because of all these discussions there has been a slight, no, good improvement in my husband.” – Parmeela, Parmeela group, Siharam MSC interview, 20 September 2008

Voices from the field 12: “I constantly tell my husband all that I have heard and learned”

“I have told him all my training – ‘there is no difference between us, so you cannot pretend to be big, and I cannot pretend to be small’. He has changed a bit, he pretend to be big, and I cannot pretend there is still some beating, but it has reduced to be small’. He has changed a bit, he did not want to learn what I have heard and learned.” – Vinojini, Lakshmi group, AWF FGD, 12 September 2008

“I constantly tell my husband whenever I am feeding him and whenever I am talking to him, I tell him all that I have heard and learned.” – Pajeeda Umma, AWF Sangham, AWF MSC interview, 14 September 2008

Voices from the field 13: “Women know things now, so men follow them”

“Women are making decisions and we are going behind them, for example in home gardening and composting. Women know more things now, so we are following them. My wife got five bushels of rice from SRI cultivation and she did that on her own. So now I am following exactly what she did. That is one reason why we are following the women – because what the women did actually worked. We now also consult on family matters, such as marriage for our children. As Tamils, we were living in isolation before, but now our links to the community are much better since she joined the CBO.” – Pushparaja, Jamuna mixed group, and R. Thurairaja Suriyan mixed group, JSSK men’s FGD, 21 September 2008

Voices from the field 14: “We were poor before because women were not equal”

“When both women and men work, we can make more money. Then, when we are older, there will be savings. This is a good thing.” – Ragu, Kadalmeen group, TCDO men’s FGD, 17 September 2008

“We have savings now. My wife has deposited money in her name. Now we can think about the future, rather than just live day-to-day.” – K, Navaratnam, Vidivelly group, TCDO men’s FGD, 17 September 2008

“It is good that women should question us, it’s good for progress. We were poor before because women were not equal before. She can become bigger, but we have to manage the change. She can’t become too big. Equal is all right, but beyond that, it is not a good thing.” – ARCDF men’s FGD, 9 September 2008

“Now I realise that my wife is also tired, so I don’t put so much pressure on her. If she is going out to earn an income, I will cook and look after the children.” – Pushparaja, Jamuna mixed group, JSSK men’s FGD, 21 September 2008

“Before she joined AWF, she used to do anything without consulting her.” – K, Navaratnam, Vidivelly group, TCDO men’s FGD, 17 September 2008

Voices from the field 15: “Our wives are doing something useful for the community, so we must help them”

“If our wives hold positions in the organisation, we have to contribute at home, for example, if there is a meeting.” – K.G. Gunapalla, JSSK men’s FGD, 21 September 2008

“Our wives go to meetings and get more knowledge, so we comfortably send them.
### Table 3: Types of new decisions made by women

<table>
<thead>
<tr>
<th>Types of new decisions</th>
<th>ARCDF</th>
<th>Siharam</th>
<th>AWF</th>
<th>TCDO</th>
<th>JSSK</th>
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<tbody>
<tr>
<td>Attendance at CBO meetings and trainings</td>
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<td>Coming and going from the home for other reasons (not related to income-generation or CBO activities)</td>
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<td>Purchase of clothing, food and other household items</td>
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<tr>
<td>Leaving a violent husband</td>
<td></td>
<td></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Taking legal action against husband</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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</tr>
</tbody>
</table>

We used to hit them if they went, but now we have been taught, so that is a change. ... No-one told us not to hit them, but we realise that our wives are going to do public things that will be useful for us and for the community.” – R. Thurairaja, Suriyan mixed group, JSSK men’s FGD, 21 September 2008

**Voices from the field 16:**

**“I don’t need the support of any men”**

“When I was pregnant with the last child my husband went with another woman. The villagers said that I was expecting this child from another man and they ill-treated me. I had no place to go to; my sister did not want to have anything to do with me. A group member kept me in her home for a few months and then the group constructed a house for me. I am better now. I can do all the cultivation. I don’t need the support of any men.” – **Indrani Seenithambay, Ekkamuthu group, JSSK MSC interview, 22 September 2008**

“I am divorced. In the meetings they told me about human rights. They also said that we should not stay in the house and worry that we have no men to support us; I must come up and like a man also earn and look after my son. … The Field Officer regularly meets me and encourages me. This also gives me a lot of confidence and strength that I can look after my child.” – **Pajeera, Roja group, Siharam MSC interview, 16 September 2008**

“This time I am not going to take him back, unless he also joins these organisations and undergoes change, unless he becomes a new person. I have more confidence now that I can be on my own. I have thought this through very carefully. There’s no point going back to him again. Life is not going to be any different.” – Pushpawathi Thambipillai, Thamarai group, AWF MSC interview, 14 September 2008
Safeera, a member of Oxfam Australia partner Siharam Social Development Foundation (SSDF) in Batticaloa. “The fact that women are getting together and running this organisation has made people happy...Our village is now definitely a village that is respecting and recognising women more than it was before,” she said. Photo: Danielle Roubin/OxfamAUS
Focus groups gave many examples of effective collective actions. While campaigns on various issues were started by CBO staff and central committee members, the number of ordinary CBO members initiating and involved in successful actions to claim their rights was remarkable.

The following indicators were used to assess change in this dimension:

- women taking collective action to claim their rights or demand services; and the types of actions taken and demands made by women's groups, as reported by both individual women and groups of women; and
- women’s groups reports that they have taken action to promote solidarity between ethnic groups, and to prevent or solve ethnic disputes.

5.1 Collective action to claim rights or demand services

The three older CBOs (AWF, TCDO and JSSK) estimated that over 50% of their membership had been involved in actions to claim their rights or get services from government agencies, whereas the newer CBOs thought that few women were involved in these types of collective actions (see Annex 3). These estimates were confirmed in the focus group discussions and MSC interviews, where there were many inspiring examples of achievements (see Table 4).

Over one-third of MSC interviewees described their work to help fellow group members take action to deal with domestic violence. Often this was done collectively at the group level, particularly the discussions with husbands, but in some cases this was followed up by legal action. Women described “good practice” strategies that were based on strong group solidarity, a sound understanding of women’s rights, and respect for women’s personal choices.

AWF clearly had the capacity to respond to issues and injustices that arise in their communities. AWF members were at the forefront with demanding their rights from government agencies and other service-providers following the tsunami, and AWF has responded effectively to other issues that affect women, such as displacement due to the conflict, and house-to-house harassment by the military. AWF’s success in areas addressing a range of community problems was also acknowledged by men.

Before Siharam, negotiation for community services and infrastructure was exclusively done by the men in the Mosque committee, with limited success (see “Voices from the field 17: ‘The men have been trying but they were not successful’”). Given that Siharam was only established in 2005, their achievements were immense, and a source of great pride for the women. Siharam women, including staff and committee members, have also stood up to the Mosque leadership on women’s rights to travel outside of the village for training, or in order to earn an income (see Enoor Rafia’s story on page 40). Although men were publicly reluctant to acknowledge women’s achievements, there was some indication that in private they were beginning to concede that women can bring about positive change.

Women from TCDO have also taken a lot of action to demand services and help others in their communities. In addition to the action mentioned in Table 4, highlights included ensuring that everyone eligible was granted land after the tsunami; getting housing instalment payments in women’s name from the Divisional Secretariat (see glossary) to avoid this money being spent on alcohol by their husbands; monitoring and lobbying various agencies to ensure that housing instalments were paid on time; lobbying the local member of parliament to get electricity; banding together to demand new roofing when transitional shelters were leaking; and publicly opposing corruption in local agencies such as the RDS and the local cooperative society (see “Voices from the field 18: I learned that we should always challenge organisations and ask them to be accountable” — Gowri Sritharan, Kalki group, 18 September 2008).

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22 This trend was also observed in the pilot CBO workshops with the older CBOs estimating that more women were involved in collective activities than the newer CBOs.
23 Payments for house construction from other donors following the tsunami were made in instalments.
### Table 4: Types of successful collective actions

<table>
<thead>
<tr>
<th>Types of new decisions</th>
<th>ARCDF</th>
<th>Siharam</th>
<th>AWF</th>
<th>TCDO</th>
<th>JSSK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Campaign on child rights to education</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Community work – including providing voluntary labour for infrastructure construction, and funds to families and other groups in need</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Addressing domestic violence, including discussions with husbands and support for legal action</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Village-level networks with service-providers to address community problems</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Campaign to reduce sexual harassment</td>
<td></td>
<td></td>
<td></td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Campaign to reduce early marriage</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Campaign to reduce alcoholism</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Campaign on dowry</td>
<td>✔</td>
<td></td>
<td></td>
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<tr>
<td>Claiming entitlements and services from government agencies (land, shelter, toilets, water supplies, roads)</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Claiming rights to samurdhi (government welfare)</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Getting health officers to visit regularly</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Addressing local corruption and intimidation</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Equal wages for women (contracted labour for agriculture and brick-making)</td>
<td>✔</td>
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</table>

Voices from the field 17: “The men have been trying but they were not successful”

“Earlier we didn’t have wells. We have got more toilets, more wells, and more houses now. And the fact that women are getting together and running this organisation has made people happy. Why should the men get upset after all? It is coming to their village. Men have tried. Men have worked with other organisations, but other organisations are not like this. …. The men have been trying but they were not successful. Our village is now definitely respecting and recognising women more than it was before. Now the men themselves are saying, ‘You women go and ask them also. Maybe they’ll give it to you.”’ – Safeera, Ishrad group, Siharam MSC interview, 16 September 2008

Voices from the field 18: “I learned that we should always challenge organisations”

“One of the things I learned from TCDO is that we should always challenge organisations and ask them to be accountable. …There is a cooperative society in my village. They give rations to poor people on the basis of stamps. They gave us really spoiled rice. I went and complained to the big person that they were giving us bad rice. Then he said, ‘Hereafter if you see such rice being loaded, you can say that you don’t want it and you can send it back.’ So I created awareness about that in my village and after that they have not given us such bad rice.” – Gowri Sritharan, Kalki group, TCDO MSC interview, 18 September 2008

Voices from the field 19: “There is solidarity between us now”

“There is no distinction between Sinhalese and Tamils here now. We need them a lot. We interact with them, we have meals with them and share food. … “My son was hit by a gunshot. When they heard about my son’s injury, the Tamil people in the village all came to see him and gave support. … “Some of the Sinhalese children were abducted by the rebel group. Both Tamil and Sinhalese women went together to bring them back out. The Tamil community knew where the camps were, so they helped to get them. Tamil and Sinhalese go, but it is more women than men that go. Women negotiate more than men. Men feel more fearful and nervous than the women.” – K.P. Vasantha, Dimuthu group, JSSK MSC interview, 21 September 2008
organisations”). Men from TCDO praised women’s many achievements and recognised the benefits that their efforts had brought to the family and the community.

