

POLICY BRIEF

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Social Protection for Sri Lanka: A Progressive Gender Sensitive Response to the Crisis

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The Feminist Collective for Economic Justice (FCEJ) conducted research on social protection policies in Sri Lanka, to better understand the impact of the crisis on the lives of people and identify an appropriate design for social protection in the context of the economic crisis. This policy brief provides the main insights and recommendations for a gender sensitive social protection programme.

Inclusive and universalist approaches to social protection and its recognition as a right have resulted in better outcomes globally. Sri Lanka too has recorded significant results in its human development indicators due to robust state-led universal social welfare policies and social investments in the early decades after gaining independence. In recent times, the erosion of social welfare under the influence of market oriented policies via cuts to public funding, narrowly defined social protection programmes and privatization have left Sri Lankans vulnerable particularly during economic shocks.

The Covid-19 pandemic and impact of the economic crisis has doubled poverty, increased inequalities and resulted in a severe food and nutrition crisis. The austerity oriented recovery programme has also increased the cost of basic needs for survival and aggravated the situation of household debt. Without adequate state protections, people have lost livelihoods, experienced income reductions, and their earning capacities cannot sustain survival in the face of the massive increase in cost of living. The failure to address basic concerns such as food security has resulted in long-term consequences, including malnutrition among young children.¹ The limited and short sighted recovery measures are visibly causing severe pain to the working poor, women, children and marginalized sections of society.

A social safety net, proposed as part of IMF's recommendations and designed by the World



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Bank, to help cushion the effects of the austerity programme is not effectively addressing the problem and is causing harm. The verification process to identify the recipients for the proposed Aswesuma Welfare Benefits Payment Scheme which concluded in March, 2023 was found to be coercive with excessive surveillance and data gathering, caused fear and fueled social disharmony, and appears poised to fail extremely vulnerable populations.² Instead of expanding beneficiaries people are being pushed out by the 'hit or miss' approach which adopts survey criteria designed prior to the pandemic and economic crisis. For example, the process fails to measure the ability to ensure food security, meet basic nutritional needs and account for household debt which are major concerns under the current economic crisis.

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Furthermore, it was accompanied by a campaign named *"Aththema Kiyamu aththama ayata prathilaba demu* (Let's be honest – Benefit the real needy)," stereotyping of the working poor with hateful characterisation of recipients of the social protection programmes as dishonest, lazy, and conniving. Given that women form the majority of the working poor in Sri Lanka, the primary targets of such negative propaganda are women.

The Government's response to the massive pauperisation Sri Lankans are experiencing is hugely inadequate and is causing negative social ramifications. A mere 0.6% of GDP continues to be allocated for the social safety response. Continuing to employ targeted schemes is leaving out those who are most vulnerable and is creating conditions for social conflict.



Summary of Recommendations

A social protection programme that is gender sensitive and adequately addresses the pauperisation of Sri Lankans amidst an economic crisis must be of urgent priority. The Feminist Collective for Economic Justice recommends the following:

Immediate assistance

1. Cash grant beneficiaries must be expanded and cash grants increased to meaningful amounts
2. Food insecurity must be addressed by a food distribution programme, school mid-day meal programme, subsidised food costs and a programme to disseminate nutrition information.
3. Immediate moratorium on household debt payments for those who are unemployed, low income or on Social Welfare Schemes

Plan for Universal Social Protections (move away from targeted programs)

1. Increase state spending on social welfare
2. Recognise care work
3. Invest in the free health and free education policy of Sri Lanka
4. Decent living wages, decent working conditions and social protections for women's labour

Frame social protection policies as citizenship, employment and community based entitlements

1. Immediately cease political and public framing of social protection beneficiaries as poor, lazy, lying and unproductive. Re-frame social protection programs as citizenship, employment and community based entitlements that poverty and inequality in the country. Guarantee human dignity to social protection beneficiaries. Recognize their contribution to the economy as informal sector workers, care work providers and working people.
2. Consult women, consult social welfare beneficiaries, consult vulnerable groups: Effective social protection programs can only be developed as part of safe and open consultations with those most affected.
3. Ensure the right to information and transparency of social protection programmes -
4. Accountability and transparency about Samurdhi savings
5. Data privacy and data protection for social protection beneficiaries



Social Protection is a Right and a Commitment to All People

Social protection is a human right,³ and a social and economic necessity⁴ where every citizen is entitled to and must benefit from it. It is also inextricably linked to the economic policy of a country. Social protection forms the basic guarantee in the social contract between citizen and State. The right to social protection guarantees human dignity for all persons recognizing that in life people may face circumstances that deprive them of their capacity to earn and fulfill their basic needs for survival. Social protection can also be used as a policy to address poverty and inequality while promoting social inclusion and human dignity. Social protection programmes, therefore, are public policy measures that are put in place in order to realize the right to social security.



