

Impact of Displacement on Women and Female-headed Households: A Mixed Method Analysis with a Microeconomic Touch

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This article analyses forced displacement through a gender lens, focusing on the experiences of women and also of female headed households. It uses a set of qualitative as well as quantitative data, covering internally displaced persons (IDPs) in Sampur, Sri Lanka. The study revealed that women have particular protection and assistance needs that exceed the needs of men. In addition, the coping mechanisms used by displaced women were sometimes found to be more effective than those used by men. Moreover, there are economically significant differences between the ways female and male headships pool resources to cope with displacement. The fieldwork was carried out in August 2007 and in April 2008, at welfare centres in Batticaloa which received the IDPs from Sampur in 2006. This group remains displaced at the time of writing.

Keywords: Sri Lanka, Internally Displaced Persons (IDPs), gender, Conflict Induced Displacement (CID), coping strategies, female headship

Introduction

Internal displacement of populations happens as a consequence of civil conflicts, development projects, natural disasters, or sometimes as a combination of these. While the capacity for displacement to impoverish those affected is monumental, it is generally accepted that the burden of displacement is not equal among all members of a family: it is far greater for vulnerable members who are often women, children, the old and the sick (Carpenter 2005, 2006). This article examines some aspects of gendered experiences of a group of internally displaced persons (IDPs) from the village of Sampur in eastern

Sri Lanka. What we learn here could prove useful in designing and implementing durable solutions for the wider IDP population in Sri Lanka following the end of war in May 2009.

A focus on displaced women is important for three reasons. Firstly, irrespective of whether displacement is conflict induced (Mooney 2007), development induced (Thukral 1996; Ahmad and Lahiri-Dutt 2006; Fernandes 2008: 202) or disaster induced (de Mel and Ruwanpura 2006; Hyndman 2008), the affected women have particular protection and assistance needs that often exceed the needs of men. Secondly, conflict affected women in general (Olmsted 2007) and IDP women in particular (Momsen 2004: 130) can play a central role in coping and recovery. Sometimes, as is shown in this article, the coping roles played by women can be more effective than those of men. Thirdly, the above characteristics of engendered displacement—the distinctiveness of female needs and the importance of female coping mechanisms—have critical policy implications.

An extensive literature examines the links between gender, conflict, and poverty (Olmsted 1997; Palmer and Zwi 2002; Giles and Hyndman 2004; Bouta *et al.* 2005; Olmsted 2007). Compared to the amount of work in this literature devoted to refugees, the work on IDPs and in particular victims of conflict induced displacement (CID) is sparse (see for example Daley 1991; Benjamin 2000; de Alwis 2004; Lubkemann 2008). Furthermore, for methodological reasons these works have often not been quantitatively rigorous. The present article, with its use of survey methods in highly volatile areas and gender sensitive field methods, contributes to a literature dominated by qualitative research and secondary data. The data used here, with a primarily economic/livelihood focus, enables us to look at these issues at a level of quantitative detail that was not possible before.

Microeconomic issues that surface in situations where women are exposed to conflict have only been examined occasionally (Daley 1991; Olmsted 1997; Al-Ali 2005; Olmsted 2007). Works that look at the microeconomic implications of internally displaced women are even rarer. This is primarily because in CID situations, more dramatic issues that need urgent attention abound (Daley 1991: 248). However, it is important not to neglect economic issues, as they are pivotal for the recovery, resettlement, and rehabilitation that should eventually follow cataclysmic CID experiences.

Another constraint in conducting economic analysis in conflict affected regions is the availability of data (Muggah and Jayatilaka 2004; Närman and Vidanapathirana 2005: 14; Amirthalingam and Lakshman 2009a, 2010). For instance, to our knowledge, no reliable secondary data is available for the region and the period that are being explored here. As a result, to perform any kind of economic analysis one has to rely on primary data. However, collecting primary data in conflict affected regions exposes the researchers to often unacceptable levels of risk. For example, Batticaloa district where most of our field research was done, at the time we collected data, was a volatile and dangerous location (Bohle and Fünfgeld 2007; Muggah 2008).

Literature on feminist research methods is critical of ‘mainstream’ economic methods that rely only on quantitative data, as they are inadequate for analysing feminist concerns (Benería 1995; Olmsted 1997). Moreover qualitative techniques are useful to explore how market decisions and behaviour interplay with non-market activities of a household. For instance they can be used to show that non-market activities performed by women in a household are a decisive factor in determining market based—mostly male dominated—household incomes (Strassmann 2008). As CID experiences usher in a significant collapse of market institutions, accommodating these feminist concerns is important for our work. This led us also to gather qualitative information on our sample based on limited ethnographic study as well as lived experiences. These measures have greatly enriched (sometimes even altered) our research experience and have answered a different type of questions than our quantitative or statistical analysis did.

Conflict in Sri Lanka and the Case of Sampur

Sri Lanka has a long history of communal politics operated through ethnic nationalism, which is also fuelled by religious nationalism (Tambiah 1992; Bartholomeusz 2002; de Mel 2007; Lakshman and Sangasumana 2010; Kulathunga and Lakshman 2010, forthcoming). Sinhala and Tamil nationalist movements have contributed to the conflict which has, since 1915, led to several incidents of violence (Ali 1997). The worst happened with the pogrom of 1983, resulting in the deaths of many civilians of Tamil origin. After 1983 the ethnic violence escalated into a civil war waged between the Government of Sri Lanka (GoSL) and the Liberation Tigers of Tamil Eelam (LTTE) which ended in May 2009 after the military defeat of the LTTE.