Achieving equal wages for women in all the Sinhala communities and in two of the three Tamil villages where JSSK works was an enormous achievement. Previously, women labourers harvesting rice earned only two-thirds as much as men. The campaign on equal wages was initiated by Oxfam Australia in 2002, and continued by JSSK through group meetings. Due to strong unity across the groups, women were able to organise themselves into teams, and because harvesting needs to be done immediately, they were able to negotiate and achieve equal wages. Women were also successful in their advocacy to get public services provided to the community, and to have injustices rectified. For example they complained to government about corruption in the samurdhi program, where Asian Development Bank funds were received to build an overhead tank. Construction had stalled but as a result of their complaint, the tank was completed. Men from JSSK recognised women’s many achievements and their leadership in the community.

5.2 Action to promote solidarity between ethnic groups

AWF, Siharam and JSSK were successful at building bridges between different ethnic communities; and Siharam and JSSK had good examples of women taking collective action to resolve disputes. AWF and Siharam included both Tamil and Muslim women in mixed groups, which resulted in more interaction and a better relationship between these two communities; Tamil women described how their fear of the Muslim community had reduced. The trust Siharam established helped to defuse a potentially violent dispute between the two communities, when it was wrongly assumed that a man had been injured in an ethnic conflict. Through quick communication, Muslim and Tamil women were able to clarify that the man’s injuries had been caused by his own drunkenness, and prevented retaliatory action being taken by the men.

JSSK’s achievements in this regard were outstanding. Both Sinhalese and Tamil women described their long-standing fear of the other community, and how this had previously restricted their mobility. Many said they were no longer fearful, and described how they worked together to solve problems. In the MSC interviews, two women described how Tamil and Sinhalese members had worked together to rescue abducted youth (see “Voices from the field 19: ‘There is solidarity between us now’”). Men from JSSK thought that promoting ethnic solidarity was one of the women’s great achievements, and reported that there was now more peace between the two communities.
What is the most significant change in your life since you joined Siharam?

When I was in grade 10, my father stopped me from continuing my education because he believed that girls don’t need to study. He didn’t allow me to do my year 10 exam and got me married. My husband controlled me. He drank a lot. I was like a slave before.

After I joined the group I started talking with other women. We started talking about each others’ issues and then we realised that other women were also as badly affected as us. I also got the ability to explain things to my husband. He’s slightly better than what he was before. Getting out of my slavery, getting out of male domination is what I can say is the most important change for me.

Before, he didn’t allow me to mix with anybody, not even with my own family. Now he allows me to go out and mix with other people and also to go for meetings. I now have a little more independence. Earlier he drank and his first reaction was to hit me. The minute he got angry, he hit. He’s a hot-tempered person. That has reduced a lot. I can’t say it has completely stopped, but now it’s a little less.

Secondly, getting a loan was important because now I am able to be independent and stand on my own two feet without depending on my husband. Because of this, I am able to attend to the needs of the children — buy them clothes and send them to tuition. If I want to go to hospital, it also meets my expenses. We have also improved our house. We have installed electricity, we have fenced it and added water.

What has caused these changes?

We women go out, we attend meetings and trainings and we get to know things. Then we come home and discuss with our husbands and we’re able to convince them and tell them things. Before I joined Siharam, I got assaulted but I kept quiet. Now even after he has assaulted me I will try and reason with him. I think this has helped to reduce the violence. So this may have brought about some change in him. I have developed to the extent that I can speak and convince him.

I go for all the trainings, I listen to what is being discussed, I meet people and listen to their issues. There are many trainings — gender equality and home gardening, health — I go to all of them. Talking about male domination and gender equality helped to get a better understanding, and also engaging with the group, discussing our issues. We have also solved some of the issues of the group members. So all this helped me.
Did you face any obstacles in achieving this change?

My husband’s resistance was the main obstacle. Not that it is over. Every time I have to explain.

The Mosque leader is also a bit of an obstacle. Even when we are going to meetings, the Mosque leader objects. We have to talk to him and get some kind of an approval. We have difficulties going out of the village for training. Two of the committee members went to Central Committee training in Polonnaruwa. Then they were sent anonymous letters calling them prostitutes for going out. The letters said: “You have gone for prostitution and we will kill you. We will shoot you down.”

Then we realised the Mosque people had sent these letters. So we met the Mosque leader and the administration. We called all of them and told them: “This is where we went. We didn’t go for any prostitution.” They didn’t accept this explanation. The Mosque people didn’t admit that they sent the letters, but we believe they did. After we went and spoke to the Mosque leader, the letters stopped. The letters were sent to the two women who attended the training and their husbands. After that Gayathri and Rajalakshmi [Oxfam Australia field office staff] went and spoke to the husbands to explain.

We celebrated the Tsunami Remembrance Day with the Tamil community. We did not get permission from the Mosque leaders. A few men were also involved in organising the function with us. We had lot of men supporting us. But the Mosque leader supported by two or three people came publicly and said, “How can you organise it without consulting us?” They publicly ridiculed us. He came and tore the tent down. We had done the celebration on Mosque land. After he tore it down, we went to the next land which was not owned by the Mosque and had the function there.

There was a function organised by an international NGO, a Peace exhibition in Batticaloa. Some women from Siharam took mats to sell. Because the women did not get permission from the Mosque leader, he again said that they had gone to do prostitution. Even if women get permission from their husbands, they also have to get prior approval from the Mosque.

Do you think the change you mentioned will last into the future – the change of you feeling independent?

Yes. It will increase and not decrease. We have developed enough confidence to deal with the opposition. It’s not a problem.
Members of JSSK’s Welfare Society, Iswanum (left) and S. Kirjah (right), review the Society’s accounts. Members donate money to support each other when family pass away. The Society contributes to funeral expenses and provides cooked food for grieving families. Members also engage in other voluntary work for their community.

Photo: Maureen Batey/OxfamAUS
This study found that Oxfam Australia and the CBOs have had an enormous impact on the internal empowerment of individual women – women’s increased confidence, knowledge or strength – and on enhancing their collective empowerment at the community level. There has also been significant progress made towards women’s control over resources and assets, although the majority have not substantially increased their income. Changes in gender relations within the family are more limited, compared with the progress made in internal and collective empowerment.

Most women choose to continue to live within the framework of the family, even when they are regularly subjected to domestic violence. Even the most empowered women make this choice, but at the same time they persistently try to change their husband’s attitudes and behaviour. Women’s ability to negotiate change within the family depends on changes in men’s attitudes and behaviour, and the pace of change in men has been much slower than in women. However, strategic changes in gender relations within the family were still significant, and even the smallest changes were important to the women themselves.

Most women were very confident that these changes would be sustained, because the change had occurred within them — they highly valued their new knowledge, personal strength and unity. Some were confident because the changes were beneficial to them, and some believed that the changes would be sustained because they were confident that the CBO would continue to support them. Others were confident that the changes would be sustained because they were committed to passing on the message of gender equality and women’s rights to their children, both girls and boys, and to helping other women to make changes.

Effective strategies for empowering women

In all the focus group discussions and MSC interviews, women were asked what had caused the positive changes that had taken place in their lives. There was also an energetic discussion in each CBO workshop about the key strategies, causes and factors that had helped women to make progress towards empowerment and gender equality, where CBO staff and committee members ranked the factors and strategies that they saw as most important.

Responses from all the GIS participants were highly consistent. There was no one single strategy that was seen by either CBO staff or the women themselves as being most important in promoting positive change, but there was very strong evidence that a combination of three strategies was essential to promote women’s empowerment:

- group discussions, support, strength and solidarity;
- CBO training, particularly on gender equality and women’s rights; and
- one-to-one discussions and support provided by CBO field staff to individual women.

The majority of women mentioned a combination of group meetings, support, and training on women’s rights and equality as the cause of their internal empowerment. For the most marginalised and vulnerable women — including those who had been abandoned, those subjected to the most severe forms of domestic violence and abuse, and those who had been traumatised by violence or conflict — one-to-one contact and approaches by CBO field staff were critical to enable them to take the first step to come to meetings or trainings. Discussion in group meetings and one-to-one contact with CBO staff provided ongoing support, and also helped to deepen women’s awareness and understanding of their rights.

For some women, the process of sharing experiences in a small group appeared to be a major factor in their empowerment. For others, gaining practical knowledge and skills (for example, in home gardening, SRI cultivation,
financial management, or their entitlements to services from government and other agencies) was seen as essential, and happened through both formal structured trainings and group meetings. The ability to solve problems — both their own and others' — was also mentioned frequently; these skills were learned through a combination of training, group solidarity and support from CBO field officers.

The commitment of individual CBO staff and central committee members and their strong links to the community emerged as key factors in promoting change, particularly in cases where one-to-one support was needed by the most marginalised women. Finally, the ongoing support that Oxfam Australia field staff provided to CBOs was an important ingredient in the overall effectiveness of the program.

The four dimensions of empowerment and gender equality

The process of empowerment and the relationship between the four dimensions is shown in the diagram below.

**Internal empowerment**

The findings demonstrated unequivocally that internal empowerment is a fundamental building block for achieving sustainable changes in gender relations, and in all other dimensions of empowerment and equality. For the vast majority of GIS participants, internal empowerment was essential to initiate and sustain the process of change. However, it was also evident that empowerment in other dimensions tended to reinforce internal empowerment, and that support was needed for women to act on their internal empowerment to bring about additional changes in their lives.

**Access to and control over resources and assets**

Some women mentioned increased income as a factor in bringing about positive changes in their lives, and in their husband’s behaviour. Others who owned their own house and who now earned a small income said that this had
helped them to be able to tell a violent husband to leave. However, the constant factor in all these situations was their internal empowerment — their new knowledge, skills, increased self-confidence and feelings of self-worth. Some of these women had already owned their house before they joined the CBO, but had had neither the knowledge nor the confidence to stand up to their violent husbands. While internal empowerment was essential, strong support systems — from their groups and from individual CBO field staff — were also needed for them to be able to take action to deal with the violence.

On the other hand, some of those women who were unable to make changes in their lives were clearly the very poorest of poor people — and as a result they had little time or energy to engage in the CBO group and training activities that would have increased their knowledge, self-confidence and skills.