Globally, research shows that targeted social protection schemes based on assessment of poverty, as opposed to a universal approach, excludes people who ought to be covered, leads to stigmatization, and comparatively involves higher administrative costs.⁶ Amnesty International recognizes that universal social protections 'provide equitable access to all people and protect them throughout their lives against poverty and risks to their livelihoods and well-being'.⁵ Amnesty's report further states that it should include 'benefits for all who need them such as child benefits; support for people of working age in case of maternity/paternity, disability, work injury or for those without jobs; and pensions for⁷all older persons'.

An inclusive and universalist approach as a pathway out of poverty recognizes entitlements based on citizenship, employment, community and the market with a focus on gender. The implications of gendered labour markets including unpaid reproductive work and power asymmetries in intra-household relations also need attention in a progressive social protection policy.

Sri Lanka's Social Protection Policies

In the early years, State policy and investment in social protections had significant results. Sri Lanka invested in universal social protections of free health and free education in the early 1900s and as a result was able to achieve and maintain human development indicators which were unusually high relative to its per capita income and economic development. Sri Lanka's social protection schemes include provisions for those employed in the public sector (pensions and provident funds), formal private sector (provident and trust funds, severance pay and maternity benefits) and informal sector (voluntary contributory schemes).

In 1995, Sri Lanka launched the Samurdhi (Prosperity) programme as a social assistance programme for the poor. It consisted of a savings and credit programme, provision of food stamps, a cash transfer programme, social security fund, and nutrition programme. In 2008, the Department of the Commissioner General of Samurdhi (DCGS) implemented a kerosene relief programme. In 2021 the Ministry in charge of social protections described its mission as "Empowerment of vulnerable communities, providing improved social protection, livelihood assistance, micro-finance facilities, employment opportunities, job-oriented knowledge and vocational trainings". The Ministry also was overseeing the (1) Department of Samurdhi Development (DSD), (2) Saubagya Development Bureau (SDB), (3) Regional Development Bank (RDB), (3) National Council and National Secretariat for Persons with Disabilities (NSPD), (4) Sri Lanka Social Security Board (SLSSB), (5) National Institute of Social Development (NISD), (6) Rural Development Training and Research Institute (RDTRI), (7) Counseling Section and (8) State Resource Management Corporation (SRMC).

In recent years, social protection systems that were demanded for and won by people's struggles and movements have been systematically dismantled by state policies oriented towards market ideologies and personal political gains. While state funding for social protection has been reduced, the schemes are narrowly defined and do not address the range of contingencies that should receive protection.



A push to privatize the provision of social protection has also weakened the effectiveness of the schemes. For example, investing Employee Provident Funds (EPF) in the stock market incurred losses and the more recent push to disburse Samurdhi cash transfers via private banks poses the risk of excluding those who are on the CRIB system from accessing much needed support. The targeted approach to social protection has long been misused by politicians and officials to discriminate against communities and individuals when selections are made. Furthermore, targeted schemes often leave out the most vulnerable from receiving assistance. For example, 59% of the poorest children in Sri Lanka are left out of the Samurdhi Programme.⁸

For many of those interviewed for the research conducted by the FCEJ, being on the available state social protection programme was meaningful beyond the cash grants or loans provided. A majority were women and they spoke of a sense of connection to state services and some security (in terms of information, entitlements and facing risks as they navigated their precariousness). Most worked in the informal economy. Being on the Samurdhi scheme enabled them to access support during a death, during births, during ill health and also access support by simply being on the list during other unforeseen emergencies such as natural disasters and COVID 19 pandemic. The savings in the Samurdhi bank is the only security for many as they become older and unable to work. Furthermore, being on these schemes was the space for many to realize their citizenship rights to participate in community decision making, build networks of support and access local level state officials.