The civil war was fought mainly in the Northern and Eastern provinces of Sri Lanka while LTTE-orchestrated violence created havoc in the rest of the country. At the time of writing, even though the war has ended, much needs to be done for normality to return. Return/resettlement of IDPs, supporting their livelihoods, reconciliation of estranged ethnicities, rehabilitation of former LTTE combatants including child soldiers, and rebuilding of war devastated physical and human assets, have attracted much local and international attention.

The violence in 1983 made a large number of Tamils flee the country as refugees, bound mainly for India, Western Europe, Canada, Australia and New Zealand (for a map of these refugee flows see Muggah 2008). Since the end of war, however, the governments of some of these destinations have refused refugee status to recent arrivals from Sri Lanka. In addition to refugees this conflict also produced IDPs. The LTTE’s expulsion of nearly 75,000 Muslims from Northern Province in 1990 is generally considered the origin of the conflict-induced IDP problem in Sri Lanka (COHRE 2009). Since then, on many occasions people of all ethnicities have had to flee violence perpetrated by the LTTE and the GoSL. In many cases, displaced people returned

to their villages when active violence receded. However, some remained stranded in limbo for years, even decades. The biggest internal displacement, as measured by the number of IDPs, took place during the final battles in May 2009 which displaced around 300,000 people.

One cause of long-term displacement in Sri Lanka is the practice of establishing high security zones (HSZs). During the war the government established these buffer zones to provide extra security to strategic areas that are of military or economic significance. While some of these were declared by government gazettes, others were not formally gazetted, but for all practical purposes functioned as HSZs. Moreover, while some allow (restricted) civilian access the others, mostly in the North and East, do not (COHRE 2009). It is the latter type, which prevents civilian access, that causes long term displacement, since IDPs still cannot return to them. Some of these, since the end of the war, have been opened up for civilian access; even resettlement. Unfortunately, though, the HSZ which includes the village of Sampur which we focus on in this paper is not one of them.

The military significance of Sampur is clear from Figure 1: the naval base and the strategic harbour of Trincomalee can be attacked from the village using long range guns. Possibly for this reason, Sampur was the first area recaptured by the GoSL during Eelam War IV (2006–2009). Amirthalingam and Lakshman (2009a, 2009b, 2010) and COHRE (2009) provide details about the process and phases of displacement of Sampur people. In the bid to save their lives, the villagers had left behind livelihood assets such as agricultural equipment, fishing gear and livestock (see Amirthalingam and Lakshman 2011). On their escape route, in Paddalipuram, in Punnaiyadi, in Verukal, in Kathiraveli, and in Vakarai, with the fighting intensifying and catching up with them, the IDPs were forced to leave behind mobile and portable assets, and take routes via sea or jungle to Batticaloa. At these points they lost bullock-carts, bullocks, bicycles, motor-bikes, hand-tractors, tractors, and the goods they were carrying in these vehicles.

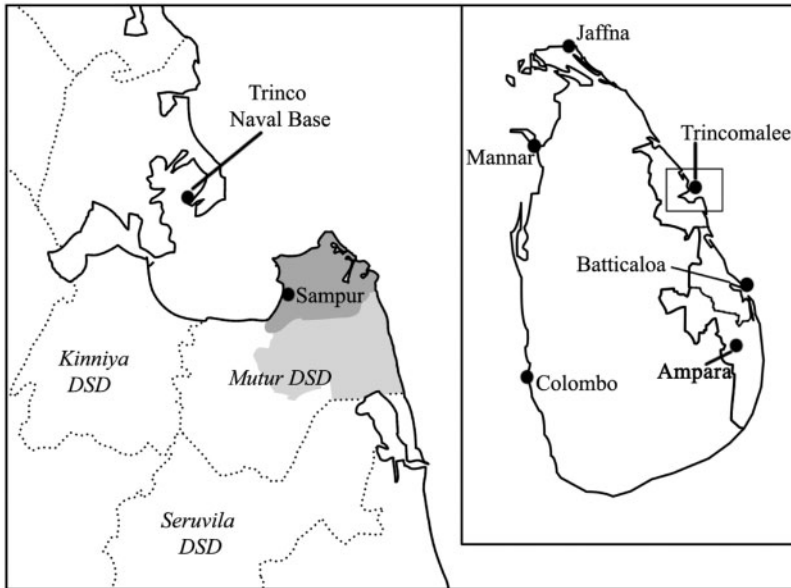
The first of these IDPs arrived in Batticaloa on 24 August 2006, after nearly four months of being on the move since their displacement on 26 April 2006. As they arrived in *ad hoc* groups, they were randomly allocated to various welfare centres which are essentially camps intended to accommodate the displaced. The welfare centres we visited for this research had entertainment halls for children, and pre-nursery schools. These facilities were supplemented by occasional NGO-sponsored medical camps, health meetings, sports events and religious/social functions.