**Collective empowerment at the community level**

Internal empowerment was also essential for women to have the capacity and confidence to take collective action. In this dimension, women were demonstrating their leadership and capacity to solve community problems, and were “agents of change” in areas that had previously been dominated by men — both as individuals and through their collective identity with the CBO. Achieving results through their collective actions provided a further boost to women’s self-esteem, self-confidence and feelings of internal power.

**Strategic changes in gender relations in the family**

Achieving results through collective actions had flow-on effects for gender relations in the family. For a few women, their leadership and achievements in the community was a critical factor that resulted in their husbands recognising their capacity and giving them greater respect. These women said that this helped to bring about a reduction or an end to domestic violence, and a change in the gender division of labour, with men taking on some of the household work when women were engaged in community and leadership activities.

Women’s collective activities to address violence at the group level also had a direct impact on gender relations in the family, by helping to reduce violence. This change was also in part due to the support given to individual women by CBO staff. It was also due to women’s internal empowerment, which enabled women to initiate discussions with their husbands about what they had learned from the CBO. Increasing women’s knowledge of their legal rights (another aspect of internal empowerment) also had a direct impact on gender relations in the family, when women threatened to take legal action on domestic violence.

Some women and men reported that men had taken on more household work as a direct result of women earning more income. However, for both men and women, the main cause of changes in gender relations in the family was women’s internal empowerment, specifically their increased confidence, knowledge and skill. Training women in very practical skills that were valued by men (such as SRI cultivation, home gardening and financial management) was a good strategy that helped to change men’s attitudes to women and their abilities. Finally, women’s internal empowerment also resulted in a commitment by women to treat girls and boys equally, particularly around schooling and access to food. This had a direct and immediate impact on gender relations in the family and can be expected to contribute to further changes in the longer-term.

**Other factors that reinforced women’s empowerment**

This study investigated a range of other factors that may support or reinforce empowerment and progress towards gender equality. These included differences between single and married women, the impact of the conflict, women’s level of education, women’s ownership of assets and independent income, changes in men, and the range of strategies used by CBOs (as discussed above).

Women from female-headed households with children were more likely to have sole control over their income than married women. Women who had been abandoned and women who had left violent husbands were generally (but not always) sole decision-makers, and some had re-shaped their identities by becoming leaders. However, there was no clear evidence that single women played comparatively greater roles in leadership or in taking collective action to claim women’s rights. With very poor returns on their labour from livelihood activities, single women with children struggled
to earn enough income to provide for themselves and their families. As a result, in some cases they had less time to engage in the CBO activities that promoted and reinforced internal empowerment.

The impact of conflict on women and men is of course overwhelmingly negative, although it can sometimes prompt changes in gender relations. Compared to women in areas where there is no conflict, the GIS found (as did a 2004 study\textsuperscript{24}) that women in conflict-affected areas played a greater role in collective actions to claim community entitlements and build ethnic solidarity. In conflict-affected areas, it is dangerous for men to have a high profile. As a result, women have taken the major responsibility for rescuing children abducted by rebel groups, and for ensuring that young men rounded up by the military are released.

On the other hand, staff from AWF argued that the conflict has resulted in less attention by authorities to the problem of violence against women. Women’s mobility has also been restricted due to the security situation and this has made it difficult for them to attend training. AWF also noted that there is an increased expectation that women will be guardians of culture, and this was evident in the negative attitudes of the local rebel group to JSSK’s work on women’s rights. These trends are common in conflict-affected areas in other countries, as is an increase in sexual harassment and rape. AWF and TCDO have mounted campaigns to address sexual harassment, but it is not clear whether this has reduced the incidence of sexual crimes in conflict-affected areas.

There was no clear correlation between a woman’s level of education and her ability to negotiate strategic changes in gender relations in the family, or in any of the other dimensions of empowerment and equality. The study found that many women with little or no education had negotiated significant changes in gender relations, as had women with higher levels of education. The only difference observed with a few educated women (with year 11 or 12 education) was that they were able to access formal employment, which gave them more financial independence.

The GIS clearly demonstrated that ownership of assets and increased income may help women to claim other rights, but only if the foundation stones of internal empowerment (self-confidence and knowledge of rights) and reliable support structures are in place. The findings indicated that some degree of financial independence is critical for women to be able to leave a violent and abusive relationship. This does not mean that all women with financial independence will decide to do so, or that economic empowerment is the main or only factor. However, without income and ownership of assets, and without family and other support structures in place, women found it difficult to make this decision.

Recommendations

Three significant challenges emerged across all districts and CBOs during the study. These were:

- the need to broaden the scope of change to include the majority of the poorest women;
- the need to increase our direct engagement with men to reinforce progress towards gender equality; and
- the need to increase the incomes of the poorest of poor women.

Recommendations are made to address each of these challenges in turn.

Broadening the scope of change to the majority of women

Staff from the longest-established CBOs estimated that over 50% of their long-standing members had experienced changes in internal empowerment, and had taken collective action to claim their rights. This is a very positive result, particularly when one considers that Oxfam Australia has been effective at targeting the very poorest women, including those who have been most marginalised by their communities. However, the CBOs also estimated that less than half of their members, and in some cases less than 25%, had experienced positive impacts across the full range of indicators used in the study.

It is possible that the scope and extent of change observed in the GIS was diluted by the impact of the tsunami, which resulted in a substantial growth in the number of CBO members. Other contextual factors may also have had a negative impact on the number of women who experienced significant change across all indicators, such as: the effect of the conflict on women’s efforts to increase their income and assets; negative effects due to repeated displacement either because of ethnic conflict or natural disaster; and the fact that most women had been subjected to ongoing physical and emotional domestic violence, which severely constrains women’s participation in all aspects of development. Nevertheless, the findings raised the following questions:

- who are the women who are experiencing fewer changes towards empowerment and gender equality, and why is progress slower for them?
- what additional strategies are needed to empower these women, and extend the positive impacts of this work to the majority of women?
- how could Oxfam Australia replicate the very positive impacts of the program on a larger scale, while at the same time ensuring that the empowerment process continues for those poorest women who have experienced fewer changes?

Comparing participants between the two women’s FGDs for each CBO provides some insight into these questions: participants were selected for one FGD because they demonstrated many changes towards empowerment, and for the other because they had made slower progress. For every CBO there were quite stark differences between the “strong” group and the “challenged” group.

In the words of some Oxfam Australia and CBO staff, one feature of the “challenged” FGDs was that these women had “given up”: in contrast with those who had achieved significant changes, these women had less hope and little energy to engage in activities that might lead to change. This suggests that these women may have been suffering from either mild or severe depression. However, this is an interpretation that requires further investigation and analysis.25

The most important common feature identified by Oxfam Australia and CBO staff was that women in the “challenged” FGDs were the ones who had the least exposure to CBO trainings, group meetings and public meetings. They therefore had fewer opportunities for internal empowerment. In some cases these women had less time to attend meetings due to their poverty, whereas in others their reluctance or inability to attend may have been due to their personal trauma, consistent domestic violence or depression associated with these factors. It was not clear whether there were whole groups experiencing these types of challenges and engaging less in CBO activities, whether there were just one or two women per group who found it difficult to engage, or whether both of these situations exist. Nevertheless, it was very clear that these women needed intensive one-to-one support from CBO field staff to encourage them to attend CBO

25 This interpretation is supported by an exploratory study undertaken by Oxfam Australia which documented the experiences and feelings of women who had been affected by the tsunami (Oxfam Australia Sri Lanka, 2007c).
activities, and to take their first steps along the path to gender equality and empowerment.

Oxfam Australia staff in each field office agreed that the CBOs need to identify individual women and “weaker” groups that have made less or slower progress towards empowerment. Before the tsunami, we used a 3-point scale for assessing the strength of CBO groups, and set annual targets for the number of groups to be strengthened (see Annex 2 for details). This has recently been re-incorporated into our workplans.

**Recommendations:**

1. Each CBO should identify the women who are not participating regularly in CBO activities and not making progress towards empowerment and equality. The reasons why these women are not able to engage in CBO activities should be identified, and tailored activities should be developed to meet their specific needs.

2. Oxfam Australia should continue to work with CBOs to assess the strength of the groups and set targets for the number of groups to be strengthened. Groups that include women who have made little progress towards internal empowerment should be prioritised.

CBO staff estimated that it can take between three and 10 years to achieve sustainable change across most of the indicators used in the study. The GIS findings show remarkable gender equality results. They also demonstrate the effectiveness of intensive and long-term investment by CBO field officers in building the strength and solidarity of the groups, so that women can support each other. This investment in the building of social capital has enormous spin-offs as the groups become a powerful force for social change in the community, in addition to providing support to those women whose progress is slower and more challenged.

The investment in individual change through one-to-one contact initiated by CBO field staff is also extremely important, particularly for the most marginalised women, and those who are suffering from domestic violence or trauma due to the conflict or natural disaster. These findings have important implications for initiatives which seek to replicate or scale up activities to empower the poorest of poor women. Donors are often reluctant to spend funds on administration costs; the findings of the GIS indicate that investing in CBO field staff, group strengthening and one-to-one contact are essential ingredients for empowerment, and cannot be regarded as optional extras, particularly when women are subjected to high rates of domestic violence, and when working with populations affected by conflict and natural disasters.

**Engaging with men to advance gender equality**

**Strategies for changing men’s attitudes and behaviour**

For many women, their internal empowerment did not appear to be dependent on changes in men’s attitudes or behaviour — this was because they had developed the internal strength and group support to work around men’s opposition to engage with the CBO. While there were many women who said that their husbands had changed, the most common response was that there had been just “a little” or “some” change — and there were clearly many women who were still struggling to negotiate even the smallest changes.

Women consistently said that the small changes that had occurred in men were mainly due to their own efforts. Having gained knowledge and personal strength, women were constantly discussing and sharing what they had learned in trainings and group meetings with their husbands. Rotating group meetings between members’ homes was another strategy frequently mentioned by women. This was used strategically, to ensure that husbands overheard important discussions about women’s rights, gender equality and the legal consequences of domestic violence.

Men’s exposure to the work of the CBOs (through their wives, and through other means) was a key factor in bringing about attitudinal and behavioural change, however the type of exposure and its intensity varied from one CBO to another. Resistance and anger in the face of change was acknowledged as an obstacle by both men and CBO staff, and there was very strong evidence of the effectiveness of CBOs engaging directly with men to address these challenges. Effective strategies that had contributed to changes in men were:

- training on gender equality and women’s human rights;
- one-to-one discussions with men by CBO field staff, particularly in cases of violence;
• monthly public meetings at the village level with both women and men — this was particularly important to reach out to men who were not group members; and

• using male role models as advocates for gender equality with other men. This was seen as an effective strategy when men had changed in some significant way — such as by giving up alcohol — due to the efforts of women and the CBO.

