The Other Side Of Formal Employment: Working Women Who Have Returned To Their Communities And Villages In Sri Lanka

FINAL RESEARCH REPORT

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Executive Summary

Background

Associate Professor Peter Hancock has devoted years of research to exploring gender inequality in developing countries. Each year in Sri Lanka, women move far away from their home villages and towns – becoming isolated and sometimes subject to abuse in Export Processing Zones (EPZs). In Sri Lanka, female factory employment has long been viewed as undesirable and as going against social norms in a way that is detrimental to their character and traditional role in the family home. Despite this, it has been well established that access to paid work increases an individual's economic capital, with earning power directly linked to female empowerment.

In recent years, Peter has turned his focus away from 'money' and towards the 'social capital' generated from the time women spend in formal employment. Associate Professor Hancock's previous research with Australian Aid (AusAID) showed that in Sri Lanka, female factory workers benefited far more than simply earning a wage. While working in factory-based employment, they experienced an increase in confidence, felt more accepted by family and their greater communities and were able to create the foundations for a 'better life' outside of this work (see Hancock, Middleton, Moore, & Edirisinghe, 2011a; 2011b, for further details).

However, there remain clear gaps in knowledge regarding their post-employment experiences and achievements. Therefore, the main aim of Peter's most recent AusAID grant has been to ascertain whether women retain their social capital upon returning home from Sri Lanka's manufacturing industry and if so, what form such empowerment takes. In collaboration with Edith Cowan University (ECU) in Australia and the Centre for Women's Research (CENWOR) in Sri Lanka, we conducted over 2000 surveys and follow-up in-depth interviews, as well as focus groups, to capture the voices of this 'hidden' population and further convey the importance of formal employment in ensuring female empowerment in developing countries.

Key Findings

Encouragingly, our original research found a positive picture of life after formal employment for women in Sri Lanka overall. These working women, who have since returned to their communities and villages, believed they were socially and financially better off than others who had not yet taken the opportunity to work in the nation's manufacturing industry. In fact, around half of our sample continued to work in some capacity. Locals appeared motivated by these working women, many of whom self-identified as the main breadwinner, with control over family decisions or fiscal outcomes and even owning or co-owning their own property. Women expressed satisfaction in the knowledge they were no longer reliant on males and viewed as a burden to family or others in the community, but instead were perceived as more equal.

Clearly, these female former factory workers felt empowered from their time in formal employment and continued to build on foundations of personal, familial and community capacity. However, in a rapidly modernising Sri Lanka, there remain contradictions as to what is expected of such women. Many felt welcomed by their families and neighbours only so long as they continued to earn an income and contribute financially.

Despite this, it was also expected that they maintain their traditional family responsibilities, so they often only felt self-worth or pride if they were able to balance cultural roles as a mother and wife with economic duties. There is a clear dichotomous relationship between these women's continued economic engagement and social participation, with many respondents feeling unable to simultaneously retain paid employment and maintain connections to traditional cultural or community activities. The voices of this hidden population suggest that any movement towards gender equality may not be simply a case of creating modern employment opportunities from the top down, but rather, allowing for greater self-determination and exploring what empowerment means for individuals from the bottom up.

Our data further shows that formal education has a major impact on the experiences of working women. Significant positive statistical associations were found between respondents' level of schooling and various outcomes, both during and after their time in formal employment. For instance, women with higher education levels were more successful in obtaining the more highly skilled factory jobs. The skills they gained while in formal employment remained useful in home and community life and they were often recognised as leaders in cultural and community development activities. Education was further associated with economic security, linked to the successful receipt of the Employees' Provident Fund (EPF[1]), Employees' Trust Fund (ETF[2]) and Gratuity[3] pensions and with entrepreneurial pursuits, with those with higher levels of education more likely to own businesses or agricultural land. A strong educational foundation also appeared to facilitate the building of social capital, wherein women with better schooling felt more accepted by family and had greater community-level decision-making power. The women themselves recognised the importance of education, feeling a sense of pride in their ability to pay for others' education, which would allow their children or siblings to experience a better future. Governments and international development organisations must continue to make girls' education a key policy priority in wider female empowerment strategies.

Educational campaigns and promotion of services across rural and remote regions will be important in ensuring more equal access as part of a sustainable Sri Lanka. In particular, our data indicates a clear dearth in interest, awareness and understanding of several formal processes; specifically, rural women appeared to have fewer financial options or knowledge about organised banking and are less likely to allocate earnings or savings to institutions or take out loans. A substantial number of women reported experiencing issues in accessing their pension funds, mainly due to a lack of time or ability to navigate such procedures, compounded by unfair employer decisions or factory closures. Moreover, there was a distinct minority of women who engaged in political matters, with the bulk of individuals disinterested in participating beyond acting on their right to vote – frequently citing either distrust of the government or a dislike of individual politicians. This finding was

[1] The EPF is available to workers while employed, it is a private-sector social security scheme (Employees' Provident Fund, n.d.; Salary.lk, 2015b).
[2] The ETF is a private-sector 'retirement benefit', it is accessible at any age after leaving formal employment and administered by the Employees' Trust Fund Board (Employees' Trust Fund Board, 2009; Salary.lk, 2015b).
[3] A Gratuity is a private-sector benefit for staff that remain employed with a single employer for at least five years (Salary.lk, 2015b).

potentially interrelated with statistical data showing only a small number of women participating more in community activities upon returning to homes or villages and even fewer holding greater decision-making power in their communities. Therefore, the development of more female-friendly services and policies may benefit the continued empowerment of Sri Lanka's working women by facilitating greater financial security and building on existing social resources. This would encourage greater societal and political participation, while ensuring women's equal inclusion and representation in local or national concerns as part of a modernising Sri Lanka.

Congruous with our prior research into the plans and achievements of female factory workers (see Hancock et al., 2011a; 2011b), we found that working women experience both empowerment and disempowerment following formal employment. Although not a direct follow-up study *per se*, this new research is the 'spiritual successor' to our previous investigations into the lives of women employed in Sri Lanka's EPZs. Those who have returned to their communities and villages appear to have built on the foundations set while in the manufacturing industry and appear to live better lives overall.

Main Areas of Empowerment

- Women previously engaged in formal employment viewed themselves as economically stronger, with a higher social standing than women of the same generation who had not yet worked in the manufacturing sector.
    - Almost half of the women had retained or re-entered employment after leaving factory work, with the majority working in formal employment or self-employed.
    - Some owned housing, agricultural land and businesses, with a substantial number reporting sole ownership.
- A near-consensus of women felt more self-confident as a result of having worked in the formal manufacturing industry and that they had brought back skills and knowledge from formal employment that remained useful.
    - Women appeared to adopt leadership positions in terms of making household decisions and being involved in matters related to familial or community wellbeing, such as education.
    - They applied technical and managerial skills to current work contexts, including family businesses.
- A clear majority of women reported feeling more accepted by their families and that they wielded more decision-making power in the family.
    - Indeed, women frequently self-classified as the main breadwinner and were consulted by and sometimes involved in an equal partnership with, male spouses.
    - Respondents believed women's engagement in formal employment to be increasingly viewed as normal in Sri Lanka.
- A statistically small number experienced negative social attitudes when they first returned home to their communities or villages.

- Most women felt more accepted in their community; only a minority felt humiliated in public, in their communities or by greater society while employed in the manufacturing industry.
- In fact, it was common for others to seek their input in community matters, to inquire about ways to enter factory work and to show an interest in their experiences (lifestyles).

However, it is also clear they continue to face a myriad of barriers and these positive outcomes are by no means universal among this cohort of Sri Lankan working women, with many influencing contextual factors, as well as several objective–subjective dimensions.

Main Areas of Disempowerment

- Data indicated that in Sri Lankan communities and villages, the accumulation of financial capital by women and the expectation that they would continuously transfer such funds into (collective) social capital was related to feelings of both pride and concern simultaneously.
    - The ability to finance family members or financially support their communities was inextricably linked to individuals' feelings of acceptance, respect and control; conversely, many women said that they lost social networks and influence on losing their earnings or savings, leading individuals to experience a sense of despondency, isolation and inadequacy.
- Few women participated more in community activities than they had prior to working or leaving employment, with a very small proportion confirming that they now had greater decision-making power in their communities.
    - This dearth in social engagement was linked to poor work–life balance, with home life (care or domestic responsibilities) and paid employment taking priority.
    - Indeed, some women experienced loneliness and negative affect when they were no longer connected with their work-based communities on returning to their home communities and experienced further marginalisation as a result of (potentially unrelated) personal, work or societal conflicts.
- Similarly, on returning to their homes or villages, almost none of the women participated more than previously in political activities.
    - Almost all respondents showed a distinct disinterest and (or) dislike for politics or politicians specifically.
- As part of an increasingly more modern Sri Lanka, a poor education and/or rural location were particularly problematic in terms of women's universal access to certain formal financial services; this has potential negative impacts on their full economic participation and independence.
    - Greater educational attainment was positively linked with several economic achievements, such as accessing pensions and loans activity, indicating that more highly educated women may be more aware of their rights and the formal procedures involved in receiving services.