At the time of writing, these IDPs were still not allowed to return because their village is within a HSZ. The government Extraordinary Gazette (No. 1499/25) dated May 30, 2007, declared the entire Muttur East covering 19 *Grama Sevaka* (GS) divisions as a HSZ.¹ Later, another Extraordinary Gazette (No: 1573/19) dated October 30, 2008, reduced this area releasing some of the GS divisions (see Figure 1). As a result IDPs from these GS divisions (Pallikudiyiruppu, Nalloor, Paddalipuram, Kaddaiparichchan

Figure 1

Map of Sampur

Boundaries represented by the dotted lines of the main map identify the DSDs. The shaded area is the HSZ (the dark shade is the current area of the HSZ; the light one is its additional extent earlier). The inset map of Sri Lanka shows the location of cities mentioned in the article. It also identifies three districts—Batticaloa, Trincomalee, and Ampara—which together constitute the Eastern Province. These districts are named after their main cities which are also identified in the map.



South, Kaddaiparichchan North, and Chenaiyoor) were able to return to their respective villages in late 2008 and early 2009. In late 2009 all of the remaining IDPs, including those from Sampur, were moved from welfare centres in Batticaloa to new welfare centres in Mutur DSD. The data used in this paper, however, relates to the time when they were in Batticaloa.

Though these people were first displaced due to conflict, the prolongation of their ordeal is caused by the combined effect of conflict (HZZ) and of development. A proposal for setting up a coal power plant in Sampur has created a situation where their eviction could become permanent. If this plan materializes which is very likely at the time of writing (see *Daily News* of 7 September 2011), then the displacement experience of the people of Sampur may also be described as an experience of development induced displacement (DID). Such instrumental deployment of first CID and then DID (and the many common characteristics between the two processes) has been studied elsewhere (Muggah 2000, 2003).

Data and Methodology

Our study covers a sample of households selected from two GS divisions that constitute the village of Sampur. At the time of displacement 736 families were living in Sampur—a total of 2,934 individuals. The sample used here includes 76 households. The term ‘household’ is used flexibly so as to include extended family members living with a nuclear family. This is a convenient methodology for the study of IDPs used by Daley (1991: 253).

The survey of 76 households was conducted over a four-week period in August 2007 (51 households) as well as in April 2008 (25 households). Data collection had to be split between the two periods, mainly to ensure the security of researchers but also for other logistical reasons. We were, however, satisfied that this strategy did not affect the comparability of the data,² mainly because our focus was on past experiences of the IDPs. Households in both groups were asked to recount their past in response to survey questions: we sought data on pre- and post-displacement periods defined as the year ending and the year following April 2006 respectively. Security concerns also affected the sample size. We could not collect data on more households as the field research team was restricted to 13 relatively safe IDP camps in and around Batticaloa town.³

Small sample surveys have been used to generate accurate statistics previously (Osili 2007). Henry (1990: 126) provides convincing examples where small samples have achieved credible results. The key, according to him, is to have properties of the population represented in the sample. It seems that the economic characteristics of the sample adequately represent the population’s economic characteristics. This is borne out by firsthand accounts of the villagers from Sampur, and GS officers. As noted earlier, there is an element of randomness in the way the households were allocated to welfare centres. This had the effect of ensuring that our sample was essentially a random sample of IDPs from the village of Sampur: all households from Sampur had an equal chance of being allocated to a given welfare centre. This randomness, we feel, contributed to the representativeness of our sample. Moreover, about the time we collected data, the majority, if not all, of the IDPs were based in welfare centres irrespective of their socio-economic status.

The 76 households consisted of 306 individuals: 41 per cent children (those less than 18 years of age), 30 per cent women and 29 per cent men. In addition to the main respondents, we also asked some questions from other members of the households who were present at the time of our visit. We were able to collect 126 responses to each question asked at the individual level. These and other statistics describing our sample at both household and individual level are shown in Table 1.

All monetary values—mainly income and assets—in the data used in this paper are in 2007 Sri Lankan Rupee values (US\$1=Rs.114). All non-2007 values were adjusted to 2007 levels using the relevant price indices. Our focus on income data, we believe, quickened the pace of the survey. The quality of

Table 1

Descriptive Statistics			
Household data	Male headed	Female headed	Total
Number of households	63	13	76
Household size			
Mean	4.09	3.43	4.03
Median	4.00	4.00	4.00
Female ratio			
Mean	0.51	0.74	0.53
Median	0.50	0.75	0.50
Children (>18 years)			
Total count	96	11	107
Mean	1.53	0.85	1.47
Median	1.00	0.00	1.00
Individual data	Male	Female	Total
Number of Individuals			
Employed	43 (30.1%)	85 (52.1%)	128 (41.8%)
Unemployed	56 (39.2%)	12 (7.4%)	68 (22.2%)
Not in labour force	44 (30.8%)	66 (40.5%)	110 (35.9%)
Total	143 (100.0%)	163 (100.0%)	306 (100.0%)
Age distribution			
0–5	7 (4.9%)	15 (9.2%)	22 (7.2%)
6–18	46 (32.2%)	56 (34.4%)	102 (33.3%)
19–35	38 (26.6%)	46 (28.2%)	84 (27.5%)
36–60	46 (32.2%)	43 (26.4%)	89 (29.1%)
61 and above	6 (4.2%)	3 (1.8%)	9 (2.9%)
Available at time of survey	50	76	126

income data was maintained at acceptable levels by gathering them in as disaggregated a form as possible. The IDPs, we believe, were able to recount their pre- and post-displacement incomes accurately. We helped this process by being very flexible in our demands. We were happy to accommodate incomes reported at a variety of frequencies (daily, weekly, monthly, seasonal, etc.) and measures (rupees, bags of paddy, cartloads of wood, etc.). These income data were converted to per capita annualized form before analysing them.