Discussion with both women and men indicated that there were a number of factors that facilitated change in men. By far the most important was the internal empowerment that had taken place within women. Other key factors mentioned in bringing about changes in men’s attitudes and behaviour were: increased income earned by women; practical knowledge and skills that were shared with women’s husbands; women’s house ownership, when combined with a strong awareness of their rights; and men’s pride in their wives’ achievements as community leaders. Men’s recognition that the changes in women were beneficial for the family and/or community was an influential factor in men accepting change, and this was acknowledged by men when asked whether they felt threatened by the changes.

The establishment of men’s groups or mixed male-female groups was the major strategy used by most CBOs, but the GIS did not find strong evidence that these were the cause of the changes in men. Rather, it was the training on gender equality and women’s rights, or the exposure that they gained either from group membership or from being associated with the CBO through their wives over many years, that appeared to be the cause of change.

All the CBOs that have established men’s groups or mixed male-female groups acknowledged that it is very difficult to get men interested enough to join a group; and that when they do join, it is necessary to adjust the methods of working to suit men’s different work commitments. CBOs did not appear to have deeply considered the dynamics of men-only and mixed male-female groups, and the impact of these ways of working on women’s empowerment and gender equality. For example, one of the risks that needs to be kept in mind is the potential to dilute the focus on women’s empowerment and gender equality. This is an important objective for its own sake, in addition to the fact that it helps to reduce poverty, and promotes peace and ethnic solidarity. The fact that men received more funds and larger loans than women from some CBOs underlines the need to assertively address this risk.

Given that the GIS has found group solidarity and support to be an essential ingredient to promote women’s empowerment, other questions need to be considered about the implications of all-male and mixed groups, particularly if wives are prevented from joining groups by their husbands, or if wives are prevented from taking loans because their husbands have already done so. For CBOs that have men-only groups, and for those that have mixed groups, it would be useful to learn from and compare this experience — are the women making significant progress towards empowerment, and how important is men’s group membership to that process?

Changes in men’s attitudes and behaviour are clearly essential to achieve sustainable strategic changes in gender relations in the family. Just as importantly, changes in men are needed to accelerate the pace of change towards women’s empowerment and gender equality, particularly for women subjected to violence. It was interesting that engaging with men and changing men’s attitudes was

Ishwari is a member of local Oxfam Australia partner, Thiruperumthurai Community Development Organisation (TCDO) in Batticaloa and participated in the Gender Impact Study. She is a member of a group of women that Oxfam Australia and TCDO have supported to engage in fishing — typically a male-dominated occupation. Photo: Danielle Roubin/OxfamAUS

26 The only exception to this was in TCDO following the tsunami, when men took the initiative to request that men’s groups be set up.
not identified as essential for advancing gender equality and women’s empowerment in any of the CBO workshops. While all CBOs were clearly aware that they need to engage with men, there needs to be more analysis and reflection on why this is important, the purpose of this engagement, and how it can best be achieved.

**Recommendation:**

3. Oxfam Australia needs to explore and reflect further on the most effective methods for directly engaging with men, by comparing the approaches used by different CBOs. The effectiveness of all-male and mixed groups needs to be closely monitored. CBO experiences with using men as advocates for women’s rights and gender equality should be further explored, including opportunities for CBOs to form alliances with local male-dominated organisations such as farmer and fisher groups.

**Building a movement for change**

The profile of the CBO was also an important factor in facilitating changes in men. This was most evident in three CBOs where women achieved changes at the community level that men had not been able to achieve. Men’s recognition of these achievements was helping to bring about a broader change in attitudes to women and their capacities. Men mentioned the trust and reputation of TCDO as a reason why they had become more open to change, particularly following the tsunami. The most powerful example of this was a change in attitudes to violence against women: before, a man could beat his wife and still be regarded as a “good man and a leader”; now, a man would not want to be known publicly as a wife-beater. In addition, with many of the poorest women now involved in CBOs, there appeared to be a movement for change, including a greater acceptance of this by men.

AWF has earned recognition and respect from the community and government institutions. AWF is the only woman’s organisation in Ampara district that has grown from the grassroots, functioned and survived long-term. Through the activities of the membership and staff, it has become an effective advocate for women’s rights at regional, government, NGO and international NGO levels. AWF also has retained strong roots in the community, and the trust and understanding of the needs of the poorest and most marginalised and vulnerable women — those subjected to emotional, financial, sexual and physical violence. This is something is not always achieved by women’s organisations that try to operate at a higher level of advocacy.

Both AWF and TCDO have become effective advocates for women’s rights; and both have enormous potential to extend the scope of change towards gender equality in their local regions. AWF also has the capacity to develop a national profile. The challenge for Oxfam Australia is to foster this growth and maturity, while at the same time helping the CBOs to remain accountable to their membership. Efforts are needed to assist them to extend their reach, to bring about institutional changes that will help to consolidate and sustain the advances that have already been made towards gender equality.

AWF staff acknowledged that they need to improve their capacity to train men in gender equality, domestic violence and other forms of violence against women, in order to consolidate the changes they have achieved. Oxfam Australia staff also acknowledged the need for gender training for other male community leaders to strengthen the movement for change, and the need to adapt gender training for different groups of men — such as Mosque leaders, other community leaders, Divisional Secretariats, the Grama Sevaka and other people within power structures who can influence how these structures work to advance or undermine women’s rights. Oxfam Australia has already initiated gender training in some schools in Batticaloa. This work should be continued and extended, as it offers good opportunities to reinforce and institutionalise the changes in gender relations that have already been achieved by CBOs.

**Recommendations:**

4. Oxfam Australia should consider ways to further strengthen the capacity of our own and CBO staff to develop and tailor gender training for specific groups — including men who are community leaders and in positions of authority in local organisations and institutions.

5. Advocacy activities on violence against women will help to institutionalise the positive changes that Oxfam Australia and CBOs have already achieved. We should consider developing an advocacy strategy based on an analysis of the national legislative and policy context, and a power analysis related to local, regional and national
institutions. We should consider building the capacity of selected CBOs – and both male and female advocates within them – to participate in national and regional alliances for advocacy to eliminate violence against women.

6. Oxfam Australia should also consider developing a broader advocacy strategy on women’s rights related to land, equal wages, reproductive health and protection issues, to reinforce and support the changes achieved by CBOs on gender equality. This strategy should build links between CBOs and NGOs operating at local, regional and national level, including other Oxfams in the region.

**Increasing incomes of the poorest women**

Oxfam Australia Sri Lanka’s draft strategic plan aims to increase food security, income, access to state entitlements and assets for a significant number of the poorest and most marginalised women and men. Excellent progress has been achieved in relation to food security and access to state entitlements. Women have also increased their ownership of houses due to our tsunami shelter activities. These are very positive achievements.

However, while a number of women increased their income, few increased their savings or other assets substantially. Increases in income appeared to be marginal in many cases, although even the smallest increases are highly valued by the poorest of poor women. In many cases, it is likely that income remains barely adequate to cover living costs, and certainly not enough to enable the majority of beneficiaries to build up their asset base to protect them from future disasters or health emergencies arising from the conflict or environmental factors.

If we are to achieve our objectives, there needs to be a paradigm shift in the livelihood program. The difficulties of increasing the financial return on women’s labour cannot be under-estimated, particularly for the poorest and most marginalised women living in conflict and disaster-affected areas. Nevertheless, we need to set a goal for achieving an adequate return on women’s labour. Where women lack the skills or capital to engage in enterprises which yield a living wage per hour, we need to invest more effort in identifying livelihood enterprises that will yield a substantial return on women’s labour. In some cases, non-traditional activities may be the best option for increasing women’s income; in others, more attention is needed to making effective linkages with markets and with skill development. While some financial training is provided, it does not appear to be giving most women the skills they need to keep adequate records in order to calculate a profit. Where necessary, these skills should be upgraded.

Future studies on the impact of the livelihood program should investigate women’s sole control and joint control over all aspects of the livelihood activity. In addition to the range of factors investigated in this study, it is important to assess the extent to which the livelihood enterprise is undertaken jointly or solely by women, and whether some enterprises require men’s income in order for the loans to be repaid — these issues can have serious impacts on women’s control over income. It is also important to investigate whether women need to take out loans from other sources, and whether or how this relates to their repayment of Oxfam Australia CBO loans.

**Recommendations:**

7. Oxfam Australia should set a goal for the livelihood program of a minimum return on women’s labour, that recognises women’s role as primary breadwinners. More effort needs to be devoted to identifying enterprises that will yield substantial incomes for women, and to providing the poorest and most marginalised women with the necessary skills to earn a living wage.

8. More consistent monitoring is needed of the livelihood program and its impacts, using both quantitative and qualitative information. Annual reviews of profitability for all borrowers should be seen as a high priority.

These actions are urgent and necessary — without adequate income and the capacity to save, women who are subjected to repeated and severe violence and humiliation do not have a real choice about whether to leave the violent relationship, and their empowerment efforts will be undermined. Without adequate income to maintain houses, the sustainability of the positive impacts achieved in the shelter program may also be undermined.

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## ANNEX 1:
### SUMMARY OF INDICATORS AND IMPACT ASSESSMENT QUESTIONS

### Over-arching questions

1. What have been the most significant changes in women’s lives since they became a member of this group/CBO?
2. What are the most important changes that have happened in the way women and men treat each other in the family/household and/or community (depending on the target group/method of data collection) – since they became a member of this group/CBO?
3. What has caused these changes?
4. Do you think these changes will last in future? Why or why not? What will help these changes to remain in future? What challenges or obstacles will make it difficult for these changes to remain into the future?

### Study Indicators

#### Dimension (i): Internal empowerment

- Increased self-confidence in their ability, value and worth reported by individual women and groups of women
- Individual women/groups of women report that they now know their rights, and the rights that they mention
- Individual women/groups of women report that they have taken action to claim their rights in the family
  - Reporting of sexual or physical violence to their group, CBO, Police
  - Other examples of action taken by women to claim their rights in the family/household
- Individual women/groups of women report that they have taken on leadership roles for the first time in the community – within or outside their CBOs

#### Follow-up for questions 1 and 2

Compared with before you joined this group/CBO:

- Have there been any significant changes in the way you feel about yourself? (Or in how women feel about themselves?)
- Do you (women) know more about your (their) rights? What rights are you aware of now, that you didn’t know about before?
- Are there any examples of individual women taking action to claim their rights?
- Are there any examples of individual women taking on leadership roles for the first time in their lives?