- Rural women may have fewer financial options or be unable to navigate organised banking systems and meet stringent criteria. They were less likely to use earnings to save in formal institutions or take out loans.
- A substantial number of women, regardless of situation, also experienced issues in accessing their EPF, ETF and Gratuity benefits, citing a lack of time or knowledge about such procedures, with some adversely impacted by employer actions or economic downturn.

Regardless of these negative aspects, it is apparent that female economic engagement in formal employment has led to many positive short and long-term achievements overall. As such, their continued socio-economic and civic participation is essential to ensuring women's greater inclusiveness at local, national and global levels; with greater gender equality also linked to social, financial and political sustainability.

Recommendations

United Nations (UN) Women (2016) has long argued that women's empowerment is central to achieving the recently proposed *Sustainable Development Goals*, specifically, ***SDG 5: Gender equality and empowerment of all women and girls***. Our current research has particular policy implications for *SDG 5*. Consequently, we have attempted to frame recommendations from our study within the context of this global goal, thereby adding contextually relevant and empirical dimensions to the development and implementation of future measures aimed at gender equality in Sri Lanka, other similar developing countries and the world in general.

A) Finding/Recommendation

SDG 5 seeks to end discrimination and exploitation against all women and girls. Encouragingly, our statistical data indicated that very few among our cohort of working women experienced public humiliation while engaged in formal employment, nor were many exposed to negative social attitudes on their return to their homes or villages. Our qualitative and observational data confirmed that this was inextricably linked to the fact that these women were recognised, by family and by peers in the community, for their financial and care-related contributions to family and village life.

Overall, such trends depicted a positive image and indicated that Sri Lankan opinion may be shifting with regard to the perceived place of women and their value to the economy. However, it should be noted that some among our cohort of working women continued to feel a lack of respect from family, their communities and society as a whole. This suggests that educational campaigns aimed at both promoting the success stories and benefits of female employment and reducing sexism and gender discrimination will remain of great importance in continuing to change public perceptions of working women in Sri Lanka as part of larger gender development frameworks.

B) Finding/Recommendation

SDG 5 seeks to build infrastructure and social protection policies to promote shared responsibility within the household and the family as nationally appropriate. Linked to this is recognising and valuing unpaid care and domestic work through the provision of public

services. A clear barrier to respondents' full socio-economic engagement, autonomy and empowerment on returning to homes or villages was an inability to balance paid work, unpaid (private) work and local community or cultural responsibilities.

This is of salience to the Sri Lankan context, given the importance of family and culture to women's identities. More positively, despite the patriarchal systems still inherent in Sri Lankan society, around half of our sample was not only still engaged in economic activities on returning home, but many self-classified as the primary breadwinner. They expressed greater autonomy at home, in terms of household decisions and control over children's education or wellbeing, as well as in their communities; with such power argued to be a direct result of their ability to continue earning and saving.

There have been shifts in the division of labour and societal structure; women have adopted a more central role, not just in terms of the traditional emotional or organisational support, but in managerial and leadership roles and even as financiers. Such trends and success stories need to be better promoted in order to create greater societal awareness among both women and men about the long-term benefits of female participation in formal employment. Indeed, our cohort of working women appeared to act as role models for other females. Arguably, it will be necessary to develop and implement social policies that foster greater flexibility between women's public and private work as part of a greater gender development strategy; thereby eliciting institutional change in workplaces and individuals' home settings and supporting the cultural shifts that our data suggest is occurring in Sri Lankan families and across regional communities.

C) Findings/Recommendation

SDG 5 seeks to ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life. Our study confirmed findings from our prior research that while working in Sri Lanka's manufacturing industry, women began building a strong foundation of economic and social capital; a foundation that many working women continued to build on after returning to their communities or villages. Most among our sample continuously used regular income (and savings) to meet short-term goals aimed at improving their personal situations – purchasing necessities such as daily living expenses and household items, investing in their future financial security through both informal savings schemes (purchasing jewellery) and more formal savings mechanisms (a fixed deposit in a bank) and even securing their own dowries, many having left formal employment to marry and start a family.

This was a sign of increased social stability and adherence to Sri Lanka's traditional socio-cultural roles, with women feeling pride in motherhood and their ability to care for family. Indeed, both during and after formal employment, women targeted earnings towards familial living expenses, not only pooling money to buy a family home, but procuring household items for others. They also focused on improving the quality of life and life status of family members, paying for parents' medical costs, their (younger) siblings' and children's education and even family leisure time. In addition to this more extrinsic focus, they also maintained their own wellbeing, using earnings (savings) for personal health care and leisure activities.

The benefits of formal employment went beyond economic security and were most clearly reflected in an increased social status and level of engagement on returning home. Work experiences often led women to adopt leadership positions, taking charge in local cultural activities or facilitating (quasi) governmental community development. This reduced poverty and disadvantage in their local area and the women were effectively part of a movement towards building the capacity of Sri Lanka's rural regions. Moreover, female employment was also viewed as an increasingly normal part of the Sri Lankan society and economy. Overall, most female, former factory workers believed themselves to be better off than other Sri Lankan women yet to engage in formal employment.

Given the above trends, experiences and outcomes, we argue that female economic engagement in formal employment is unequivocally related to facilitating women's participation. Despite such positive outcomes, perhaps ironically, a 'lack of time' posed the most common barrier to their full participation in village life, with paid work and family commitments taking priority. Further to this, women sometimes expressed feelings of isolation and depression, disconnected from their former peers and work colleagues. Women also lacked either an awareness or interest in civic processes – even though many were, in reality, involved in grass roots initiatives aimed at reducing regional disparity; simply disliking politics and generally distrustful of politicians. Programmes aimed at building flexible work and supportive home environments, emotional health and community support services for women transitioning out of employment and back to home life and increased efforts by the Sri Lankan government to appear more transparent and approachable, especially to its female citizenry, will be of significant importance in bridging gaps in women's full socio-political participation and ensuring their continued personal wellbeing.

D) Findings/Recommendation

SDG 5 seeks to undertake reforms to give women equal rights to economic resources, including access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws. Encouragingly, in terms of their use of earnings and savings, many women opened personal savings or fixed deposit accounts with banks, bought land and set up economic ventures, obtained dowries and purchased jewellery as an investment – many are the sole owners of homes, agricultural land and businesses. Overall, our data showed that working women continued to experience a high level of economic independence as a result of their time in formal employment, further espousing the short and long-term benefits of female labour force engagement.

In cases where there was joint ownership of property, it was apparent they were still predominantly reliant on male spouses, rather than other family members such as parents, siblings or children. However, qualitative findings revealed that in regard to making financial decisions, family and community members valued their perspectives and their relationships with husbands were often described as 'equal partnerships'. Despite this, their sustained autonomy of choice was often predicated on their ability to continue earning an income and therefore, be viewed as contributing resources of tangible worth.

There appeared to be additional barriers to full economic participation among women representing our rural sub-sample. Overall, they reported a lower current average monthly income than their urban counterparts, invested a smaller proportion of earnings (savings) in

banks and appeared less likely to take out loans. Qualitative and observational data suggested that a lack of time, or ability to navigate bureaucratic procedures and meet stringent criteria, posed potential further issues to all women, with literature indicating that rural populations are further disadvantaged by these formal systems.

Therefore, as part of a greater gender development strategy, female-friendly financial services and assistance will be essential to women's continued socio-economic engagement and independence, particularly among rural populations. This may involve incorporating the principles of 'good faith' evident in informal savings schemes, coupled with efforts to minimise the stringent requirements of more formal banking mechanisms. Therefore, the promotion of micro-finance initiatives that are currently being integrated into Sri Lanka's financial systems warrants further investigation.

E) Finding/Recommendation

SDG 5 seeks to adopt and strengthen 'sound' policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels. Essentially, our study provides a 'snap shot' of women's life after leaving formal employment in Sri Lanka. This was achieved through a mix of collecting primary quantitative, qualitative and observational data and collating seminal academic, grey and popular literary sources as secondary data. This evidence-based foundation, coupled with respondents' stories of socio-economic outcomes and achievements, will be invaluable for the contextualisation and realisation of local, national and global gender development strategies. However, perhaps most revealing were the observations made by our female research assistants (RAs). Indeed, their field notes offered a more objective interpretation of these working women's subjective experiences. Our research offers insight into Sri Lanka's population of working women, both while employed in factory work and after returning to their homes, communities and villages and conveys the importance of female economic engagement to the empowerment of individuals, families, communities and society as a whole.