The quantitative work in this article mainly relies on headship analysis to engender displacement. The literature on female headed households, in theory and empirically, mostly looks at lone mothers, who constitute a relatively clear-cut category and usually predominate over other types of female heads (Ruwanpura and Humphries 2004; Ruwanpura 2006). Our definition

of female headed household is the same. We also appreciate the importance of the finer differences within this broad definition. For instance our sample included lone mothers, female-headed extended households, and lone female households. We do not distinguish between these female head types in this work.

Case by case examination of the households showed that income of female headed households was in most cases earned by females. As a weak proof of this we can use Table 1 which shows that the membership of these households is on average 75 per cent female; so it is likely that any paid worker in these households is female. Similarly, income in male headed households is in most cases attributed to males as most females in these households were not in the labour force.

Gendered Incomes and Assets: The Survey Results

Figure 2 shows that pre-displacement annualized per capita income for female headed households was far less than that of male headed households. In fact the difference is significant at the 95 per cent level. Pre-displacement income of female headed households was generated from activities like sewing, rearing poultry, making hoppers (a type of crispy pancake made with fermented rice flour), and supplying the village shops. Except for the last one, these activities are 'inextricably linked to the private and gendered sphere of the home, often through informal work' (Hyndman 2008: 105). The low paying and informal nature of these activities may explain why they generated such low levels of income compared to the work done by men.

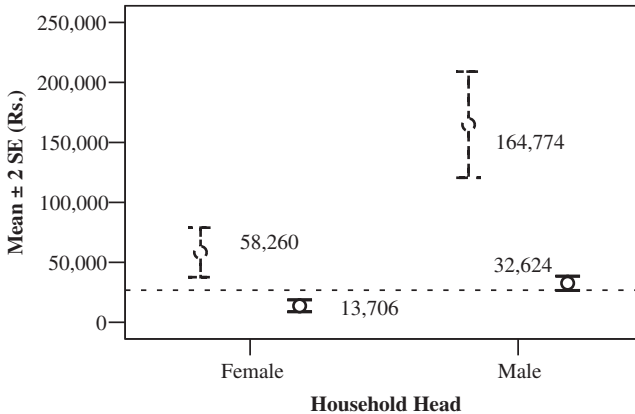
The female livelihood activity of supplying the shops is particularly interesting for the way it packs a host of gender issues. It was practised in the pre-displacement period when Sampur was under the LTTE control. During that time some women used to walk to Mutur town and smuggle certain restricted or banned consumables back to Sampur. For example, household batteries that were freely available in GoSL-controlled Mutur were banned in LTTE-controlled Sampur as they were commonly used to detonate bombs. However, civilian demand for them in Sampur was heavy especially as the village did not have electricity. The GoSL manned several military checkpoints between Mutur and Sampur to make sure that such 'contrabands' did not enter Sampur (see Jeganathan 2004; Kulathunga and Lakshman 2010 for a discussion about checkpoints). Still, women were allowed to pass these checkpoints without being searched as the guards were mostly young men. The braver, middle aged and often widowed women in Sampur used this opportunity to transport banned items concealed under their clothes. The smuggled items would sell in Sampur for several times their Mutur price. The young and middle aged men would not dare do this as they would be thoroughly searched at the checkpoints.

Regarding the income disparity between female and male headed households, we reiterate that unpaid non-market work of women has not been

Figure 2

Average Per Capita Annualized Pre-displacement (Broken Line) and Post-displacement (Solid Line) Income by the Household Head Category

The horizontal line plots the annualized 2006/07 official poverty line (OPL) for Sri Lanka, which is Rs. 26,796. The graph plots the mean as well as 95% error bars. Values are given in Sri Lankan Rupees.



Source: Interviews from IDP camps in Batticaloa.

taken into consideration here. The value of this non-market work, in addition to its own intrinsic value, should also include a certain proportion of the (extrinsic) value of the market based work done by men folk (Strassmann 2008). We shall take two labourers from our sample as examples of how unpaid work of females has a direct bearing on the paid work of the males. The first case is a widower (Household 48); the second has a wife (Household 15). The widower had given up his paid work after the death of his wife. The reason was that he was unable to find time to do both unpaid household work and the paid work. It followed that the household's earned income had dropped to zero after the wife's death. In contrast the second worker's wife was available to do the non-market work. Both men were of the same socio-economic background except for the fact that the first was a widower. Therefore, we argue here that the monthly income of Rs.6,000 earned by the second labourer may be interpreted as a crude valuation of the unpaid work of his wife.