#### Dimension (ii): Access to and control over resources and assets

- Increased income earned by women from no-interest loans?
- Individual women/groups of women report that they control the profit from their loans
- Individual women/groups of women report that their daughters now receive the same schooling as boys
- Individual women/groups of women report that they now own assets (eg land, house, other assets) either solely or jointly with men

#### Follow-up for questions 1 and 2

To be assessed from a review of loan data?

Compared with before you joined this group/CBO:

- Who decides whether you (women) will take out a loan? (women, men, both jointly – differences for single and partnered women)
- Who decides how the profit from the loan will be used? (women, men, both jointly – differences for single and partnered women) How are the profits used?
- Have there been any changes in schooling for boys and girls? What are these changes?
- Are there any other changes in women’s ownership of resources or assets (eg land, house, other)?
### Dimension (iii): Strategic changes in gender relations in the family or household

#### Changes in decision-making in the family or household

- Individual women/groups of women report that they:
  - make more decisions in the family/household
  - have more influence or control over decisions made jointly with partners
- Types of decision-making, for example
  - use of contraception/type of contraception
  - number of children
  - education of children
  - marriage of children
  - major household transactions in the market (e.g., livestock)
  - major household purchases
  - other examples

#### Compared with before you joined this group/CBO:

- Are there any significant changes in who makes decisions and/or how decisions are made in the family/household?
- If so, what types of decisions do you make now, that you were not involved in making before?
  - If more joint decision-making is reported, it is important to ask whether women have more influence or control over these decisions.
  - Differences between single and partnered women need to be explored.

### Dimension (iii): Strategic changes in gender relations in the family or household

#### Other strategic changes in gender relations

- Individual women/groups of women report:
  - changes in the gender division of labour, particularly men working in non-traditional domestic roles, or women working in non-traditional income-earning roles (where this is a result of choice by women and men)
  - a reduction in sexual or physical violence
  - changes in attitudes or behaviour on traditional and cultural practices – such as dowry, age of marriage, the rights of widows to marry and take leadership roles, women choosing to live without male support
  - increased respect and support given to women by men in the family
  - changed knowledge and attitudes by men on women’s abilities
  - changed knowledge and attitudes by men on women’s rights
  - other examples of the way men treat women

#### Compared with before you joined this group/CBO:

- Have there been any changes in:
  - The type of work that you do?
  - The type of work your partner/husband does?
  - The way you and your partner/husband share household or domestic tasks?
  - Violence against women and girls in your household?
  - Attitudes on cultural practices like dowry, marriage, how widows should behave or women who have no husband?
- Are there any changes in
  - Men’s attitudes to women?
  - The way men treat women?
  - Men’s knowledge or awareness of women’s rights, or their attitudes to women’s rights?

### Dimension (iv): Collective empowerment at the community level

- Individual women/groups of women report that they have taken collective action to claim their rights or demand services
- Types of actions and demands made collectively by women’s groups, for example:
  - violence against women
  - early marriage
  - dowry
  - demands for government services – social welfare, health services, midwives, nutritional services, water and sanitation, education/teachers, other …

#### Compared with before you joined this group/CBO:

- Are there any examples of women working together to collectively take action to claim their rights, or to demand services? What are these?
2.1 The Oxfam Australia Sri Lanka program and gender equality

The Sri Lanka program has been at the forefront of Oxfam Australia’s global efforts to ensure that women benefit from our work. In the early 1990s, a conscious effort was made in the Sri Lanka program to focus on the very poorest of poor people. This included a rights-based approach to empowering local communities to claim justice, a meticulous process for identifying and selecting the poorest of poor people using a checklist, the development and fostering of CBOs, a focus on empowering women and promoting gender equality, and an explicit strategy of targeting of women, particularly the most marginalised and highly vulnerable women. Although no target was set for the percentage of women beneficiaries, CBO membership was about 90% women and 10% men for many years.

Recognising the need for men to be involved in order to advance progress on gender equality, Oxfam Australia set a target in 2002–03 for 70% female and 30% male membership of CBOs; this has not yet been achieved by any of the CBOs. In 2008–09, 85% of our beneficiaries (partner CBO members) were women and 15% were men, although the proportion of women members varies from one CBO to another.

2.2 Program description

In 2008–09, our program covered 247 villages in seven districts (see the map at the front of this paper). On average, about 26% of families in each village had a member in an Oxfam Australia-supported CBO small group; and 66% of the total group members lived in areas that were affected by the 2004 tsunami. There were 18,209 group members in 18 CBOs, and 15% of these were women from female single-headed households. This compares with 13% of families across all villages who were female single-headed households. Two percent of members were men from male single-headed households; the same percentage as in the villages where CBOs were working.

The selection of beneficiaries is done by CBOs using a standard checklist for determining whether a person is amongst the poorest of poor people. The “POP checklist” includes a range of social and economic indicators for income and employment, food security, ownership of assets, quality of housing, access to basic resources such as water and sanitation facilities and educational achievement, social and political capital, and various measures of family dependency and vulnerability (including the existence of single-headed households, ill-health, disability and social and family support networks). The checklist was updated in 2005 to include the impact of loss of life and livelihoods from the December 2004 tsunami. It provides a profile of the poorest of poor people households in Sri Lanka:

“... a household with three or more female children of school-going age or below who eat only one meal a day, looked after by a single mother with no fixed income or special skills, living in a temporary hut of thatched walls and roof, with no close access to drinking water, no cultivation or other structures in the compound, no fence surrounding their home, and no support from the extended family”.

Most CBO partners were established by Oxfam Australia, and the majority are totally dependent on our funding to implement their activities. Typically, CBOs have evolved from a committed group of people in the community who wanted to initiate change and respond to the problems of long-term poverty and conflict. Community mobilisation to establish the older CBOs began during the 1990s in a very challenging context due to militarisation and conflict. Oxfam Australia is currently in discussion with CBO partners to develop a funding exit strategy.

The foundation for most CBOs are small groups of five community members. Several of these small groups may be set up in each village and all group members are selected using the POP checklist. One representative from each small group forms a village-level sub-committee; and representatives from these sub-committees make up the CBO Central Committee, which is the governance body for each CBO. In most cases, CBOs are staffed by community members, the

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28 This section and the following sections refer to the Sri Lanka program of Oxfam Australia only.
29 Oxfam Australia Sri Lanka, 2008a.
30 Data provided by Oxfam Australia Sri Lanka monitoring and evaluation staff.
31 Oxfam Australia Sri Lanka, no date “Checklist for Identifying the Poorest of the Poor, Sri Lanka”, Colombo.
majority of whom are women and also from the poorest and most marginalised groups. CBO staff includes a coordinator with overall responsibility for the CBO’s work, and field officers, who are responsible for a number of village-level small groups and in some cases for particular programs such as livelihood programs. Oxfam Australia encourages the rotation of the position of coordinator every couple of years.32

Prior to the tsunami, Oxfam Australia and our CBO partners systematically assessed group strength and empowerment using a three-point scale. Qualitative assessment criteria were developed in discussion with the CBOs and included: group understanding of the CBO structure and decision-making processes, the frequency of group meetings, the type of collective decisions and activities undertaken by the group, and the type and quality of group discussion and engagement on gender, ethnicity and exploitation-related issues. This assessment helped to channel CBO support and resources to those groups identified as needing more assistance, to mobilise them to claim their rights, and encourage them to engage in and influence the decisions of the CBO leadership. While this approach was not used consistently during the immediate post-tsunami period, CBO staff have re-commenced these group assessments to assist them to prioritise their fieldwork activities.

The Oxfam Australia Sri Lanka program focuses on three thematic areas: working in conflict and addressing conflict-related issues, sustainable livelihoods, and gender equality. Institutional strengthening and community empowerment, gender mainstreaming, advocacy and networking, and environment and disaster risk reduction are “cross cutting” strategies. In practice, most CBOs have an integrated program that covers all three themes. In conflict-affected areas, our approach is to address both the symptoms of conflict and the underlying issues that contribute to conflict and inter-ethnic tension. Activities in this program include: human rights training to equip communities with the skills to report and take action on human rights violations; dialogue and peace-building activities between ethnic communities such as language classes and cultural exchanges; and activities to mitigate the effects of conflict and displacement on the poorest people.33 Although sustainable livelihoods has been a core element of our program for many years, prior to the tsunami this focused primarily on capacity-building and empowering communities to organise themselves, to build awareness of their rights, to claim services, and to improve their own skills. Prior to the tsunami this focused primarily on capacity-building and empowering communities to organise themselves, to build awareness of their rights, to claim services, and to improve their own skills. There was a minor focus on loans, often for collective income-generation activities.

Following the tsunami in December 2004, Oxfam Australia Sri Lanka was at the forefront of the disaster response, and has played a significant role in Oxfam International (OI) rehabilitation work. As a result, Oxfam Australia Sri Lanka experienced a rapid scale-up in operations, from a budget of approximately $AUD300,000 in 2003–04 to over $AUD12 million in 2005–06. Our staff increased from six to 69, we set up three sub-offices and established seven new CBOs in 2005.34 In the post-tsunami context, our sustainable livelihoods program had an increased focus on small-scale infrastructure — toilets, wells, transitional shelter and permanent houses — and the provision of no-interest livelihood loans for CBOs in tsunami-affected areas.