We believe that further, rigorous social research is essential to developing polices and enforceable legislation for the promotion of gender quality and female empowerment. Moreover, future studies, whether on manufacturing industries or gender equality generally, should include local women in the data collection and analysis processes; thereby ensuring an accurate and contextual understanding of gender equality issues and women's empowerment, particularly in developing countries. This will provide cross-cutting, empirical and contextually relevant evidence to inform multi-faceted gender development strategies in the future; rather than remain reliant on macro-positivistic measurements and frameworks (such as gender mainstreaming) that may in fact perpetuate patriarchy (see Adusei-Asante, Hancock & Soares Oliveira, 2015; Hancock et al., 2011a; 2011b; Hancock, Parker, Middleton, Moore, & Edirisinghe, 2011c). We also maintain that with regard to our use of local, female RAs, their involvement was not only essential to enhancing our conceptual understanding of the women sampled and our data, it also allowed for the RAs to develop research-related skills and gain personal and societal-level knowledge that might prove essential for their own empowerment.

1.0 Introduction

There are 62 million more males than women globally (United Nations [UN], 2015e). Not only are there fewer women, female populations remain largely underrepresented across multiple socio-political spheres, especially in terms of their economic engagement. Historically, the conceptualisation of such societal concerns has been restricted to individual communities and managed within the context of single countries (Eiten & Zinn, 2009). However, the rise of global capitalism has compounded social disadvantage related to the social construct of gender. Further, global corporations have had adverse impacts on the socio-economic status of certain disadvantaged groups, including women and girls and the already limited power they hold (Eiten & Zinn, 2009). The developing nation of Sri Lanka has not been immune from this process and has undergone a rapid process of modernisation, experiencing structural socio-economic and political changes over the past decades (Daskon & McGregor, 2012).

Sri Lanka's *Sunday Observer* outlined several current socio-economic, political and cultural concerns revolving around the country's need to reduce 'disorder' at the individual familial level, limit intra-societal conflict and continue collaborating at the global level (Rajapaska, 2013). Such issues have resulted in a movement away from 'social welfare', to building on grass roots financial security and sustainability (Daskon & McGregor, 2012). It is widely agreed that engagement in formal employment not only increases women's economic capital but can also reduce gender inequality. In particular, regular income has been linked with women's empowerment in developing nations such as Sri Lanka. Indeed, previous studies have found that while employed in Sri Lanka's manufacturing industry, female factory workers experienced greater confidence, felt more accepted among family and even gained respect from communities (Hancock et al., 2011a; 2011b). Through the accumulation of this economic and social capital, they essentially created the foundations for a better life for themselves and others.

However, there has been minimal research into the lives of working women on the 'other side' of formal employment and whether the plans of this hidden population have become a reality. Over three years, we surveyed more than 2000 Sri Lankan female, former factory workers, conducted four additional in-depth interviews and ran 14 focus groups with individuals, their families and other key informants. Although it should be stated that this study is not a direct follow-up to our previous research into EPZ workers (Hancock et al., 2011a; 2011b), using wider sampling frames and additional data collection strategies, it is reasonable to assume that by focusing on the manufacturing industry in general, the plans, beliefs and achievements of EPZ workers would also be well represented. The aim has been to ascertain the extent to which the foundations established by working women from Sri Lanka's factory worker cohort have been built on and identify what, if any, socio-economic achievements or positive outcomes have been experienced after leaving formal employment and returning home to communities and villages.

Ultimately, our research is focused on exploring the extent to which the improved financial positions and gains in social empowerment were retained among working women once they left formal employment and returned to community or village life. Based on the gaps identified above and emerging avenues of inquiry, the following broad research questions informed and framed our study:

- To what extent have women from Sri Lanka's manufacturing industry been able to convert economic capital into social capital when they leave formal employment and return home?
- How have these working women experienced empowerment and disempowerment *vis-à-vis* social and cultural-political forces when they return to their communities?
- Are there implications from the research that are important for aid agencies in terms of the development and delivery of policies and programmes aimed at women's employment, micro-finance and empowerment?

Arguably, ensuring universal wellbeing, addressing problems relating to educational attainment and fostering greater inclusiveness with regard to community participation, civic roles and paid employment for both men and women requires a multi-faceted solution.

Moreover, existing gender development strategies often ignore important social components such as the 'norms, values and attitudes' that individuals, their countries and the world generally prescribe to (Jutting, Morrison, Dayton-Johnson, & Drechsler, 2008, p. 67). These components may be more defining than legislative frameworks and rights aimed at women or towards reducing gender disparity (Jutting et al., 2008). Specifically, in relation to Sri Lanka's female, former factory worker cohort, its cultural context and national and international policy development, we seek to answer the following questions:

- Do former factory workers continue to engage economically and are they participating more socially or politically?
- Do they feel more accepted by their family and communities; how are they perceived by others or society in general?
- How do they use their accrued economic capital to improve personal or familial wellbeing, social capital or community capacity?
- What individual, familial, community or socio-political and financial barriers do they face and what are these main areas of disempowerment?
- To what extent are individual women, or female engagement in formal employment in general, viewed as part of the solution; are they acting as agents of change, involved in changing perceptions?
- In what ways could Australian Aid (AusAID) and The Department of Foreign Affairs and Trade (DFAT) reconceptualise women's socio-economic empowerment?
- What policy implications does such locally based research have for national and international gender development strategies, such as the creation of regional female-friendly financial services and the conceptualisation and implementation of the UN *Sustainable Development Goals* (SDGs) in Sri Lanka?

2.0 Literature Review

2.1 Global Development Goals and Sri Lanka

The UN launched the *Millennium Development Goals* (MDGs) in the year 2000, with the aim of galvanising 189 member states and some 22 international organisations to achieve global equality across several cross-cutting issues (see Table 1).

Table 1
Millennium Development Goals

Goal 1. Eradicate extreme poverty and hunger
Goal 2. Achieve universal primary education
Goal 3. Promote gender equality and empower women
Goal 4. Reduce child mortality
Goal 5. Improve maternal health
Goal 6. Combat HIV/AIDS, malaria and other diseases
Goal 7. Ensure environmental sustainability
Goal 8. Develop a global partnership for development

Source: UN, 2015h; United Nations Development Programme [UNDP], 2003.

Since 2000, considerable, albeit 'uneven', progress has been made across these MDGs and other gender-related issues (UN, 2015h). Encouragingly, "medical and technological improvements … have extended the lives of both men and women; with the average life expectancy currently at 72 and 68 years of age, respectively" (UN, 2015b, n.p.). However, diminished physiological wellbeing among (young) women has been linked to poor availability of medical services, compounded by a lack of awareness about many preventable health-related concerns, largely attributable to a dearth in access to information and education among these women (UN, 2015b). Moreover, certain diseases (disorders) have a 'gendered' or cultural component, only adversely affecting females depending on their contextual situation and individual behaviours.

Female academic engagement has been increasing. Girls now have almost universal access to primary school education worldwide; however, equal access to secondary and tertiary levels of education remains more varied, with attendance at high school or higher education institutions generally lower for girls and women (UN, 2015a). Global trends suggest that marriage and divorce rates, as well as the types of family units and relationships, have shifted over the last 20 years (UN, 2015e). Global fertility rates have also declined, from an average of three children per female in the early-to-mid-1990s, to 2.5 children per woman between 2010 and 2015. This shift in family structure has been largely attributed to higher education engagement rates for both sexes, with individuals delaying their entry into the workforce.

Despite gradual increases in overall gender parity around the world, "inequality … tends to be severe and highly visible" in terms of women attaining decision-making power within both public and private institutions (UN, 2015g, n.p.). For example, while universities are largely overrepresented in female students, there are far fewer women in specific

disciplines, including science and engineering. Women are also underrepresented in post-graduate degrees and research roles (UN, 2015a). Furthermore, although the number of female governmental heads of state has increased slightly (from 12 to 19) over the past 20 years, less than 20% of ministers are female, women represent only one-fifth of lower-level parliamentarians and there is a minority of women in higher-level public sector employment, including diplomatic posts (UN, 2015g). This lack of female representation in civic spheres is linked to pervasive, socio-cultural gender norms, which lead to female parliamentarians being assigned 'feminised' ministerial portfolios, such as the social services. It truncates the small cohort of women considered 'eligible' to represent the polity and leads to a dearth in opportunities for females to become political (party and country) leaders (UN, 2015g).

In general terms however, globally, women have gradually become increasingly independent in terms of their overall workforce participation, financial security and associations with collective worker advocacy groups (UN, 2015e). Despite this, women continue to earn disproportionately less than men across all fields of employment (UN, 2015j). In fact, while over three-quarters of working age males are engaged in paid employment, only half of all working age women are currently employed (UN, 2015j). This low level of female labour force participation is particularly salient among younger cohorts and is more significant in developing regions such as South Asia. However, as alluded to above, this trend may be inversely related to higher education rates (and remaining longer in schooling) among younger cohorts of women and is somewhat encouraging, in terms of ensuring their perceived viability by employers and thus, long-term socio-economic security (UN, 2015j).