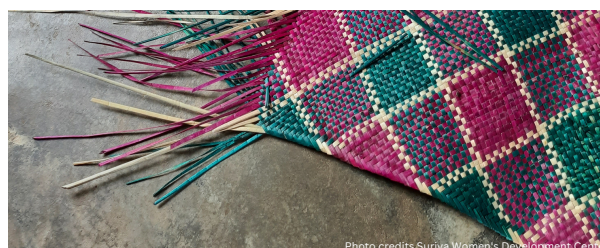


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The Context to which Social Protection Policy Must Respond

Given that Sri Lanka is faced with the worst economic crisis since the 1930s and the devastating impact on most Sri Lankans, any social protection programme must respond to how the economic crisis has impacted communities.

- **More Sri Lankans have fallen into poverty -**

The poverty rate is estimated to have doubled and inequalities have widened over the past two years (2021-2022).⁹ 500,000 more people became 'poor' consequent to the pandemic.¹⁰ Approximately 5.6 million people or 23% of the population have fallen into poverty in the last few years, many of them women.¹¹ In 2019, approximately 1.9 million people (9% of the population) were included in the Samurdhi programme. The recently concluded World Bank and Welfare Benefits Board-led verification process for the **Aswesuma Welfare Benefits Payment Scheme** covers only 3.7 million persons or 14% of the population and seeks to eliminate many among them who were already on the benefits lists.

- **Severe crisis of food insecurity** - One third of the households in Sri Lanka are food insecure.¹² Rural, estate and urban poor households are cutting down on meals, reducing nutritional intakes, replacing a meal with tea, choosing which child/household member has access to a balanced meal. The ill planned ban on fertilizers in 2021 and increased cost of production due to increased fuel prices have caused a reduction in food production and made the food system more vulnerable.

- **Basic decent secure living became unachievable** - in a context of people's wages not increasing and lose of employment particularly in the unorganized sectors, people's lives were also affected by

- **Austerity:** Harsh austerity measures have been implemented as part of the recovery programme for the economic crisis. Increase of Value Added Taxes borne by ordinary people, slashing of electricity and water subsidies, rising costs of transport, medicines, kerosene, fertilizers, pesticides and animal feed and exponential increase in basic food items¹³ is the current reality in Sri Lanka.

- **Electricity:** In August 2022, for the first time in 9 years the Ceylon Electricity Board (CEB) raised electricity tariffs, causing 3.14 million households who use fewer than 60 units a month saw costs of electricity rise by 211%.¹⁴ Households who were

unable to pay bills or were already in debt over bills saw electricity disconnected and also letters and notices issued threatening to disconnect this basic necessity. Some households experienced threats to water when they had electricity bills due.¹⁵ The State was seen to use the national discourse of economic recovery against poor communities by weaponized access to basic services to them.

- **Fuel for households and small scale farmers and fishers:**

The kerosene price-hike from Rs. 87 to Rs. 340 in 2022 had a debilitating impact on the rural and urban poor households. Fishermen were unable to use boats to engage in livelihood activities because of kerosene shortages and price hikes. Small-scale farmers rely on kerosene to run water pumps for cultivation. The increase in price of kerosene will prevent farmers from engaging in production, thereby impacting food security.

- **Increased debt-burden:** The Government doubled interest rates to 16.5% when the economic crisis hit, making household debt more costly and reducing access to credit for farmers, persons engaged in fishing and small businesses. Given high inflation, more households were forced to borrow money to spend on basic items such as food and utility bills. Households debt was severe problem pre pandemic¹⁶ and people are only falling deeper into debt with unregulated predatory micro finance activities.

- **Unpaid care work:** Women's contribution to the economy is undervalued, particularly their contribution to carework and thus no social protection exists to recover women engaged in unpaid labour. There are no social security responses to the increase in unpaid care work burden on women due to the economic crisis. With the rising costs of energy, food, medicines and the lack of income and work, women have been taking on more and more of the burden of care work as well helping households cope.

- **Disability:** Household Income and Expenditure Survey (2019) shows that 4.4% of the population above the age of 5, were living with disabilities, and that the prevalence of disabilities among women and girls was higher.¹⁷ This approximately comes to 959,200 persons. However, according to the gazette notification issued by the Government for the Aswesuma Programme,¹⁸ the number of persons to be on the disability benefit will remain at 72,000 persons.