We would like here to explain the case of Household 48 in more detail because it brings out interesting gender nuances. In addition to the widower (55 years) the household included his granddaughter (14 years) and grandson (13 years). His wife (45 years) died in the conflict. His daughter, who was separated from her husband, had left her children under his care. At the time of our fieldwork she was not part of Household 48. The pre-displacement livelihoods of the head of Household 48 included labour (Rs.9,000 per

annum) and fishing (Rs.240,000 per annum). At the time of the research, the household was living in a welfare centre in Kurukkalmadam—which is close to the sea. However, Kurukkalmadam villagers belong to the Vellalar caste, members of which will not normally engage in fishing. In view of this strong social restriction, the IDPs in this village, even if they have the skill, cannot engage in fishing. This would not have stopped the widower from doing casual work in Kurukkalmadam; however, he could not do this as he felt he had to look after his granddaughter.

The above underscores a particular social issue faced by young females in camps. In the village they could rely on social networks for protection and caretaking. For instance in the village, even if they lose their mother, as a second best alternative a grandmother or any other close female relative looks after them. In the absence of such support from immediate family, the next best alternative is also possible in the village: their neighbours/friends will look after them. Though crowded with people, a camp will not supply the household with this form of a social network. For instance in Kurukkalmadam there are IDPs from various villages in Mutur East. Though forced to live together, 'colleagues in the camp' will never be considered fitting substitutes for the lost social network, particularly in the short run.

Coming back to the issue of why female headed households earn less, we can look at another example. The female head of Household 17 earned most of her pre-displacement income from sewing, amounting to an income of Rs.120,000 annually. The household had two acres of paddy land which yielded a leasing income of Rs.10,000 annually—although they would have earned far more from the land had they cultivated it. However, they had opted to lease the land after the death of the husband which happened before the displacement. After his death, Household 17 sold the bullock cart and the water pump (used in vegetable and paddy cultivation). Part of the proceeds from this sale had gone into the purchase of the sewing machines. Women have previously been documented to sell off their meagre possessions or capital assets to ward off impoverishment in this way (Cainkar 1993; Al-Ali 2005; Olmsted 2007).

Figure 2 also underscores that displacement had caused precipitous income losses among both female headed and male headed families. On average female headed households lost 76 per cent of their income; male headed households lost 80 per cent. Therefore as far as the percentage drop in income is concerned the impact of displacement was not gendered. However, when the income drop is compared with the annualized official poverty line (OPL) for 2006/2007 of Rs.26,796, it reveals that female headed households had on average fallen below the OPL. In contrast, the male headed households had managed in various ways to stay above the OPL even after displacement. The remainder of this section examines and analyses the post-displacement income of these households in more detail to better understand this gender disparity.

IDPs utilize multiple resources in their strategies to cope with the financial strain of displacement. We have identified two categories of such strategies. The first category is resources that are saved before displacement and drawn upon to sustain life after displacement. These include cash available upon displacement, sale or mortgage of jewellery, debt after displacement, and help from relatives.⁴ These savings-based coping strategies are almost by definition finite and limited in time because the savings are not unlimited. The second category is resources available to the IDPs which are generated from meagre post-displacement endowments. These can be relied upon to generate a small but steady flow of income during the full course of displacement. This resource category includes wages, salaries and relief aid. In what follows we give special attention to wages and salaries as they comprise the earned component of post-displacement financial resources available to the IDPs.

The relative significance of each of the above financial resources for the IDPs from Sampur is illustrated in Figure 3. The evidence suggests that male headed households on average have more earned income than female headed households in the post-displacement setting. Male headed households have occasionally benefited from earnings from manual labour, carpentry, masonry, and government service. In contrast only a few female headed families had any earned income; and that came from sewing. The few women who engaged in sewing, however, managed to earn only a fraction of the income they used to earn doing the same activity before displacement.

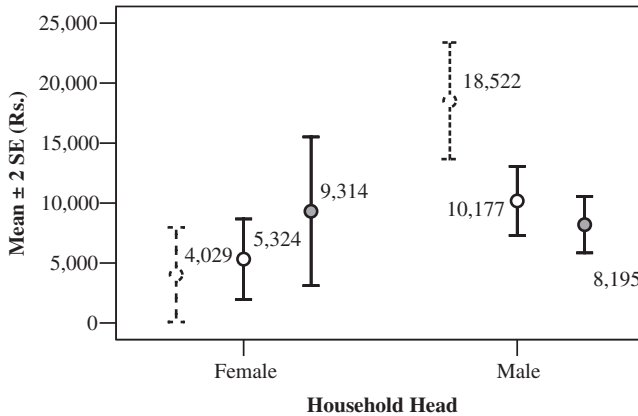
We were able to identify three possible reasons why post-displacement sewing income was lower than pre-displacement sewing income: (1) their former customer base (now IDPs) is rendered poor, with limited ability to buy new clothes, (2) the donations that the IDPs receive from NGOs consist of ready to wear garments, and (3) the displacement has disrupted the network of customers. Here we generalize these effects as income effect, substitution effect and reputation effect, all of which have contributed to reduce the income of the seamstresses. We also believe that these effects operated along similar lines to undermine income from hopper making. Given the labour intensive and simple nature of the task there are no practical reasons why the widow in question cannot prepare hoppers in the welfare camp. However, for the three reasons discussed here selling them will be a daunting task. Other female livelihoods in Sampur—raising poultry and goats—are more or less impossible to perform in a camp.