As may be inferred from the statistics above, women generally still undertake most unpaid care-related duties, particularly of ageing (male) family members. It should be noted, however, that the traditional gendered disparities in terms of the division of domestic care responsibilities have begun to decline (UN, 2015j). Despite this, female labour force participants work comparatively longer hours than their male contemporaries, in terms of their combined paid and unpaid contributions (UN, 2015b). In fact, the UN (2015j, n.p.) reported that "women are more likely than men to be unemployed or to be contributing family workers" and therefore, have no wage, with this inequity particularly evident in South Asia.

Historically, females have been largely financially dependent on their male spouses (UN, 2015f). Such unequal access to personal monetary resources remains universally pervasive due to traditional, gendered labour divisions and related, punitive legislative barriers in many nations, which serve to truncate female rights to ownership – "in developing countries, statutory and customary laws continue to restrict women's access to land and other assets" and this is compounded by limited "control over household economic resources" (UN, 2015f, n.p.; 2015j). Recent figures have revealed that one-third of all women in developing nations have no autonomy with regard to major house-related spending and that approximately one-tenth of this global cohort are not consulted with regard to how their personal earnings (savings) will be used (UN, 2015f).

Female workforce participants are simultaneously empowered and disempowered by their engagement in non-traditional employment – encompassing contributing family workers and those in part-time positions (UN, 2015j). Workplace flexibility fosters greater work–life

balance; however, women not employed in full-time positions have reported a lack of access to parental leave, despite legal frameworks being in place, with a lack of female-friendly vocational training also evident. There are also fewer opportunities for upward career mobility and to engage in higher-skilled (and therefore higher-paying) work (UN, 2015j). The UN (2015g) argued that the glass ceiling remains particularly prevalent in the corporate sphere; although approximately 50% of nations reported women accounted for more than 30% of managerial roles, overall, there are significantly fewer female managers or executive board members (UN, 2015g).

At the time of writing, Sri Lanka's *Final Country MDG Report* was yet to be released; however, *Interim Reports* showed progress to be promising. Indeed, Sri Lanka had achieved 13 of its 27 indicators; it was 'on track' to achieve 12 other targets; and only 'off track' for MDGs 1 and 6, relating to combating poverty and disease at the national level (Commonwealth Foundation, 2015; Nanayakkara, 2016; UN, 2015c). While national poverty levels in Sri Lanka have decreased substantially to 7%, income and regional inequality remains pervasive, with women continuing to experience a disproportionate degree of economic and social disparity. Rural areas, such as the Monaragala and Mullaitivu districts, actually reported an increase in poverty over this time, up by almost one-fifth. Therefore, further opportunities to minimise gaps and maximise opportunities for socio-economic advancement, *via* employment and social protection schemes specifically targeted at women and other vulnerable groups, should be pursued (Nanayakkara, 2016; UN, 2015c).

Encouragingly, in line with the global trends noted above, Sri Lanka has been successful in bridging historical gaps between males and females across primary, secondary and tertiary schooling. Sri Lanka is performing much better than its neighbours in this regard—the number of uneducated school-age girls is disproportionately high in South Asia (UN, 2015a). However, such recent advances in gender equality are not universal—"women are … significantly underrepresented in decision-making positions such as legislators, senior officials and managers" (UN, 2015j, n.p.). Out of 153 countries, Sri Lanka currently ranks 140 in terms of female parliamentary representation – with females comprising under 10% of government, it is one of the lowest globally, let alone in South Asia (Nanayakkara, 2016; Nandy, 2015; UN, 2015c; 2015h). Continuing to improve the quality of Sri Lanka's education systems, as well as electoral reforms and related affirmative-action policies targeted at females, will be essential to meet the recently implemented *Sustainable Development Goals* (SDGs).

Last year marked the end of the MDGs, which have been superseded and expanded by the SDGs. The SDGs encompass 17 goals and 169 targets, to be achieved by 2030. These new global goals cover economic development, social inclusion and environmental sustainability (Nanayakkara, 2016; UN, 2015h; 2015i; UN [UN] Women, 2016) and are encapsulated in following 'Five Ps': People, Planet, Prosperity, Peace and Partnership. Member states are expected to select SDG targets (see Table 2) that apply to their nation's contextual situations and to outline and implement monitoring and development strategies over the coming decades.

Table 2
Sustainable Development Goals

Goal 1. End poverty in all its forms everywhere
Goal 2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture
Goal 3. Ensure healthy lives and promote well-being for all at all ages
Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
Goal 5. Achieve gender equality and empower all women and girls
Goal 6. Ensure availability and sustainable management of water and sanitation for all
Goal 7. Ensure access to affordable, reliable, sustainable and modern energy for all
Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
Goal 9. Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation
Goal 10. Reduce inequality within and among countries
Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable
Goal 12. Ensure sustainable consumption and production patterns
Goal 13. Take urgent action to combat climate change and its impacts
Goal 14. Conserve and sustainably use the oceans, seas and marine resources for sustainable development
Goal 15. Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification and halt and reverse land degradation and halt biodiversity loss
Goal 16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels
Goal 17. Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development

Source: UN, 2015h; 2015i; UN, Women, 2016.

The SDGs have been criticised for being generic, incongruous with growth and unrealistic, in the sense that these 169 targets cannot be fully realised in such a short space of time. Moreover, unless well-developed mechanisms are established, implementation and monitoring may not be feasible for many developing countries, including Sri Lanka (Hazelton, 2015; Hickel, 2015; Jack, 2015; Nanayakkara, 2016).

It is widely acknowledged that the Sri Lankan government will require the cooperation of relevant stakeholders to reach these global goals; in addition, specific measures have been designed and recommended (Commonwealth Foundation, 2015; Nanayakkara, 2016; Ratnayake, 2016), aimed at successfully implementing and monitoring local SDGs:

- Establish an effective coordinating mechanism, as activities related to SDGs cut across many ministries, departments and a number of state agencies.
- Develop an effective awareness-raising programme, as the SDGs are still new to many people and too complex to be easily understood, mainly due to the cross-cutting issues between goals.
- Develop an efficient monitoring and evaluation mechanism and a proper plan for implementation.
- Develop infrastructure.
- Improve formal education and vocational training opportunities.
- Facilitate inclusive and sustainable economic growth.
- Provide opportunities for productive employment and 'decent' work for all Sri Lankans.

In addition to the suggestions above, in our view, rigorous research that provides relevant evidence will be critical for the development Sri Lanka's SDG policy and implementation frameworks. The UN (2015d) has argued:

> Relevant, reliable and timely gender statistics – cutting across traditional fields of statistics, including education, health and employment, as well as emerging ones, such as climate change – are essential to understanding the differences between women and men in a given society. Such information is critical to policy – and decision-makers and to advancing progress towards gender equality (n.p.).

In particular, our study provides insight into Sri Lanka's working women, both before and after leaving formal employment. Their stories of socio-economic achievement will prove invaluable for the contextualisation and realisation of ***SDG 5: Achieve gender equality and empower all women and girls*** in Sri Lanka.

2.2 Formal Economic Activity and the Sri Lankan Manufacturing Sector

Long-standing movements aimed at reducing poverty and, in particular, achieving gender equality remain pervasive worldwide. However, Sri Lanka's historical colonial and patriarchal structures, coupled with its increasingly export-oriented economic development, have long rendered the nation's socio-political and financial systems discriminatory towards females (Lynch, 2007; Thennakoon & Rajapaske, 2007). However, opportunities for micro-finance and more female-friendly organised banking services are emerging, in Sri Lanka and other developing countries.

Traditionally, Sri Lanka's informal savings initiatives have encompassed local money-lending operations and Cheetus[4]. More formal variants also emerging, such as the micro-finance schemes developed by the Sanasa Development Bank (SBD) ('Micro Finance More Popular', 2009), which encourage grass roots development and building of local communities through communal leadership and cooperation – particularly among women (fewer than 25% of SBD's micro-finance customers have been male) –

[4] Bari (1998), Fernando (1986a, 1986b) and Ratwatte (2012) defined Cheetus as one of many rotating savings and credit associations (ROSCAs). Cheetus are managed by local community members in Sri Lanka; periodic contributions are pooled into a central source of funds, with these informal savings shared between individuals.

with the goal of improving socio-economic opportunities ('Micro Finance More Popular', 2009).