Inadequate Government response to unprecedented poverty, food insecurity and people falling into further risk

Sri Lanka spent the least on social protection among South Asian countries during the Covid-19 pandemic. Furthermore, the Sri Lankan government has failed to set out a Social Protection Policy in the face of the impacts of the pandemic and the prevailing economic crisis. The IMF reported that the expenditure on social safety nets in 2022 was a mere 0.6% of GDP and this will be maintained in 2023 as well. Government spending on social protection is hugely inadequate when compared with studies conducted in 2020 (before the impact of a pandemic and economic crisis) that have shown the need for social protection for an aging population (0.86% of GDP for old age pensions) and children (0.36% of child benefits) at risk and persons with disabilities (0.20% of GDP) in Sri Lanka.¹⁹

The Government's response as per the Gazette notification 2328/13²⁰ issued on the 21st of April 2023 of the "Aswesuma Welfare Benefits Payment Scheme" was announced as being rolled out on 1st of July 2023. The scheme is deployed by the Welfare Benefit Board and is to be financed by the World Bank. The gazette identifies the following as beneficiaries:

- 4000,000 families/individuals will receive 2,500/- per month until 31st December 2023;
- 400,000 families/individuals will receive 5,000/- per month until March 31st 2024
- 800,000 families/individuals will receive 8,500/- per month for a period of 3 years starting July 2023; and
- 400,000 families/individuals will receive 15,000/- per month for a period of 3 years starting July 2023.

If there are only two or less than two persons in a household, they will receive half of the allocated monthly payment. The table below demonstrates some of the inadequacies of the government response.

Country Context	Inadequacy of Some Government Response
Poverty has doubled between 2021 and 2022. ²¹ By the end of 2022, 2.6 million more people were pushed into poverty. ²² Meanwhile, only 1.9 million people have been on Samurdhi for several years. Poverty was known to be acute in rural communities (8 out of 10 persons) and in estate communities (1 in 2 persons). Urban poor communities are identified as increasingly vulnerable to poverty.	Welfare Benefit Board Aswesuma program beneficiaries number is the same as before with plans to reduce number of beneficiaries from Dec '23. According to this Gazette, at best, the scheme will reach a mere 2 million people until the end of the year, 1.6 million people until March 2024 and 1.2 million people thereafter. There has been no special effort to focus welfare benefit programs to these historically and new vulnerable populations. Criteria used also appears to penalize people for having assets while trying to come out of poverty
Income insecurity and cost of living increased - The actual purchasing capacity of workers, given that income remained the same or declined, have come down by 40% to 50%. ²³ Households in debt without relief. Predatory micro financing on the rise.	No meaningful response has been forthcoming. Instead the price of food (CCPI based) was up by 54.4% in February 2023. ²⁴ Cost of most goods increased by 60%. VAT increased by 7% Electricity costs for households using 30-60 units increased by over 200%. Household fuel (kerosene) costs increased by 74%. ²⁵ Households in debt as a consequence of micro-finance loans have not been able to recover. Many report losing their assets particularly gold for survival.
Food insecurity. One third of the households in Sri Lanka are food insecure.	No programs have been launched for over a year to address food insecurity. No food distribution programmes and, the state sponsored school mid-day meal program has stalled. One year into the economic crisis after reports of malnutrition and children fainting in school, the government with bilateral support promised to increase the school midday meal program from 1.2 million to 2 million school children. ²⁶

Case Studies

FCEJ conducted a qualitative study which consisted of documenting thick descriptions through detailed interviews with 15 persons from Kilinochchi, Jaffna, Batticaloa and Colombo during the period January 2023. The objective was to capture the experiences of working poor households in the current economic crisis. This data has been supplemented with literature and media reports on the rapidly unfolding social protection landscape in Sri Lanka. It was clear that the impact of the economic crisis and the state measures for social protection (if accessible at all) was extremely gendered. Some of the case studies are described below.



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Anisa Bivi

Anisa bivi (45) lives in Batticaloa and weaves mats for a living. During the war years her family faced multiple displacements and lost many assets. Due to her state of poverty, she was in the Samurdhi and PMA schemes from 2001 to 2020 August. In June 2020 she married a man who was in the military and her Samurdhi and PMA were stopped immediately. After she got married she faced serious domestic violence and later was abandoned by her husband. In the current context of the economic crisis she cannot afford the transport costs to get the reeds for her mats. She is living alone with her children. She had informed her Grama Niladari and Samurdhi Officer of her situation, however, to date she has not been included in the system.