In 2006–07, we disbursed 15.5 million LKR ($AUD15,842) in no-interest loans to 385 groups, including to 212 men and 1248 women.35 Far more loans were provided by CBOs in tsunami-affected areas, and the size of these loans was also significantly larger than those provided by CBOs in non-tsunami areas. Some CBOs required members who received tsunami concessionary loans to pay back 50% of the loan to the CBO for a revolving fund, and 25% to the group to establish group savings. They were also encouraged to save 25% of the loan as personal savings. For other CBOs, 100% of the loan was to be repaid to the CBO for a revolving fund.36

Other elements of the livelihood program included: training and technical support for home gardening to promote food security; training, equipment and interest-free loans for rice farming using the system of rice intensification (SRI – an environmentally sound and high-yielding method of paddy cultivation that was introduced in 2001); vocational training to support livelihood loans; and a community marketing network involving 10 CBO partners, where goods were marketed between producers and consumers.37

The construction of shelter was a major part of our response to the tsunami. At the end of June 2008, 538 houses

33 Oxfam Australia 2008c.
34 Oxfam Australia 2007c.
35 Oxfam Australia Sri Lanka 2008b.
36 Data provided by Oxfam Australia Sri Lanka monitoring and evaluation staff.
37 Oxfam Australia Sri Lanka 2008b.
had been completed or were under construction in Batticaloa, Ampara and Hambantota districts.38 In addition to the provision of transitional shelter immediately following the tsunami, two types of permanent houses were constructed: “tsunami houses” for those who had lost a house in the tsunami; and smaller “low-cost houses”. Our post-tsunami housing program initially was confined to constructing replacement “tsunami houses”. This approach risked exacerbating inequality and conflict within communities with the extremely poor missing out. There were many very poor people who continued to live in sub-standard houses but were not eligible to receive a new house. To address this risk, Oxfam Australia developed the low-cost housing program for the poorest people located in tsunami-affected districts; although they did not lose a house in the tsunami, they were nevertheless affected because they had lost their livelihood, sustained injuries, lost relatives or had property destroyed. Whereas tsunami houses consisted of a hall, two rooms, a kitchen and a toilet and included the provision of electricity and water supply; the low-cost houses covered construction costs only for a dwelling with two rooms and a hall.39

An evaluation of the shelter program was undertaken in 2008 and the draft report concluded that Oxfam Australia had a highly accountable process, involving both intensive investment in training and awareness amongst communities, and careful and transparent selection of beneficiaries. This approach empowered CBO central committees and sub-committees to document and deal with any complaints regarding selection or construction, and also enabled Oxfam Australia to learn lessons and improve our approach.40

At the time of the GIS, the tsunami response was rapidly winding down and Oxfam Australia was beginning the process of re-structuring to down-size staff and overall operations.

Capacity-building for beneficiaries — and particularly for CBO staff, sub-committee and Central Committee members — has been a long-standing core element of our approach. In 2006–07, training included: community activist training (a series of six five-day residential training sessions focusing on social mobilisation, rights-based approaches, gender and empowerment, ethnicity and identity and organisational development); disaster risk reduction and disaster preparedness; organisational capacity assessment; human rights awareness; environmental protection; and a range of public health and hygiene promotion activities including a focus on reproductive health, HIV/AIDS, nutrition, communicable diseases and prevention of disease. There is an intensive focus on organisational development targeted particularly at CBO staff and committee members. This includes the fundamentals of managing a CBO (roles and responsibilities, decision-making, record-keeping, budgeting and accounting), community needs assessment, beneficiary selection using the POP checklist, project proposal-writing, monitoring, documentation, and accountability requirements. The modalities and types of gender and human rights training provided by Oxfam Australia and CBOs is detailed in the full report of the Gender Impact Study on which this Occasional Paper is based.41

A wide range of training is also provided by Oxfam Australia or through Oxfam Australia-linked external resources on gender equality issues including: the concepts of “sex” versus “gender”, women’s property issues, women’s participation in community meetings, protective action by women travelling on public transport, women’s and children’s rights, women’s legal rights and how to lodge complaints and access free legal assistance, harassment and violence against women, and human rights abuses in host communities and IDP camps. Following training, CBO staff and committee members conduct training and discussions with their CBO members on these issues through the groups, and one-on-one. Some CBO partners have also participated in the Oxfam International “We Can” campaign (a global campaign to end violence against women).42

Advocacy has also been an important part of our work in Sri Lanka. Support has been provided to three national non-government organisations to undertake advocacy work focusing on labourers’ rights in the garment industry; critiquing large-scale infrastructure projects funded by the Asian Development Bank and their impact on the poor; and globalisation and food security issues. In addition, Oxfam Australia-funded CBOs based in the east of the country have worked with other networks and alliances at the national leve on the protection of human rights, security and safety in conflict-affected areas.

38 Data provided by Oxfam Australia Sri Lanka monitoring and evaluation staff.
40 Oxfam Australia Sri Lanka 2008d.
41 Hunt, Kasynathan, Yogasingham, Fernando, Gamage and Roubin 2009. Please contact Oxfam Australia for access to this full report.
42 Oxfam Australia Sri Lanka 2008b.
**ANNEX 3:**

**SUMMARY OF GENDER IMPACTS FROM 5 CBO WORKSHOPS**

How many women have experienced these changes?

- **Many** women: more than half or more than 50% of women CBO members — this means 3 or more women in every group or in most groups.

- **Some** women: about 25% to less than 50% of women CBO members — this means at least 2 women in every group; or 2-3 women in most groups.

- **Few** women: Less than 25% of women CBO members — this means only 1 woman in every CBO group, or 1 or 2 women in just a few groups.

In CBO workshops, participants were asked to rate their achievements for **older members compared with newer members**. Older group members joined before the tsunami for AWF, TCDO and JSSK, and were members since 2005 for ARCDF and Siharam. Newer members means they joined after the tsunami for AWF, TCDO and JSSK; and in 2007 for Siharam and ARCDF. AWF, TCDO and JSSK are older CBOs; Siharam and ARCDF were set up after the tsunami.

Some change areas are blank because some individual CBOs identified additional change areas that were important to them, and these were only discussed in the workshop with that particular CBO. Where CBOs assessed a change area and thought that it was not relevant to their work, this is recorded as “not relevant” or N/A (not applicable).

<table>
<thead>
<tr>
<th>Change area (dimension and indicator)</th>
<th>How many women who have been group members for a long time? (2005 - new CBOs; pre-tsunami - older CBOs)</th>
<th>How many women who are new group members? (2007 - newer CBOs; post-tsunami - older CBOs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CBO</td>
<td>ARCDF</td>
<td>Siharam</td>
</tr>
<tr>
<td>Internal empowerment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women coming out of the house, able to talk.</td>
<td></td>
<td>Many</td>
</tr>
<tr>
<td>Women who have been psychologically traumatised have been brought out</td>
<td></td>
<td>Some</td>
</tr>
<tr>
<td>Increased self-confidence, and belief in themselves by women</td>
<td></td>
<td>Some</td>
</tr>
<tr>
<td>Increased skills of women</td>
<td></td>
<td>Some</td>
</tr>
<tr>
<td>Increased leadership of women</td>
<td></td>
<td>Many</td>
</tr>
<tr>
<td>Changed attitudes and knowledge by women on women’s rights</td>
<td></td>
<td>Some</td>
</tr>
<tr>
<td>Action taken by women to claim their rights in the family</td>
<td></td>
<td>Some</td>
</tr>
</tbody>
</table>

**Access to and control over resources and material assets**

<table>
<thead>
<tr>
<th>Increased income earned by women</th>
<th>Many</th>
<th>Many</th>
<th>Some</th>
<th>Many</th>
<th>Some</th>
<th>Some</th>
<th>Some</th>
<th>Some</th>
<th>Many</th>
<th>Many</th>
</tr>
</thead>
<tbody>
<tr>
<td>More girls continuing their education (girls receiving the same schooling as boys)</td>
<td><strong>Not relevant</strong></td>
<td>Many</td>
<td>Many</td>
<td>Many</td>
<td>Some</td>
<td><strong>Not relevant</strong></td>
<td>Many</td>
<td>Many</td>
<td>Many</td>
<td>Many</td>
</tr>
<tr>
<td>Change area</td>
<td>ARCDF</td>
<td>Siharam</td>
<td>AWF</td>
<td>TCDO</td>
<td>JSSK</td>
<td>ARCDF</td>
<td>Siharam</td>
<td>AWF</td>
<td>TCDO</td>
<td>JSSK</td>
</tr>
<tr>
<td>------------------------------------------------------------------------------</td>
<td>------</td>
<td>---------</td>
<td>-----</td>
<td>------</td>
<td>------</td>
<td>------</td>
<td>---------</td>
<td>-----</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td><strong>Access to and control over resources and material assets continued</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased joint ownership of houses and land?</td>
<td>Few</td>
<td>Many (3 villages only)</td>
<td>Some (matrilineal inheritance of land)</td>
<td>Some</td>
<td>Few</td>
<td>Few</td>
<td>Many (in 3 villages)</td>
<td>Some</td>
<td>Some</td>
<td>Some</td>
</tr>
<tr>
<td>Increased ownership of other assets by women?</td>
<td>Few</td>
<td>Many</td>
<td>Few</td>
<td>Many</td>
<td>Some</td>
<td>Few</td>
<td>Many</td>
<td>Few</td>
<td>Many</td>
<td>Some</td>
</tr>
<tr>
<td><strong>Strategic changes in gender relations in the family</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased decision-making by women in the family</td>
<td>Some</td>
<td>Few (spouses for children, buying goods for the home, children’s education, livelihood)</td>
<td>Many (clothes, food, going out of the house)</td>
<td>Some</td>
<td>Some (reproductive health)</td>
<td>Some</td>
<td>Few</td>
<td>Few</td>
<td>Some</td>
<td>Some</td>
</tr>
<tr>
<td>More respect and support given to women by men in the family</td>
<td>Some</td>
<td>Few</td>
<td>Few</td>
<td>Some</td>
<td>Some</td>
<td>Few</td>
<td>Very Few</td>
<td>Few</td>
<td>Some</td>
<td>Few</td>
</tr>
<tr>
<td>Changed attitudes and knowledge by men on women’s rights</td>
<td>Few</td>
<td>Few (they know but don’t show it)</td>
<td>Few</td>
<td>Few</td>
<td>Some</td>
<td>Few</td>
<td>Few</td>
<td>Few</td>
<td>Few</td>
<td>Few</td>
</tr>
<tr>
<td>Changed attitudes on cultural practices –</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. women’s right to live alone without a husband if they choose42</td>
<td>d. N/A</td>
<td>d. Few</td>
<td>d. Very Few</td>
<td>d. N/A</td>
<td>d. Very Few</td>
<td>d. N/A</td>
<td>d. N/A</td>
<td>d. N/A</td>
<td>d. N/A</td>
<td></td>
</tr>
<tr>
<td>e. prohibition of women entering paddy fields during menstruation</td>
<td>Very few</td>
<td>Very few</td>
<td>Very Few</td>
<td>Very Few</td>
<td>Very Few</td>
<td>Very Few</td>
<td>Very Few</td>
<td>Very Few</td>
<td>Very Few</td>
<td></td>
</tr>
</tbody>
</table>

N/A is not applicable; Very few is less than 10% of CBO members: 1 member in some groups or a few groups.