Despite this, women are continually exposed to bias (Fletschner & Kenney, 2011; Fletschner & Mesbah, 2011; Hewlett, Marshall, & Sherbin, 2013; Pasricha, 2013)—formal institutions perceive women to be less attractive as clientele, with service delivery often not tailored towards their needs or expectations. They are also often unwilling to recognise forms of identification and credit history supplied by women (particularly rural women), who then fail to meet the increasingly stringent criteria for lending (Fletschner & Kenney, 2011; Fletschner & Mesbah, 2011; Hewlett et al., 2013; Pasricha, 2013).

In contrast, informal savings schemes are more culturally sensitive and tailored to suit individual members' socio-cultural contexts and financial needs (Fernando, 1986a, 1986b). Economic capital is frequently transferred into social capital, with informal savings used for future investments in marriage (dowries) or to safeguard against downturn—ensuring continued access to goods and services or the buying of jewellery used to improve personal standards of livings or that of the family (Fernando, 1986a, 1986b; Pasricha, 2013). In fact, Cheetus reflect the collective culture that typifies much of rural Sri Lanka, in that they facilitate mutually beneficial relationships (Fernando, 1986a, 1986b). Despite the nation's increasingly neo-liberal economic orientation and the emergence of formal banking opportunities, traditional, albeit informal, schemes represent cultural values such as 'good faith' that need to be better reflected in more 'modern' organised banking services, particularly across Sri Lanka's rural regions (Fernando, 1986a, 1986b; Ratwatte, 2012).

Although data clearly illustrate a growing desire among women to be part of a modernising Sri Lanka and gain greater control over finances, the societal perception that women are the 'keepers' of Sri Lankan culture has had the propensity of limiting their opportunities – and support – for equal engagement with men in terms of civic and labour force participation (Lynch, 2007; Thennakoon & Rajaraske, 2007). Past research has found that despite persistent barriers to female participation in Sri Lanka's formal employment sector – particularly given the negative public perceptions attached to factory-based employment – working women's experiences are often overwhelmingly positive (Gunawardana, 2014; Hancock et al., 2011a, 2011b; Heyzer, 1986; Lynch, 2007). Specifically, while engaged in the manufacturing industry, many women are:

- Exposed to vocational training. They develop technical skills and, through teamwork, improve interpersonal skills. Through exposure to formal procedures, women also acquire organisational and leadership skills.
- Able to build friendships and professional networks with co-workers. Female labour force participants may join worker advocacy groups and learn to express themselves collectively regarding the navigation or confrontation of institutional corporate processes.
- More accepted and respected by others. Although many factory workers only aim to remain employed for a short length of time, they frequently express a greater level of autonomy and control in their families, as well as local communities.

- Able to gain social experiences beyond their (often rural) homes and villages. This leads many to embrace a more urban lifestyle, which includes not only greater awareness of other (modern) cultures, but also involves becoming cognisant of daily life skills, such as bargaining, financial planning, risk management and awareness and ability to use household 'luxuries', such as whitegoods.
- Confident in setting and achieving short-term economic goals. Access to a regular income—often higher than their peers or family members—and the ability to save or take out loans using formal banking institutions coupled with investment in informal savings schemes (such as Cheetus or micro-finance, see Ratwatte, 2012; "Kiva Q and A", 2007) enables them to manage present and future concerns. This may encompass funnelling funds towards improving their social status, with earnings and savings used for marriage (dowries), the purchase of jewellery and house or land development. In line with their 'goals', the UN (2015e, n.p.) has noted that females are frequently married at a young age, particularly in comparison to their male contemporaries, with 'almost half of women aged 20 to 24 in Southern Asia … married before age 18'.
- More aware of their rights and responsibilities. While female factory workers often only intend to remain employed for no more than 10 years, they intentionally work for a minimum length of time in order to be eligible to access pension benefits, thereby cementing their long-term economic independence.

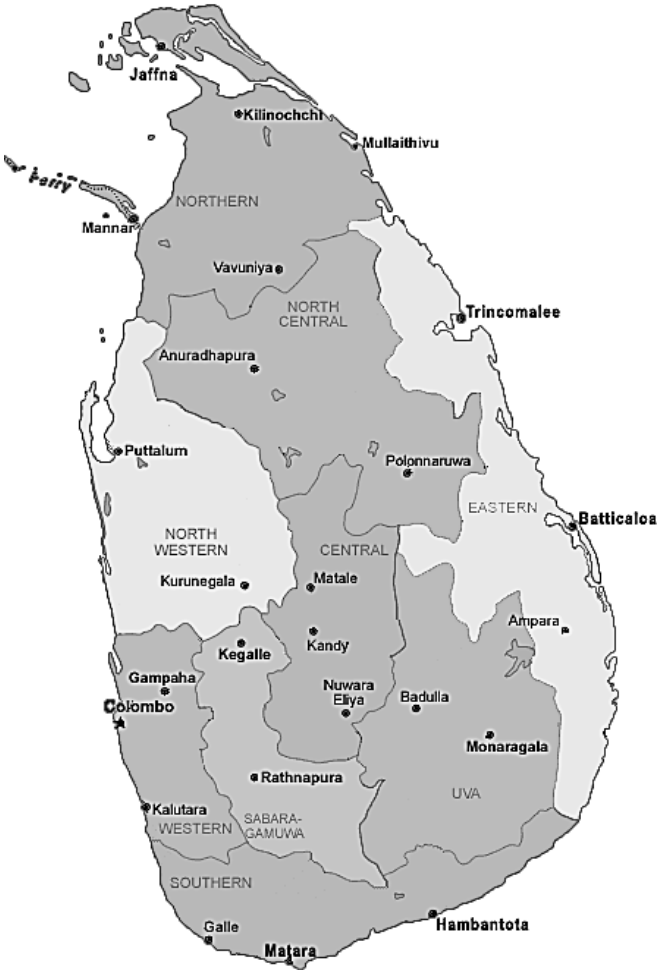
Despite the clear socio-economic benefits of formal employment for themselves, family members and their communities, women are still not universally viewed as essential to Sri Lanka's continued economic sustainability (Lynch, 2007; Thennakoon & Rajaraske, 2007). Moreover, from past research it remains largely unclear whether the seemingly positive situations experienced while employed are truncated by patriarchal norms and a lack of support on returning to their homes or villages (Hancock et al., 2011a; 2011b). As such, our current research has explored whether leaving the manufacturing industry leads to disempowerment, or conversely, if female, former factory workers continue to build on the economic and social capital accrued on the other side of formal employment.

3.0 Methodology

A total of 2061 survey questionnaires were completed as part of the initial data collection process. All quantitative data was analysed using SPSS (Statistical Package for Social Sciences) Version 22. 0. Although much of these analyses were descriptive, Pearson chi-square test of contingencies was used to evaluate significant associations across outcomes. A cross-section of qualitative and observational data from 80 surveys, four in-depth interviews (IDIs) and 14 focus group discussions (FGDs) was reviewed using thematic analysis. Data were analysed using a combination of manual techniques, with key responses coded and further categorised into nodes using the data management tool N-Vivo Versions 9, 10 and 11. For a 'count' of and thematic break-down of the 'main avenues' of qualitative inquiry pertaining to our working women's experiences of life after – and outcomes of – formal employment, see Appendix 4; Tables 12 – 16 display thematically analysed, open-ended responses selected from 80 questionnaires. These (sub) themes are discussed in greater detail below in relation to further (quantitative) survey, IDI, FGD and observational data.

Data were collected from female, former factory workers at 10 locations across Sri Lanka—Awissawella, Colombo, Embilipitya, Galle, Gampaha, Kalutara, Kandy, Kurunegala, Monaragala and Ratnapura (Figure 1).

Figure 1: Map of Sri Lanka as of 2012.



Source: Tourism-vip.com (2012).

As detailed in Table 3, individually, the majority of women surveyed were located in Colombo (11.9%) and Gampaha (11.9%), followed by Kandy (10.9%), Embilipitya (9.7%) and Kalutara (9.7%). Collectively however, almost all respondents lived in (remote) rural settings (95.8%), with the rest representing urban locales and towns (4.25%). This has enabled us to explore first-hand the regional inequalities outlined above, with poverty more pervasive in Sri Lanka's rural and remote locations (Nanayakkara, 2016; UN, 2015c).

Table 3
Number of Participants by Location

Location	Rural/Urban	Province	Number of Women	Percentage
Colombo	Urban	Western	245	11.9%
Gampaha	Rural	Western	245	11.9%
Kandy	Urban	Central	200	9.7%
Embilipitya	Remote Rural	Sabaragamuwa	200	9.7%
Kalutara	Rural	Western	200	9.7%
Awissawella	Rural	Western	199	9.7%
Galle	Rural	Southern	199	9.7%
Monaragala	Remote Rural	Uva	195	9.5%
Kurunegala	Remote Rural	Northern Western	192	9.3%
Ratnapura	Rural	Sabaragamuwa	186	9.0%
Total			**2061**	**100%**

Source: Survey Data.