A major result of lack of earned income for the female headed households is that they needed to find other ways to replace it. The most important source they tapped, as shown in Figure 3, is sale or mortgage of jewellery. Clearly the female headships use gold jewellery to cope with CID more than male headships do. Moreover, the study also revealed that these jewellery related incomes were commonly used to finance the cost of sending young males to the Middle East. In the case of Household 56, a young family with father (28 years), mother (28 years), and daughter (one year and six months), the household mortgaged gold jewellery of their own (Rs.120,000) as well as

Figure 3

Per Capita Annualized Income after Displacement

Earned income (broken line), saved income minus jewellery income (solid line), and jewellery income (solid line with shaded dot) after displacement according to the category of household head. Values are given in Sri Lankan Rupees.



Source: Interviews from IDP camps in Batticaloa.

gold jewellery borrowed from wife’s sister-in-law (brother’s wife) (Rs.50,000). Much of this cash was used to finance the husband’s trip to the Middle East.⁵ This was useful for the extra income it earned; but more importantly for the opportunity it gave the husband to flee the conflict zone.⁶

Displacement through a Gender Lens: A Qualitative Analysis

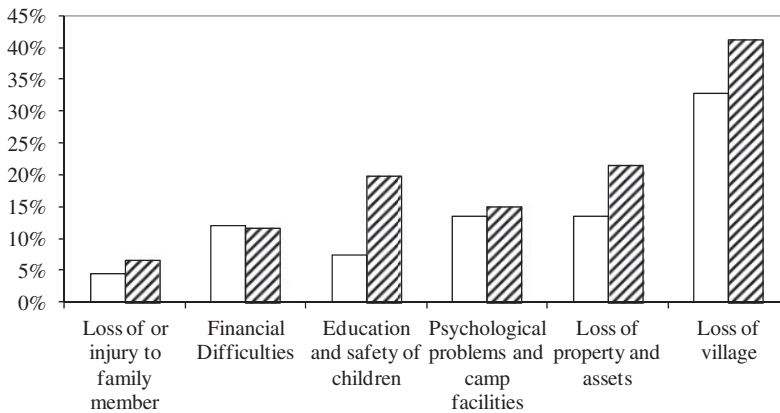
This section further engages with the findings of the previous section using qualitative data. This analysis is anchored around the responses to an open-ended question: ‘What is the most serious problem affecting you now?’

The question was asked at the individual level during the household survey. The 126 responses (50 males and 76 females), collected in the open-ended format, were coded and separated into six broad categories. Figure 4 summarizes this information according to the sex of the respondent. The figure presents the percentage of men and women that identified a given problem as the most critical for them. The most common problem identified by respondents was the loss of their village which, according to the data, is of more concern to women than to men. The informal contacts with Sampur IDPs suggest that this feeling is still strong even at the time of writing. We find that this feeling is not merely a reflection of nostalgia surrounding the memories of their village, though that was clearly a part of it. Indeed, there are strong socio-economic reasons for this desire to return to the village, particularly

Figure 4

Impact of displacement

Impact of displacement identified by males (white bars) and females (striped bars). The bars denote the percentage of men (total 50) and percentage of women (total 76) who identified these issues.



among women. To quote a widow from our sample (Household 28): ‘I need to go to my village; for livelihood I need my village.’ Her livelihood back in Sampur was preparing and selling hoppers. This, as argued in the previous section, was not sustainable inside the welfare centres.

The next most important issue identified in Figure 4 is the loss of assets and properties. This, like the earlier issue, affected a higher percentage of females than males. Most of this affinity on the part of women towards assets and properties may be related to the fact that the majority of them were at home most of the time.⁷ In contrast most men worked outside their homes. Moreover, the interviews revealed that household goods like pots and pans, utensils and furniture—no matter how trivial they may sound—are also missed more by women than by their menfolk. It seems that there was a sense of identity or of belonging that is associated with one’s home which the women related to more strongly than did men. This observation is in agreement with the accounts of others (McGilvray 1989: 213; Olmsted 1997; de Alwis 2004: 226).

One explanation for this can be found in the traditional Tamil culture, especially in eastern Sri Lanka, where a family’s assets are inherited mostly by female children (McGilvray 1989; de Mel and Ruwanpura 2006: 30; Hyndman 2008: 119). Houses, land, jewellery, cash, and even household utensils are passed down to female children as dowry. Even unmarried daughters have a general understanding about which assets would constitute their future dowry. Thus the assets that are lost when a family is displaced would have, in

almost all cases, belonged to the females of the family.⁸ Thus ownership, manifested in these forms, can partly explain the female affinity to assets. In addition, the utility value of assets is likely to be higher for women than for men. Take for instance household utensils, which as capital assets related to women's unpaid work had given them more utility value. Even the utility value of a house was higher for women than for men. This became apparent when some of the women reluctantly shared with us the difficulties they had to undergo due to limited toilet facilities at the camps. Some of them were almost in tears when they revealed that they have drastically reduced the number of times they use the toilet in a day.