43 Most CBOs had not worked on dowry because this was not identified as an issue for the poorest of the poor, who did not have enough income or assets to give dowry in any case.
44 Most CBOs had not specifically worked on this issue and prioritised other areas to advance gender equality.
## Table 5: Income per hour from selected livelihood activities

<table>
<thead>
<tr>
<th>Livelihood/loan activity</th>
<th>Income while repaying (Rs/hr)</th>
<th>Income after loan is repaid (Rs/hr)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vegetable cultivation in low season—estimated by cultivator (AWF)</td>
<td>15.4</td>
<td>20.4</td>
</tr>
<tr>
<td>Vegetable cultivation in high season—estimated by CBO, cultivator gave lower estimate of maximum income during high season (AWF)</td>
<td>57.1</td>
<td>62.1</td>
</tr>
<tr>
<td>String hoppers, house-to-house marketing to 50 houses, urban area, does not take into account the time to buy supplies from market (AWF)</td>
<td>7.5</td>
<td>9.2</td>
</tr>
<tr>
<td>String hoppers, selling to a shop, rural area; Rs 133 per hours is for a mass order of 500 string hoppers with a guaranteed market, occasionally (JSSK)</td>
<td>Data not available</td>
<td>33-133</td>
</tr>
<tr>
<td>Poultry (AWF)</td>
<td>Data not available</td>
<td>21.4</td>
</tr>
<tr>
<td>Very small shop, urban area (AWF)</td>
<td>6.3</td>
<td>10.4</td>
</tr>
<tr>
<td>Garment sewing, ready-cut, outsourced from garment factory, 2 case studies give same hourly return (Siharam)</td>
<td>Data not available</td>
<td>50-60</td>
</tr>
<tr>
<td>Leather (bicycle-seat covers) (Siharam)</td>
<td>Data not available</td>
<td>33</td>
</tr>
<tr>
<td>Palm leaf weaving for fencing done occasionally, urban area (TCDO)</td>
<td>Data not available</td>
<td>40</td>
</tr>
<tr>
<td>Fishing (2 women sharing profit for 6 hours per day) (TCDO)</td>
<td>Data not available</td>
<td>81</td>
</tr>
<tr>
<td>Spice grinding and packaging, rural area, group activity done once a week—total income Rs 250 for 3 hours work per person, used as supplementary income (JSSK)</td>
<td>Data not available</td>
<td>83</td>
</tr>
</tbody>
</table>

---

45 Based on case studies undertaken during MSC interviews.
Table 6: Women’s and men’s access to no-interest loans

<table>
<thead>
<tr>
<th>Loans issued to women</th>
<th>ARCDF</th>
<th>HRDF</th>
<th>AWF</th>
<th>Siharam</th>
<th>TCDO</th>
<th>JSSK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of loan recipients</td>
<td>239</td>
<td>140</td>
<td>366</td>
<td>96</td>
<td>320</td>
<td>32</td>
</tr>
<tr>
<td>% of women loan recipients</td>
<td>52%</td>
<td>71%</td>
<td>100%</td>
<td>100%</td>
<td>87%</td>
<td>63%</td>
</tr>
<tr>
<td>% share of loans issued to all women (value of loans)</td>
<td>29%</td>
<td>62%</td>
<td>100%</td>
<td>100%</td>
<td>81%</td>
<td>62%</td>
</tr>
<tr>
<td>Average loan amount issued to all women (rupees)</td>
<td>11,298</td>
<td>10,102</td>
<td>18,881</td>
<td>10,915</td>
<td>12,316</td>
<td>8,735</td>
</tr>
<tr>
<td>% of CBO members who are women</td>
<td>77%</td>
<td>89%</td>
<td>100%</td>
<td>94%</td>
<td>93%</td>
<td>89%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loans issued to women single-headed households</th>
<th>ARCDF</th>
<th>HRDF</th>
<th>AWF</th>
<th>Siharam</th>
<th>TCDO</th>
<th>JSSK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of loan recipients</td>
<td>35</td>
<td>15</td>
<td>89</td>
<td>13</td>
<td>51</td>
<td>N/A</td>
</tr>
<tr>
<td>% of women single-headed households that are loan recipients (number of loans)</td>
<td>8%</td>
<td>8%</td>
<td>22%</td>
<td>14%</td>
<td>14%</td>
<td>N/A</td>
</tr>
<tr>
<td>% share of loans issued to women single-headed households (value of loans)</td>
<td>4%</td>
<td>7%</td>
<td>22%</td>
<td>13%</td>
<td>13%</td>
<td>N/A</td>
</tr>
<tr>
<td>Average loan amount issued to women single-headed households (rupees)</td>
<td>11,346</td>
<td>10,017</td>
<td>18,670</td>
<td>10,561</td>
<td>11,917</td>
<td>N/A</td>
</tr>
<tr>
<td>% of CBO members who are women single-headed households</td>
<td>9%</td>
<td>8%</td>
<td>19%</td>
<td>14%</td>
<td>13%</td>
<td>16%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loans issued to men</th>
<th>ARCDF</th>
<th>HRDF</th>
<th>AWF</th>
<th>Siharam</th>
<th>TCDO</th>
<th>JSSK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of loan recipients</td>
<td>220</td>
<td>58</td>
<td></td>
<td></td>
<td>46</td>
<td>8</td>
</tr>
<tr>
<td>% of men loan recipients (number of loans)</td>
<td>48%</td>
<td>29%</td>
<td></td>
<td></td>
<td>13%</td>
<td>16%</td>
</tr>
<tr>
<td>% share of loans issued to men (value of loans)</td>
<td>71%</td>
<td>38%</td>
<td></td>
<td></td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>Average loan amount issued to men (rupees)</td>
<td>30,307</td>
<td>14,657</td>
<td></td>
<td></td>
<td>19,565</td>
<td>11,250</td>
</tr>
<tr>
<td>% CBO members who are men</td>
<td>23%</td>
<td>11%</td>
<td>0%</td>
<td>6%</td>
<td>7%</td>
<td>11%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loans issued to men single-headed households</th>
<th>ARCDF</th>
<th>HRDF</th>
<th>AWF</th>
<th>Siharam</th>
<th>TCDO</th>
<th>JSSK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of loan recipients</td>
<td>10</td>
<td>1</td>
<td></td>
<td></td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>% of men single-headed households that are loan recipients (number of loans)</td>
<td>2%</td>
<td>1%</td>
<td></td>
<td></td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>% share of loans issued to men single-headed households (value of loans)</td>
<td>3%</td>
<td>1%</td>
<td></td>
<td></td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Average loan amount issued to men single-headed households (rupees)</td>
<td>25,874</td>
<td>30,000</td>
<td></td>
<td></td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>% of CBO members who are men single-headed households</td>
<td>1%</td>
<td>1%</td>
<td>0%</td>
<td>2%</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Note: The much higher loans given to men in ARCDF is due to loans for fishing boats after the tsunami.

---

46 Data provided by OAus Sri Lanka monitoring and evaluation staff for loans issued between July 2005 and June 2007 for ARCDF, HRDF, AWF, TCDO and Siharam; and July 2001 to June 2007 for JSSK. Membership data (used for comparative percentages of CBO members) is for 2008. Cells marked N/A indicate that data was unavailable; blank cells indicate that no loans were provided in this category. Data for ARCDF, HRDF and JSSK was only available by group, rather than by loanee; to be able to make a comparison between CBOs, the group information has been divided by five members to get an individual figure.

47 JSSK has women’s groups, men’s groups and mixed groups and all loans are significantly smaller than for CBOs in tsunami areas. Only data for all-women and all-men groups are included in this table. Some loans were given to mixed groups, and for 12% of the loans it was unclear whether the loans were given to male, female or mixed groups. As a result, the percentages for total loans issued to men and women do not total 100%.
<table>
<thead>
<tr>
<th>Loans issued to women’s groups</th>
<th>ARCDF</th>
<th>HRDF</th>
<th>AWF</th>
<th>Siharam</th>
<th>TCDO</th>
<th>JSSK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average repayment rate (% of target repayment)</strong>&lt;sup&gt;49&lt;/sup&gt;</td>
<td>45%</td>
<td>57%</td>
<td>55%</td>
<td>96%</td>
<td>42%</td>
<td>61%</td>
</tr>
<tr>
<td>% of loanees who have repaid 100% of loan&lt;sup&gt;50&lt;/sup&gt;</td>
<td>12%</td>
<td>5%</td>
<td>24%</td>
<td>76%</td>
<td>13%</td>
<td>42%</td>
</tr>
<tr>
<td><strong>Average profitability per year (% of loan amount)</strong>&lt;sup&gt;51&lt;/sup&gt;</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>+221%</td>
<td>+260%</td>
<td>N/A</td>
</tr>
<tr>
<td>% of defaulted loans (1 or more members defaulting per group)</td>
<td>44%</td>
<td>N/A</td>
<td>51%</td>
<td>13%</td>
<td>12%</td>
<td>N/A</td>
</tr>
<tr>
<td>Defaulted loans–entire group inactive (% of total loans)</td>
<td>5%</td>
<td>55%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>N/A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loans issued to men’s groups</th>
<th></th>
<th>2%</th>
<th>15%</th>
<th></th>
<th>49%</th>
<th>44%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average repayment rate (% of target repayment)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% of loanees that have repaid 100% of loan</td>
<td>0%</td>
<td>0%</td>
<td></td>
<td>2%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td><strong>Average profitability per year (% of loan amount)</strong></td>
<td>N/A</td>
<td>N/A</td>
<td></td>
<td>+234%</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>% of defaulted loans (1 or more members defaulting per group)</td>
<td>68%</td>
<td>N/A</td>
<td></td>
<td>9%</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Defaulted loans – entire group inactive (% of total loans)</td>
<td>49%</td>
<td>14%</td>
<td></td>
<td>0%</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loans issued to mixed male/female groups</th>
<th>36%</th>
<th>52%</th>
<th>23%</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average repayment rate per group (% of target repayment)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% of groups that have repaid 100% of loan</td>
<td>7%</td>
<td>10%</td>
<td></td>
<td>0%</td>
</tr>
<tr>
<td><strong>Average profitability per year (% of loan amount)</strong></td>
<td>N/A</td>
<td>N/A</td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>% of defaulted loans (1 or more members defaulting per group)</td>
<td>80%</td>
<td>N/A</td>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>Defaulted loans – entire group inactive (% of total loans)</td>
<td>13%</td>
<td>60%</td>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>

Note on ARCDF repayment rates: Higher rates of defaults for loans made to men by ARCDF were due to the fact that concessionary loans were given for the replacement of assets such as fishing boats following the tsunami, whereas asset replacement was provided as a grant by other CBOs and other donor agencies. This resulted in many men viewing the loans as an entitlement for assets lost during the tsunami, and a reluctance to repay the loans.