ECU's Ethics Committee provided ethical clearance in Mid-March of 2013. Women were eligible to take part in the surveys if previously employed for a minimum of three years in EPZs (including industrial sites), industrial parks (IPs) or any other factory established under Sri Lanka's *Garment Factory Scheme*. A quasi-random sampling frame enabled us to identify and recruit female, former factory workers that represented many different urban areas (towns) and (remote) rural regions across Sri Lanka. Specifically, these individuals were identified *via* snowballing methods that utilised the regional knowledge and cultural awareness of local field researchers and other key individuals – including input from various stakeholders and service providers.

Once identified, participants were required to complete a 10-page survey questionnaire, responding to a mix of 34 closed and open-ended items (see Appendix 1). Using back translation, data collection was conducted in secure environments, initially recorded in Sinhalese and then translated to English for data analysis by five female RAs. The UN (2015d, n.p.) stated that in gender development research, the capacity of researchers to collect (reliable) data and the perceived viability or reliability of any subsequent findings can be deleteriously impacted by the phrasing of the questions and the manner "in which women are interviewed". Therefore, the Sri Lankan RAs were all bi-lingual (in both English and Sinhalese) and received rigorous training in research methods, as well as ethical conduct.

The principal investigator and research officers, representing ECU and the CENWOR in Sri Lanka, oversaw proceedings. Further to this, the RAs were encouraged to make field notes and offer observations that informed data collection and analysis processes, actively engaging these RAs in the interpretation of responses and adding another dimension to the 'immersion' process.

The questionnaire was complex, covering a wide range of socio-economic, political and other gender-related issues. This is in line with recommendations made by the UN (2015d), arguing that it is necessary for gender development research, particularly when constructing data collection instruments (and related measures), to focus on capturing and assessing gender equality concerns at the individual level. This allows for collated data to be more contextually meaningful and therefore, transferable. Consequently, it is anticipated that this, coupled with the observations made by local RAs, will allow our findings to be considered contextually relevant and capable of informing future policy development in Sri Lanka and other emerging economies, particularly those located in South Asia.

Surveys offered a clear picture of the conditions experienced in the Sri Lankan manufacturing sector. We collected quantitative and qualitative data relating to respondents' former factory workplace, as well as their length of time employed in and reasons for leaving formal employment. However, our data also offer a 'snap shot' of these working women's lived experiences on returning to their homes. Other questions related to educational background, current financial status (including monthly income, access to pension funds, loans activity and the use of earnings (savings), level of economic engagement and home, agricultural land and business ownership rates at the time of survey dissemination. Additional information collated was linked to the socio-economic and personal outcomes of their time in Sri Lanka's manufacturing industry and perceptions of life after formal employment.

IDIs and FGDs were conducted by RAs and the project co-ordinator. Sessions were run both concurrently and subsequent to survey data collection. IDIs were conducted with female, former factory workers. FGDs were also undertaken with working women, but involved their family members and other community representatives, leaders or factory-sector officials as well. The IDI and FGD question guides contained similar content and survey question lists; however, the process was flexible and each session was tailored to suit the individual respondent, setting or contextual situation (see Appendices 2 and 3 for examples). Interviewers posed questions in slightly different ways and were able to probe further where needed or facilitate open fora for discussion, thereby ensuring the voices of individuals were represented and their full stories had been accurately captured.

Both IDIs and FGDs allowed for a comprehensive exploration of working women's lived experiences, work conditions, health and wellbeing and socio-economic status – before, during and after their time in formal employment. These qualitative methods explored the attitudes of female workers, family and members of the public – the challenges they faced and dimensions of (self) empowerment such as personal skill development and trends related to their work ethic or ability, ability to convert prior work experiences into positive outcomes after returning home, changes in relationships with others, decision-making power and re-integration into family or community life and specific community work activities and impact on communities. Also captured was how others perceived them, along with information

about the individual or collective personalities of female, former factory workers. These sessions provided a wealth of insight and added contextual understanding to the close-ended survey items, while also expanding on already rich open-ended questionnaire responses. Overall, this process of methodological triangulation – combining quantitative, qualitative and observational data (provided by the RAs) – added validity and reliability to our findings. Our mixed-methods findings are discussed separately below.

4.0 Findings Part One: Quantitative Data

4.1 Demographic Profile: Ethnicity, Age, Relationship/Parental Status and Educational Attainment

Table 4 depicts the demographic characteristics of our sample of 2061 Sri Lankan women. The majority of respondents were of Singhalese ethnicity (98.5%), while the remaining 1.5% comprised those of Tamil (n = 28) descent and individuals that self-identified as 'miscellaneous' (n = 2). Given the sizeable difference in cohort size, it was not feasible to compare these different sub-samples using statistical analyses.

Women were aged between 18 and 87 years old, with the average age being 38.68 years (SD = 11.03). More than half of the sample comprised those aged 39 years or younger (59.4%). Although there was only one 18-year-old respondent, her presence affirmed the fact that female factory workers start work at a young age. Moreover, the fact that she and her 'younger cohort' had already left the manufacturing industry, despite being aged less than 40 years old, appeared consistent with previous research that young women only remain employed for a short time. However, over one-third of respondents were aged between 40 and 59 years old, with a further 5.2% 60 years of age or older. This suggests that long-held assumptions about Sri Lanka's manufacturing sector being a predominantly 'young' workforce, comprised of a 'short-term' (flexible) workforce, may not be universal.

While a sizeable proportion of respondents reported non-completion of Ordinary-Level (O-Level) schooling (35.5%), almost half of the sample had completed at least an O-Level education (48.4%). This suggests, as in previous research, they represent a reasonably well-educated cohort. However, as only 15.4% of women had attained an Advanced-Level (A-Level) secondary education – with almost none having achieved any form of higher-level qualification (0.7%) – it is clear that educational attainment had not been a pre-requisite to participation in the factory sector. However, as discussed below, credentials were an important indicator of their experiences while employed and achievements post-employment, often to their benefit, but also leading to more negative socio-economic outcomes.

A majority among our sample were married at the time of data collection (86.3%); the next highest proportion was unmarried (just under 10%) and the remaining respondents were either widowed or separated. This was anticipated, given that prior research has found that female factory workers often marry as a result of their employment – having increased their social status, met their partner while working and (or) saved enough for a dowry. Indeed, a high proportion of respondents reported marrying while engaged in factory work (37.4%) – comparable to those that only wedded after returning home (35.6%).

Perhaps somewhat unexpected was the finding that just over one-quarter had married before entering the workforce. This is particularly salient, as it means that women did not necessarily have to enter or even leave work to find a husband, with marriage a common goal for factory workers and generally attributed as an outcome of such employment (see Hancock et al., 2011a; 2011b). However, as indicated in Table 6 below, many did in fact exit their prior employment to plan for marriage and start a family as was expected.

Linked to expectations of marriage is the centrality of motherhood for women – their primary role as the family caregiver has long been observed as fundamental to Sri Lankan culture and family structure. Unsurprisingly then, most of the women surveyed had children (83.5%), with approximately one-third having at least two children. Overall, these trends

confirm that getting married may still be expected of Sri Lankan women and the advent of marriage and (or) having children remains clearly interrelated with time spent in work, as well as their ultimate decisions to withdraw from the labour force. However, while such links are prevalent, they may no longer be as strong as previously suggested, indicating a shift in societal norms and a blurring between work and family life, discussed further below.

Table 4

Demographic Details for Participants by Ethnicity, Age Group, Marital Status and Education Level

Variable	**Number of Women**	**Percentage**
Ethnicity*		
Sinhalese	1994	96.7%
Tamil	28	1.4%
Miscellaneous	2	0.1%
Distribution of age (years)*		
<19	3	0.1%
20–29	441	21.4%
30–39	778	37.8%
40–49	474	23.1%
50–59	253	12.3%
60+	107	5.2%
Mean age	38.68 (*SD* = 11.03)	
Marital status*		
Married	1769	85.8%
Unmarried	198	9.6%
Widowed	61	3.0%
Separated /Divorced	19	0.9%
De facto	1	0.05%
Children? (yes)*	1637	83.5%
Education*		
Incomplete O-level	723	35.1%
Incomplete A-level	33	1.6%
O-level	951	46.1%
A-level	314	15.2%
Higher than A-level	13	0.7%

Note. *Does not equate to 100% due to missing responses
Source: Survey Data.