Vijaya

Vijaya and her family struggled through the war years, managing life between the fighting of the LTTE and the Sri Lankan military. She dropped out of school early due to the war. She was forcibly recruited into LTTE when she was 14. She herself was very badly injured during the war period. She still has shrapnel pieces in her body and has a terrible injury on her face. One eye and one ear is also damaged beyond repair. When Vijaya came home in the post war context, her family arranged a marriage for her to keep her safe from security forces and constant surveillance. Later she found out that the man was already married. Her married life was a violent nightmare for her. She has a son from her marriage. Finally she left him due to the violence. Vijaya has faced much discrimination in her own village due to being a single woman with a child. Even though she lives with serious disabilities she is not getting disability allowance. The government officials tell her she has only one eye blind and one ear deaf and therefore she is not eligible to get the allowance. She works as a domestic worker to raise her son.

Kamal

Kamal (58) has had polio from birth and lives by selling lottery tickets in Colombo. He never went to school. He is receiving the disability allowance of 5000/- every month. His motorbike is very important for him to be able to work. When his bicycle breaks down and needs repairs the only way he can manage the expense is cutting down on his food. In the current economic crisis he cannot afford the utility bills. On some days he makes no income.

Kumari

Kumari (70) runs a small retail shop from her home. She applied for both Samurdhi and elder's allowance in the hopes of getting either one. She has applied 5 to 6 times. She applied again in 2020 to receive the Rs. 5000 that was given irrespective of being a beneficiary of any allowance. But she didn't receive it. Her last application was in December 2022, where the GN office stated that she will be receiving monthly allowances from January 2023 onwards but she is still waiting. As she lives with her sister, she is not considered in her own right to be eligible for any state assistance.



Photo credits Suriya Women's Development Center

Nona

Nona who is 80 years old lives with her daughter in Colombo. Flooding is common during monsoon seasons, because the canal that runs through the back of her house always overflows causing a three foot flood. They regularly relocate to schools nearby during floods. She was a Janasaviya recipient and is now a Samurdhi recipient. However, the Samurdhi bank is a 20 minutes ride by auto. On days she does not have money, she goes to the bank on foot. Sometimes because of the crowds she has to be there from 10.00am to 3.00pm to collect her allowance. Due to the economic crisis she has moved to a firewood stove and has cut down her food, as well as medicines. She cannot afford utility bills anymore and is surviving by pawning jewelry.

A holistic policy would have to respond to inadequacy of wages, impact of inflation, food insecurity and impact of food insecurity, challenges to accessing free health and education and the overall increase in the number of people experiencing poverty.



Photo credits S. Emmanuel



Recommendations

Immediate Assistance

- **Cash grant beneficiaries must be expanded:** The context requires expansion of beneficiaries NOT reduction: Increase in poverty means increase in number of those needing support. Consult and direct support to vulnerable communities in the rural, estate and urban low income areas. Given that poverty has doubled, there can be no rationale to narrow the base of people eligible for social security at this time.
- **Food insecurity must be addressed:** Food insecurity is a result of cost of food, cost of living and availability of food items. Cash grants must be supplemented with food distribution, school meal programmes, availability of affordable food (price fixing expecting private vendors to keep prices to cost or subsidize costs is not effective) and dissemination of nutrition promoting information. All programs must ensure nutritious good quality food distribution and availability. Existing infrastructure, such as the Zonal Education Offices, Medical Officers of Health, and Grama Nildari structures are best placed to coordinate assessments of food insecure households taking note of the fact that having basic assets or having a family member working outside of Sri Lanka does not mean a household is food or nutritionally secure.
- **Immediate moratorium on household debt payments for those who are unemployed, low income or on Social Welfare Schemes:** Since Samurdhi has been deducting loan repayments from the cash grants given through the scheme, the actual objective of Samurdhi being a social protection programme becomes meaningless. Predatory micro finance schemes must be addressed.