Any form of asset stripping, while constituting an economic loss, will also have implications for other facets of social life. This was especially true for the case of gold jewellery. Household 44 consisted of a young widow (19 years) and her daughter (3 years) who were living in the Savukkadi camp at the time of data collection. Our field team caught up with the widow on her way to the local ICRC office to inquire about her husband. Even though we have categorized this woman as a widow, she had still not received confirmed information about the death of her husband. In fact she was wearing *kumkuma pottu*, as well as *thali* which in addition to being symbols of marriage also implied that her husband was alive.⁹ However, we describe her as a widow because by the time of writing the death of her husband was confirmed. As soon as Household 44 was displaced, the husband had decided to go back to Sampur in search of some of the wife's family members: two brothers, one brother-in-law, and a cousin. He went missing on that day along with the friend who accompanied him. After the husband went missing the wife of Household 44 had to sell her *kodi*, a thick gold chain, to pay for a motorbike that he had borrowed and that had not been returned. The *kodi* was sold in response to financial difficulties, and replaced by a thinner gold chain or a yellow thread. The plight of Household 44 shows that while the asset base gets eroded with displacement, liabilities have to be met. This constitutes a huge burden on households such as No. 44 with no earning capacity and no financial support from a depleted social safety net. The widow's sister and parents were alive but not in a position to help her financially. The sister is also a widow and the father who is sick seems to be struggling to come to terms with the loss of two sons, two sons-in-law as well as the two daughters becoming widows, all of which happened within a matter of days.

The above case illustrates that selling of gold jewellery has obvious implications for overall wealth and the possibility of using it in the future as collateral. But selling off one's jewellery also has a stigmatizing effect. It signals a diminished social status and can have repercussions that extend beyond the immediate short-term loss of wealth. For instance, the sale of jewellery has an inter-generational impact. Mothers who sell their jewellery cannot leave it to daughters. This may have an adverse impact on the marriage, dowry and even migration prospects of young Tamil women (de Mel

and Ruwanpura 2006). Thus selling-off of gold jewellery represents both a relative and an absolute increase of poverty for women. It is clearly a secondary push toward impoverishment for females in this community, the primary one being the displacement itself.

These qualitative results regarding sale or mortgage of gold jewellery must be juxtaposed with the quantitative results of the previous section. The qualitative evidence clearly demonstrates that parting with their gold jewellery is a harsher experience—impinging on social and cultural realms—for women than it is for men. The quantitative evidence on the other hand is equally clear that the womenfolk use this strategy more intensively: jewellery features as a higher proportion of the post-displacement portfolio of resources used by female headed households than male headed households. It is also true that in absolute terms the annual incidence of sale or mortgage per person is much higher for females than for males. Clearly both these forms of evidence bring out different aspects of the female plight: qualitative evidence is about the intensity of the plight and quantitative evidence is about the inescapability of this plight.

While psychological problems and camp facilities are the third most important issue identified in Figure 4, the fourth most important issue of education and safety of children seems to present with more gender contrast. More mothers in the sample reported concerns about their children than did fathers. To quote the mother of Household 46: ‘I do not like the students from the host community calling my daughter a “refugee girl”. I can see that it is affecting her education.’ To quote the mother of Household 1: ‘Our children are subjected to inferior status at schools. They are always given seating in back rows.’ These highlight a problem that schoolgoing IDP children tolerated for months after their initial displacement. Tensions such as these which arise out of the competition between host communities and displacees have been documented before (Brun 2003; de Alwis 2004).

The next problem identified by the IDPs is to do with financial difficulties. As per Figure 4 financial difficulties are the only issue about which men are significantly more concerned than women. The relief aid and other handouts are the government and NGO sponsored solution for this, which is grossly inadequate. This is not to say that the assistance did not meet the standards set by the Sphere Project (2010); in fact our calculations showed that the standards are met in the case of most households surveyed here. Instead, what this means is that the financial demands on the meagre resources of the IDPs cannot be met with their post-displacement livelihood strategies. For example the father of Household 3 lamented that: ‘As a large scale farmer I earned much back in Sampur. Since business was good I borrowed Rs.200,000 and invested that amount in my farm. Now I earn nothing and do not see how I can repay the loan. Now my family totally depends on my wife’s salary.’

This evidence also brings out interesting gender nuances when evaluated alongside quantitative evidence in the previous section. The qualitative

evidence suggests that a higher proportion of men worried about financial difficulties than did women. But quantitative evidence made clear that male headed households were doing much better than female headed households in terms of financial difficulties. Remember that this relative wellbeing of male headed households was weakly attributed to relative wellbeing of men over women. Thus this evidence suggests a situation where men were earning more but were surprisingly worrying more about finances. Clearly either there is a disparity between the qualitative and quantitative evidence or they are describing the financial problems from different angles. We believe the latter to be true: while the quantitative evidence refers to male capacity to generate income under the constraints imposed by displacement, which is a microeconomic and livelihoods related angle, the qualitative evidence refers to their frustration at their inability to fulfil gendered expectations. Both these angles are critical from a policy perspective, which speaks in favour of the mixed method used here.

Death and injury to family is of least concern in Figure 4. This may be because conflict related casualties within the populations we sampled from were relatively low.¹⁰ The majority of the villagers in Sampur had been able to flee their homes in time to avoid casualties.