4.2 Prior Formal Employment Profile: Factory/Occupation Type and Length of Employment

Table 5 provides a 'snap shot' of our cohort's time in the manufacturing industry. Sri Lanka's garment and textile (G&T) manufacturing sector employs a sizeable proportion of the country's labour force and contributes a considerable amount to the nation's economy each year (Athukorala & Jayasuriya, 1994; Kelegama, 2009; Ranjith & Widner, 2011). As such, it was expected that the majority of women had worked in G&T factories (78.5%), with the remaining previously engaged in tea or 'other' manufacturing sectors (encompassing rubber, toys and food manufacturing). Regardless of the manufacturing sector they previously represented, over one-quarter of women surveyed had worked in jobs that only required basic skills (e.g. as packers). Over half among our sample nominated that their former occupation type as only requiring 'mid-level' skills (e.g. sewing or machine operators). Discouragingly, only a minority of women (just over 16% of the sample combined) had reached higher-level skilled occupations (e.g. lab assistant), supervisory positions (e.g. quality control) or managerial roles.

As discussed above, statistical analyses indicated that these women's former occupational skill levels were strongly correlated with educational attainment. Interestingly, significant associations were found between women who had worked in basic skill level occupations and education level, χ^2 (1, N = 2018) = 73.04, $p < 0.001$. The odds ratio revealed that those who had education levels below an O-Level were 2.5 times more likely to report working in such low-level positions. A relationship was also found between education level and mid-level work, χ^2 (1, N = 2018) = 28.46, $p < 0.001$; the odds ratio indicated that individuals with an O-Level education were 1.6 times more likely to report working in these positions. An association was again found between education level and access to high-level work, χ^2 (1, N = 2018) = 187.95, $p < 0.001$. The odds ratio found those with an A-Level (or above) were 5.2 times more likely to report having obtained these upper-tier roles, further demonstrating the positive link between education and job type.

As discussed below, of particular salience was the clear impact that short or long-term engagement in factory work had on respondents' other experiences or outcome variables. Indeed, there was an uneven split between the greater proportion of respondents who had worked less than 10 years and those previously employed for 10 years or more, with the average duration of employment approximately 6.5 years (M = 6.60, SD = 4.68). Ostensibly, such figures support previous assumptions that female factory workers do not generally remain employed in the manufacturing sector for the long-term.

In fact, this trend, coupled with the finding that the majority of our cohort had also secured at least one of the worker benefits, suggests that many working women had also achieved their short-term goal of attaining economic security in the form of the EPF, ETF or Gratuity (see Hancock et al., 2011a; 2011b). Although, it would be prudent not to discount the wide variation apparent in women's length of time spent in formal employment, which ranged from only a few months to a maximum of 40 years. This suggests that short-term employment trends are not universal and there was indeed individual variance, with a variety of reasons given for withdrawal from formal employment (see Table 6 below).

Table 5
Participants' Former Employment Profile

Variable	Number of Women	Percentage
Factory worked in:		
Garment and textile	1617	78.5%
Tea industry	177	8.6%
Other manufacturing	267	13.0%
Skill level:*		
Basic	581	28.2%
Mid	1133	55.0%
High	26	1.3%
Supervisory	298	14.5%
Managerial	7	0.3%
Length of time worked (years):*		
0–4	888	43.1%
5–9	780	37.8%
10–14	235	11.4%
15–19	92	4.5%
20+	64	3.1%

Note. *Does not equate to 100% due to missing responses
Source: Survey Data

4.3 Exiting Prior Formal Employment: Reasons for Leaving, Length of Time and Access to Pension Funds

Table 6 lists information pertaining to exit from formal employment. Statistical data indicated that few respondents left work for reasons such as better employment (5.5%), geographic location (5.2%), ill-health (6.4%), or because they had disliked or felt frustration about their job (4.8%). This is encouraging, as it suggests many had viewed work conditions as acceptable, or at least not directly attributable to risk or harm; moreover, it suggests their time in employment might potentially have been a positive experience overall. This is somewhat supported by qualitative data and the finding that a statistically small proportion of respondents reported being exposed to negative social attitudes or abuse as a result of their factory work (see Table 11 below). These findings are of salience given the traditionally negative connotations attached to Sri Lanka's manufacturing industry (Hewamanne, 2009; Sivananthiran, 2009; Ruwanpura, 2012).

Around one-quarter of respondents nominated various 'other' reasons for exiting factory work. These related to more personal issues, some of which did not offer a positive image of formal employment – including intra-workplace conflict, poor salaries and issues arising from shift work. However, these cases were very much in the minority. Several decisions appeared out of respondents' control, such as some women being labelled as over

the desired working age, some being expected to cease work by their husbands and some cases where economic downturn led to subsequent factory closure. Other variables indicated a greater autonomy of choice, including women that moved location, travelled overseas or sought further educational opportunities and entrepreneurial pursuits.

However, as previously discussed, the majority of respondents advised they had left factory work because of family commitments (30.9%). Among this sub-set, almost half needed to care for children or grandchildren, with just under one-third having left due to pregnancy (reflecting the finding above that a majority of women had children at the time of data collection). Most other familial responsibilities were related to other care or domestic duties – centred on maintaining the wellbeing of others, rather than themselves. Furthermore, as supported by trends described above, wherein almost two-fifths and over one-third of respondents, respectively, had wedded while previously employed or after returning home, the second highest reason for leaving was marriage (30.4%). Such data arguably reflect the important place that women play in the family in Sri Lankan society; perhaps over-and-above their obligations to paid employment (De Alwis, 2002; Korf, 2004; Ruwanpura, 2006; Jayatilleke et al., 2012).

The average time since last working in their previous place of employment was approximately 8 years ($M = 8.45$, $SD = 6.95$). Since leaving the manufacturing industry, 52.9% of women reported receiving their EPF, 60.4% their ETF and 41% had received a Gratuity. Encouragingly, the majority of women (69.6%) did not have any issues in accessing these funds and benefits. However, as with their previous job level (see above), significant associations were found between education level and fund access – χ^2 (1, $N = 2030$) = 11.63, $p = 0.001$ and χ^2 (1, $N = 2031$) = 7.11, $p = 0.008$ for the EPF and ETF, respectively. In fact, the odds ratio revealed those who had an A-Level or higher level of education were 1.52 times more likely to report receiving the EPF and 1.4 times more likely to report receiving the ETF.

A comparative analysis of respondents with an O-Level education with those with A-Level qualifications or above revealed further significant associations in terms of receiving the EPF – χ^2 (1, $N = 1275$) = 12.89, $p < 0.001$. A similar association was found for the ETF as well – χ^2 (1, $N = 1276$) = 7.35, $p < 0.007$. The odds ratio also found that women with an A-Level education or above were 1.6 times more likely to have received the EPF and 1.4 times more likely to have accessed the ETF than women with an O-Level education. A significant relationship between education level and receiving the Gratuity was also identified – χ^2 (1, $N = 2012$) = 4.60, $p = 0.032$ – with the odds ratio revealing that those who had A-Level or higher qualifications were 1.3 times more likely to report accessing a Gratuity than all other levels of education. Clearly, educational attainment was inextricably linked to an awareness of, or capacity to obtain, the ETF, EPF and Gratuity – a supposition further contextualised by qualitative and observational data discussed below.

Table 6
Participants' Reasons for Leaving Former Employment

Variable	Number of Women	Percentage
Family commitments	637	30.9%
Which included:		
Care child/ren or grandchild/ren	279	46.3%
Care for parents or partner	52	8.6%
Children's education	34	5.6%
Pregnancy/birth of child	180	29.9%
House chores	11	1.8%
Other	46	7.6%
Health issues	131	6.4%
Distance from home	107	5.2%
Dislike/frustration	99	4.8%
For better employment	113	5.5%
Marriage	627	30.4%
Other	506	24.6%
Which included:		
Moved abroad for work	33	6.7%
Migrated	13	2.7%
Retirement/over age	43	8.8%
Further education/start business	15	3.1%
Husband asked to stop	14	2.9%
Factory closure	161	32.9%
Conflict with employer/colleagues	8	1.6%
Poor salary	16	3.3%
Night shift	26	1.3%
Other	160	32.7%
Years since left employment:*		
0–4	772	37.5%
5–9	515	25.0%
10–14	425	20.6%
15–19	179	8.7%
20–24	105	5.1%
25+	63	3.1%

Received employee's provided fund (yes)*	1090	52.9%
Received employee's trust fund (yes)*	1245	60.4%
Received Gratuity (yes)*	844	41.0%

Note. *Does not equate to 100% due to missing responses

Source: Survey Data

4.4 Post-Employment Profile: Workforce Engagement, Ownership Rates and Financial Status

Table 7 conveys trends relating to financial and economic activities on leaving the manufacturing sector. Encouragingly, approximately half of all participants were presently engaged in some form of economic activity – despite the statistically small proportion of respondents that had left their factory work in order to seek (better) employment, a higher income or start a business (see Table 6 above). These working women worked between 5 and 105 hours per week, with hours worked appearing largely unrelated to occupation type. The median was 40 hours and the weekly average was 40.39 hours (*SD* = 15.23). Current earnings ranged from 500LKR (Sri Lankan Rupee) to 150,000LKR per month, with a median of 10,500LKR and an average of 12,539LKR (*SD* = 9685.29).