48 Data provided by Oxfam Australia Sri Lanka monitoring and evaluation staff for loans issued between July 2005 and June 2007 for ARCDF, HRDF, AWF, TCDO and Siharam; and July 2001 to June 2007 for JSSK. Cells marked N/A indicate that reliable data was unavailable; blank cells indicate that no loans were provided in this category.
49 Data for average repayment rate is per person for AWF, Siharam and TCDO and per group for ARCDF, HRDF and JSSK.
50 Data for ARCDF and HRDF is per group rather than per loanee. This means that at least one person in the group has repaid the loan in full. Loan conditions require 50% to be repaid to the CBO – this is full repayment. JSSK is also calculated per group and loan conditions for these non-tsunami funds are 100% repayment of the loan to the CBO for a revolving fund.
51 Profitability is calculated per person for Siharam and TCDO. Profitability is calculated as an average of (annual income – expenditure – repayments) / loan amount. Sample sizes for the calculation of profitability varied between CBOs and livelihood activities and ranged from 9% to 100% based on the availability of data on income and profit.
Table 8: Percentage of women who control their livelihood loans, by marital status

<table>
<thead>
<tr>
<th>Type of loan decision-making</th>
<th>Single and separated women</th>
<th>Married women</th>
<th>All women</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Decision-making on taking the loan</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sole decision-making by the woman (or her group, for group loans)</td>
<td>90%</td>
<td>43%</td>
<td>56%</td>
</tr>
<tr>
<td>Joint decision-making by woman and her husband (married women) or family (single women)</td>
<td>10%</td>
<td>57%</td>
<td>44%</td>
</tr>
<tr>
<td><strong>Involvement in the livelihood activity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The woman does the activity herself (or her and her group, for group loans)</td>
<td>75%</td>
<td>36%</td>
<td>46%</td>
</tr>
<tr>
<td>Activity is undertaken jointly by her and her husband (married women) or family (single women)</td>
<td>25%</td>
<td>64%</td>
<td>54%</td>
</tr>
<tr>
<td><strong>Decision-making on spending income from the loan activity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sole decision-making by the woman</td>
<td>80%</td>
<td>43%</td>
<td>53%</td>
</tr>
<tr>
<td>Joint decision-making by woman and her husband (married women) or family (single women)</td>
<td>20%</td>
<td>57%</td>
<td>47%</td>
</tr>
</tbody>
</table>

52 Data was collected during GIS focus group discussions.

Chart 1: Women's control over loan income

Chart 2: Involvement in the livelihood activity
### Table 9: Number and % of women and men beneficiaries from the tsunami shelter program

<table>
<thead>
<tr>
<th>Beneficiaries</th>
<th>Low-cost houses</th>
<th></th>
<th>Tsunami houses</th>
<th></th>
<th>Total houses constructed</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
<td>Number</td>
<td>%</td>
<td>Number</td>
<td>%</td>
</tr>
<tr>
<td>Women single-headed households</td>
<td>70</td>
<td>21%</td>
<td>46</td>
<td>22%</td>
<td>116</td>
<td>22%</td>
</tr>
<tr>
<td>Male single-headed households</td>
<td>6</td>
<td>2%</td>
<td>7</td>
<td>3%</td>
<td>13</td>
<td>2%</td>
</tr>
<tr>
<td>Joint households</td>
<td>255</td>
<td>77%</td>
<td>154</td>
<td>74%</td>
<td>409</td>
<td>76%</td>
</tr>
<tr>
<td>Total</td>
<td>331</td>
<td>100%</td>
<td>207</td>
<td>100%</td>
<td>538</td>
<td>100%</td>
</tr>
</tbody>
</table>

53 Data provided by Oxfam Australia Sri Lanka monitoring and evaluation staff for houses constructed or in construction at June 2008. See Annex 2 for an explanation of low-cost and tsunami houses.

### Table 10: Changes in women’s ownership of land and houses from the OAus shelter program

<table>
<thead>
<tr>
<th>Ownership in woman’s name</th>
<th>Ownership in man’s name</th>
<th>Joint ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low cost houses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>House &amp; land ownership before OAus house</td>
<td>65%</td>
<td>34%</td>
</tr>
<tr>
<td>Land ownership after OAus house</td>
<td>74%</td>
<td>25%</td>
</tr>
<tr>
<td>House ownership after OAus house</td>
<td>88%</td>
<td>11%</td>
</tr>
<tr>
<td>Tsunami houses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>House &amp; land ownership before OAus house</td>
<td>20%</td>
<td>80%</td>
</tr>
<tr>
<td>Land ownership after OAus house</td>
<td>76%</td>
<td>24%</td>
</tr>
<tr>
<td>House ownership after OAus house</td>
<td>76%</td>
<td>24%</td>
</tr>
</tbody>
</table>

### Table 11: Savings from OAus no-interest loans

<table>
<thead>
<tr>
<th>ARCDF</th>
<th>HRDF</th>
<th>AWF</th>
<th>Siharam</th>
<th>TCDO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans issued to women’s groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group savings (% of target savings amount)</td>
<td>9%</td>
<td>29%</td>
<td>45%</td>
<td>84%</td>
</tr>
<tr>
<td>Individual savings (% of target savings amount)</td>
<td>1%</td>
<td>0%</td>
<td>32%</td>
<td>84%</td>
</tr>
<tr>
<td>Loans issued to men’s groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group savings (% of target savings amount)</td>
<td>0%</td>
<td>8%</td>
<td>No loans issued to men’s groups</td>
<td>17%</td>
</tr>
<tr>
<td>Individual savings (% of target individual savings amount)</td>
<td>0%</td>
<td>0%</td>
<td>No loans issued to mixed groups</td>
<td>17%</td>
</tr>
<tr>
<td>Loans issued to mixed groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group savings (% of target savings amount)</td>
<td>18%</td>
<td>26%</td>
<td>No loans issued to mixed groups</td>
<td></td>
</tr>
<tr>
<td>Individual savings (% of target savings amount)</td>
<td>2%</td>
<td>0%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

54 Data provided by Oxfam Australia Sri Lanka monitoring and evaluation staff and is for houses constructed or in construction at June 2008. These figures include the 22% of women beneficiaries who are single-headed households.

55 Data provided by Oxfam Australia Sri Lanka monitoring and evaluation staff and is for loans issued between July 2005 and June 2006. For loans using tsunami funds (ARCDF, HRDF, AWF, Siharam and TCDO) loanees are required to repay 50% to the group for the revolving fund and 25% to group funds; and are encouraged to save 25% as personal savings. No data on group or personal savings was available for JSSK because neither group nor individual savings were included in the loan conditions.
This series seeks to publish and disseminate research to increase the stock of knowledge, thinking and evidence that we and others can draw on to inform development practice and policies.

Any Oxfam Australia staff member can propose a piece of research to be published as an Occasional Paper. Occasional Papers are chosen through an internal review process against criteria that they:

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Research method summary

Prior to the collection of substantive data for the Sri Lanka Gender Impact Study (GIS), a seven-month pilot phase was conducted and included trialling data collection methods and indicators through workshops with community-based organisations (CBOs). The major fieldwork was undertaken in September 2008 over three weeks. Building on preliminary work in the pilot phase, seven data collection methods were employed, five qualitative and two quantitative. Qualitative methods all explored the same core questions: participants were asked about the most significant changes in their lives since joining the CBO, what caused those changes, the challenges they faced in bringing about the changes, and their views on the sustainability of the changes.

A representative sample of five partner CBOs was selected for the substantive fieldwork according to the following criteria: age of the CBO (established pre or post-tsunami); location, which also determined whether CBO communities were affected by the tsunami or the conflict; ethnicity of the CBO membership; and accessibility and security of travel for the GIS team.

The reliability and validity of the GIS findings are reinforced by the range of different data collection methods used, the careful attention to validation through triangulation and cross-checking, and the scope of the investigation. A standard procedure was used to gain informed consent from all GIS participants regarding their participation, sound recording of interviews and focus groups, photographs and the use of the information collected.

For more information on methods used, see Introduction and Annex 1.
Juliet Hunt has worked in development since 1978, focusing on gender equality, violence against women, project design, monitoring and evaluation, and capacity building and training for development practitioners, including local NGOs in partner countries. She has undertaken reviews on gender equality and gender mainstreaming for the OECD’s Development Assistance Committee, and has taken a lead role in the Asian Development Bank’s rapid assessments of gender equality results and the effectiveness of gender action plans. She has worked closely with government agencies and NGOs on gender mainstreaming strategies, including the development of gender analysis tools, guidelines, training programs and gender audit methodologies. In 2000, Juliet was awarded a three-month Churchill Fellowship to research good practice and successful strategies on gender mainstreaming in Bangladesh, India, UK, Netherlands and USA. In 2006–07 she assisted AusAID with the development of their new gender equality policy and guidelines.

Nalini Kasynathan is Oxfam Australia’s Sri Lanka Program Coordinator, and has been dedicated to working on gender issues for over 10 years. In 2000, Nalini and Juliet undertook an assessment in Bangladesh of the effectiveness of microcredit in reducing poverty and promoting gender equality. In 2002, they conducted a gender audit of Oxfam Australia. Nalini has also been a resource person for La Trobe University and RMIT on Gender and Development for many years.

Subathra Yogasingham has worked with our Sri Lanka program for 10 years. She now manages our program in Eastern Sri Lanka, which incorporates conflict mitigation and peace-building, gender equality, sustainable livelihood development and community mobilisation. Subathra has also managed our responses to the tsunami and the conflict in Eastern Sri Lanka.

Doreen Fernando manages our program in the South and Central regions, and our Gender Equality program. As part of this role, Doreen supports our staff and 18 partner CBOs to mainstream gender across the program. Previously Doreen worked as the Deputy National Project Coordinator for the UNDP Peace Secretariat Project.

Prema Gamage is Oxfam Australia’s Sri Lanka Gender Consultant. She has vast experience working on gender issues and conducting gender training with Sri Lankan Government Officers, Oxfam Great Britain, World University Service of Canada and many other NGOs and INGOs over the past 20 years. Her passion is the work she does directly with the community. She has also been engaged in many consultancies, including a gender analysis in Ampara district and an assessment of the gender responsiveness of Oxfam Great Britain’s partners in Southern Sri Lanka.

Danielle Roubin is the Documentation, Monitoring and Evaluation Associate for our Sri Lanka program. Her prior experience was in the role of Tsunami Program Officer for our response in South India and Sri Lanka.
Dingiriethana, a member Suva Sakthi group, in Kudawaba village of JSSK. This group built a well that provides drinking water for 30 families and also has a monthly produce fair where members can buy and sell fruit, vegetables and other food items. Photo: Maureen Bathgate/OxfamAUS.