Plan for Universal Social Protections

- **Increase state spending on social welfare:** State spending must increase to respond to the crisis of social protection. Given that between the years of 2010-2020 welfare expenditure as a percentage of fiscal spending has been declining, the Welfare Benefit Board program rationalising targeting poverty as a means of fiscal discipline during austerity and IMF recommending that the country continue to spend 0.6 percent of GDP on welfare, there is no acknowledgement of the enormity of the crisis on people's lives and the impact this will have on the immediate and foreseeable future.
- **Recognise care work:** A universal social protection scheme must also provide support for women who are primarily responsible for care work, and in the current economic crisis bear the burden of the austerity measures including domestic violence. Programs must include free day care centers, state run drop in care facilities for the elderly, state run drop in care facilities for those living with disabilities, state run residential facilities for the elderly, and safe houses for women and who are experiencing increasing domestic violence and abuse. These programs also complement labour policies.
- **Invest in the free health and free education policy of Sri Lanka:** State investment in these sectors have not been adequate and given the crisis it is important to bolster support at a time when state hospitals are reporting shortages of medicines, loss of staff and increase in health impacts on the population. The educational sector requires support to sustain and improve this universal service provided as a long term investment in the people of the country. The midday school meal programme must be guaranteed to ensure that educational development of young children are not impaired during this time of crisis.
- **Decent living wages, decent working conditions and social protections for women's labour.**



Recommendations

Frame social protection policies as citizenship, employment and community based entitlements

- **Immediately cease political and public framing of social protection beneficiaries as poor, lazy, lying, unproductive:** Re-frame social protection programs as citizenship, employment and community based entitlements that provide security for all citizens in Sri Lanka by addressing poverty and inequality. Prevent stigmatization and discrimination.²⁷ Guarantee human dignity to social protection beneficiaries. Recognize their contribution to the economy as informal sector workers, care work providers and working people.
- **Consult women, consult social welfare beneficiaries, consult vulnerable groups:** Effective social protection programs can only be developed as part of safe and open consultations with those most affected.
- **Ensure the right to information and transparency of social protection programmes:** Many working people are unaware how or why savings are debited and how or why periodic debits are found on their passbooks. However, they fear retaliation and consequence from Samurdhi and other state officials if they ask for explanations preventing them from demanding transparency. In an evaluation report conducted by the Auditor General in 2018²⁸ it was recommended that there should be a formal information system including a methodology in briefing the Samurdhi beneficiaries on the empowerment process and a direct methodology in identifying the problems caused to the Samurdhi beneficiaries within the programme.
- **Accountability and transparency about Samurdhi savings:** The state should publicly make available how the savings in the Samurdhi bank has been invested. More importantly what will happen to individual people's savings once they are taken off the scheme. This clarity and transparency should be there about the group savings. Furthermore there should be clear information about loans repayment once people are taken off the schemes.
- **Data privacy and data protection:** The government should publicly make available information on the measures they have taken to ensure privacy and data protection, as data of over 3 million people have been collected through the Aswesuma programme.

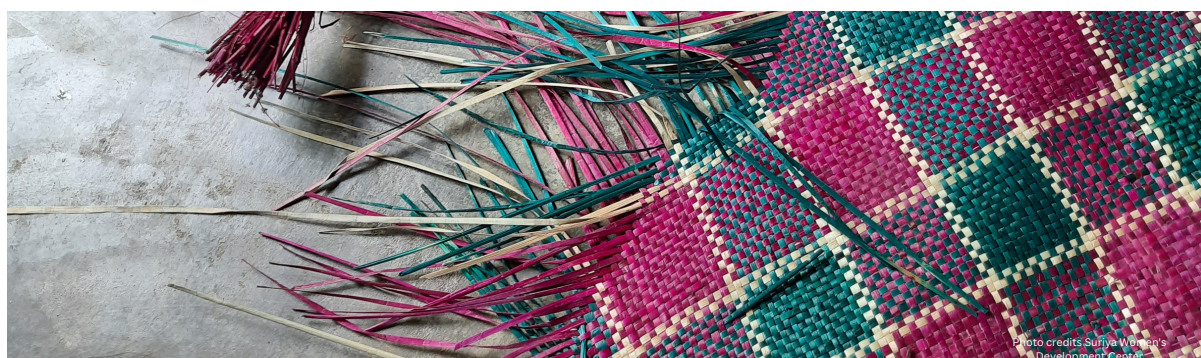


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Endnotes

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The **Feminist Collective for Economic Justice (FCEJ)**, Sri Lanka is a collective of feminist economists, scholars, activists, university students and lawyers from across the country that came together in April 2022 to understand, analyze and give voice to policy recommendations based on lived realities of communities they work with in the current economic crisis in Sri Lanka.

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