Policy Recommendations and Concluding Remarks

This article looked at the CID experiences of the people of Sampur, Sri Lanka, through a gender lens. It reveals socio-economic, even cultural, concerns that the displaced women encountered which the men did not. The article also documents with some analysis the various coping strategies that the IDPs from Sampur used to cope with the impoverishment that set in during the first year of their displacement. The coping strategies that surfaced in this research were broadly of two forms: (1) sale of assets, and (2) accessing income. Both had clear gender implications.

In the case of sale of assets, the first form of coping, the issues evolved mainly around the fact that gold jewellery belonging to females was the most liquid, if not the only available, asset in the possession of the IDPs. Its liquidation, though extremely effective in ameliorating the financial pressure of displacement, is a loss primarily to the females. It was clear that mortgaging was the preferred mechanism to liquidate gold jewellery, but not for all. Mortgaging is preferred because the jewellery had symbolic value that perhaps surpasses its financial value, especially to the females. Downward social mobility and loss of inter-generational asset transfers are other problems faced by females when their gold jewellery had to be sold. These longer term implications that go beyond the immediate short-term impoverishment are captured in this article. It also traces the implications for women of losing other assets such as the home, land, and even household utensils.

Accessing income, the second form of coping, also poses several challenges to the IDP women that the men do not encounter. The foremost among them are the cultural norms that strengthen patriarchy and limit women to the gendered sphere of home. Also the demands of women's unpaid work increased after the displacement because it became more time-consuming without much needed utensils. Even if they find time away from unpaid work, the IDP camps provide limited markets for their paid work. This we had identified was as a result of lack of demand, and market disruptions that accompany displacement in general and CID in particular.

What we learn here about the gendered nature of the CID problem, in most cases, can be generalized into all IDP situations. These generalized findings can be mapped onto policy recommendations directed towards ameliorating IDP suffering. Though meeting Sphere standards via humanitarian interventions is critical, the present work highlights the importance of helping IDPs find work and earn their way out of impoverishment. In that regard market facilitation for the IDPs has emerged as critically important. Such facilitation has to be gender sensitive, as the market problems are clearly gendered. Another policy implication that arises from this work is the significance of presenting programmes that target replenishing of assets lost. For example, it is important to design and implement well thought out measures to bring the gold back home. It is important to shift the burden of financing the displacement from gold to other assets or to other forms of debt.

Finally the article demonstrates the use of mixed methods in conflict-affected areas. While there was ostensibly conflicting evidence emanating from quantitative and qualitative data, the resolutions of these led to a richer understanding of the issues that afflict the displaced. It was evident that the mixed approach offered noteworthy advantages over alternative approaches restricted to either quantitative or qualitative methods.

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family who made us feel welcome in their home in Hamilton. The usual caveat applies.

1. GSs are the lowest level (at the village level) of regional administration in Sri Lanka. Several GSs together make up a DSD, which is the next highest level of regional administration, followed by the district secretariat which comprises several DS divisions. The GS divisions from which the people were displaced were: Pallikudiyiruppu (6), Nalloor (2), Paddalipuram (2), Sampur East (1), Sampur West (1), Kooniththeevu (2), Navaradnapuram (2), Kaddaiparichchan South (4), Chenaiyoor (1), Kaddaiparichchan North (2) and Kadatkaraiichchenai (3). (The number of villages in each GS division is given in parenthesis.)
2. No significant differences were observed between summary statistics calculated for these two groups. These results are available on request.
3. The welfare centres in alphabetical order are: Iyankei, Kalliyankadu, Kokkuvil, Kurukkalmadam, Mavadvempu, Navatkeni, Palameenmadu, Savukkadi, Sebastian, Sinhala Mahavidyalayam, Sinnaoorani, Valaichchenai, and Zahira (see Muggah 2008: Map 5.4).
4. Though theoretically the IDPs can appeal to borrowing and financial help from relatives and friends in future, we strongly believe that these sources can be less relied upon when the financial credibility of the IDPs declines further. Such impoverishment risks may be categorized as a 'social disarticulation' risk (Cernea 1997).
5. There are other households in our sample that used similar resources to send their sons to the Middle East.
6. In contrast the wife's brother is a government schoolteacher with an official identity card, and therefore sees fewer risks and has adequate stable income.
7. Only four households out of the sample of 76 had females who were working in salaried/formal employment.
8. In exceptional cases, families with wealth to spare will also allocate some of the assets to male children.
9. *Pottu* is an auspicious ornamental mark (dot) worn by Hindu girls and women on their forehead between the eyes. However, *kumkumam*—a red powder made from turmeric or saffron—is used for the *pottu* only by married women. According to Tamil culture, *kodi*, a thick gold chain, is used to tie the *thali*, a thick gold pendant, around the bride's neck. The *thali* is tied by the bridegroom on the bride at the wedding and it is worn by the woman throughout their wedded life. It is taken off only after the death of the husband. The *thali* can be tied using either a *kodi* or a thinner gold chain or a yellow thread. Using a *kodi* signifies that a woman is of a wealthy background.
10. These casualties include the dead (31 = 17 civilians + 14 combatants), the injured (8 = 5 civilians + 3 combatants) and the missing (9 = 6 civilians + 3 combatants). This yields a total casualty figure for Sampur of $48/2934 = 1.6$ per cent.

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