This was substantially higher than the monthly averages earned by Sri Lanka's plantation, industrial and service sector employees recorded in 2013 (see Salary.lk, 2015a). However, a more detailed analysis of monthly earning capacity at the time of survey dissemination showed that most women were actually on the lower-end of this income scale – those who earned less than 10,000LKR comprised 18.3% of the sample and a further 18.7% only earned between 10,000 and 20,000LKR per month. A minority reported a mid-level monthly income of between 20,000 and 30,000LKR (6.7%), with almost none earning above 30,000LKR.

Among the cohort of active labour force participants, most individuals currently worked in formal employment (37.2%) or were self-employed (34.6%). Fewer respondents appeared to work in more flexible or traditionally less secure occupations, such as contract or casual work, with an even smaller proportion engaged in agriculture or animal husbandry after leaving factory employment. Surprisingly, despite the relatively high self-employment rates, less than 10% of women actually owned a business. Significant associations were found between educational attainment and business ownership rates – χ^2 (1, N = 2011) = 4.76, p = 0.03. The odds ratio suggested that individuals with an education level at or above an A-Level were 1.5 times more likely to own a business at the time of data collection.

Despite this, of our cohort of female business owners, around 70% were 'sole owners', indicating that these women had substantial social and economic independence. However, among the remaining 'joint owners', a disproportionately high number still co-owned businesses with a male spouse (78.2%) relative to other family members, their children or friends (21.8% combined). Although potentially indicative of the prevailing patriarchal systems that permeate Sri Lankan family structures and society, qualitative data showed that many decisions (family and economic) were made as part of an equal partnership

with husbands – suggesting such trends may be more complex (see below) (De Mel, 2001; Hyndman & De Alwis, 2003; Thurnheer, 2009).

The amount of agricultural land owned by respondents ranged from 3 to 640 perches (160 perches = 1 acre). The average land size was 108.53 perches (*SD* = 95.45). However, surveys indicated that 85.3% of our sample did not own agricultural land. This somewhat reflected the disproportionately low number of women that currently work in agricultural employment or animal husbandry compared to other fields of employment (see Table 7 below). Among the minority who owned land, a smaller proportion reported sole ownership (40.4%), with the remaining 59.6% reporting as joint owners at the time of data collection. Furthermore, joint-ownership rates appeared more evenly spread than with business ownership (see above) – women co-owned land with husbands (28.6%), siblings (24.5%) or parents (23.5%). Given low ownership rates, it may be assumed that many among our cohort had not been able to meet their short-term goal of procuring land – the reasons for this are unclear.

Interestingly, a significant association was found between prior occupational skill level and owning agricultural land – χ^2 (1, N = 2025) = 10.90, p = 0.001 – with a further association between educational attainment and land ownership rates – χ^2 (1, N = 2016) = 4.52, p = 0.033. The odds ratio found that women with a higher skill level and qualifications at or above an A-Level were 1.7 and 1.4 times more likely to own land, respectively. Significant associations were also found between the length of time spent working in formal employment and owning agricultural land at the time of data collection – χ^2 (1, N = 2039) = 7.13, p = 0.008. When comparing cohorts of women that had been engaged in factory work for 10 years or less compared to those employed for 10 years or more, the odds ratio revealed that those who had worked for longer were 1.5 times more likely to own land.

Approximately one-third of respondents reported owning a house, with a majority of around two-thirds reporting that they were the sole owners. Again, this showed a high level of independence among our sample and that they had perhaps been able to achieve short-term goals traditionally set by factory workers in general (see Hancock et al., 2011a; 2011b). However, one-third of women reported joint ownership, predominantly with their husbands (58.8%), rather than parents (17%) or siblings (11.3%). As above, a significant positive association was found between the skill level of their prior job and current home ownership rates – χ^2 (1, N = 2033) = 9.83, p = 0.002. The odds ratio revealed that those who had been in a higher-skilled occupation (including supervisory and managerial roles) were 1.5 times more likely to own a house on their return home. Ultimately, given the lack of finances being invested into further education and skill development (see Tables 8 and 10 below), these recurring trends show a potential lack of awareness relating to the importance of higher educational attainment and being employed in higher-skilled factory work for longer, with regard to purchasing a business, land or house. Furthermore, although female, former factory workers appeared largely financially independent in terms of the number of sole owners, the fact that joint ownership was still common – particularly with spouses – suggests that Sri Lankan women's (inter) dependence on males remains pervasive.

One-quarter of our sample reported taking out loans (25.6%). A significant association was found between the skill level of their prior occupation and loans activity – χ^2 (1, N = 2035) = 4.46, p = 0.035. The odds ratio revealed that women who had been employed in a basic-level job (e.g. packing) were 1.26 times more likely to have taken out a loan. Furthermore, approximately two-thirds of loans were 'active' at the time of data collection, with the majority of all loans having been taken out at the 'present time' (51.1%). This was followed by those taking out loans only after leaving formal employment (26.2%), with even fewer loans obtained while previously employed (22.1%). Following this 'reverse chronological trend', a very small minority had taken a loan before having engaged in factory work (0.6%).

This pattern of loan activity, combined with the fact that many respondents had only exited the manufacturing industry relatively recently (see Table 6 above), perhaps explains the finding that the bulk of loans were 'unsettled' at the time of survey dissemination (65.6%). Moreover, given that respondents who had held lower-skilled occupations were more likely to have taken out loans, it could be inferred that lower status – and therefore, poorer paying – jobs were linked with having less economic capital on returning home, leading to seeking additional financial assistance in the form of loans (Elson, 2010; Khavul, 2010). The types of loans taken are discussed further below in relation to these women's use of earnings (savings).

Table 7
Participants' Post-Employment Profile

Variable	Number of Women	Percentage
Current engagement in economic activity?* (yes)	1001	48.6%
Engaged in:*		
Formal employment	370	37.2%
Self-employment	344	34.6%
Casual employment	104	10.5%
Subcontract	26	2.6%
Farming	95	9.5%
Animal husbandry	5	0.5%
Other	51	5.1%
Have own business? (yes)*	195	9.5%
Jointly owned (yes)	55	31.3%
With:*		
Husband	43	78.2%
Friend	5	9.1%
Offspring	3	5.5%
Parent(s)	2	1.8%
Sibling(s)	2	1.8%

Family unit	2	3.6%
Average monthly income (LKR)*		
500–9000	377	18.3%
10000–19000	385	18.7%
20000–29000	138	6.7%
30000–39000	17	0.8%
40000+	18	0.9%
Own house? (yes)*	628	30.5%
Jointly owned (yes)*	200	36.0%
With:*		
Husband	114	58.8%
Parent(s)	33	17.0%
Sibling(s)	22	11.3%
Family unit	18	9.3%
Offspring	6	3.1%
Own agricultural land? (yes)*	283	13.7%
Jointly owned (yes)*	96	59.6%
With:		
Husband	28	28.6%
Parent(s)	23	23.5%
Sibling(s)	24	24.5%
Family unit	16	16.3%
Other	7	7.1%
Loans (yes)*	534	25.6%
Before working	3	0.6%
While working	117	22.1%
After leaving	139	26.2%
Present	271	51.1%
Settled (yes)*	180	34.4%

Note. *Does not equate to 100% due to missing responses
Source: Survey Data

4.5 Use of Earnings (Savings): On Themselves/Family Members, Both Before and After Prior Formal Employment

Table 8 lists the use of all earnings (savings) accrued by the women surveyed. Specifically, it compares rates of self-spending and family-related expenses on 15 priorities, both while women were employed in factory work and after having left formal employment. The most common allocation of personal funds was towards living expenses, both while

employed and after returning home. However, the order of the remaining 14 priority areas of expenditure varied – largely depending on 'time' (before or after returning home) and the 'target' (themselves or their family). Table 9 offers a more focused examination of the targets of spending (self or family), while Table 10 orders the 15 priorities from highest to lowest, in order to capture any recurring patterns in the use of earnings (savings).

Table 8 illustrates an almost universal decline in the proportion of spending after leaving former factory employment on both themselves (x14) and family members (x13). Overall, there appeared to be a more even spread of funds across each area of expense. As spending was comparatively lower across each priority area, this was perhaps indicative of the fact that these women, having left factory work, were without the same level of income. In fact, the only increases in use of earnings (savings) for both themselves and family members was for setting up an economic venture – this trend perhaps reflected the relatively high number of working women in self-employment (see Table 7 above).

A higher proportion of women also purchased a family car after having returned home than while employed. Related to setting up an economic venture, it could be inferred that the reason behind this was because vehicles are often essential for businesses in Sri Lanka – particularly in the increasingly popular vehicle hire sector (see Ceylon Chamber of Commerce, 2015). Investing in areas related to money-making further supports the above supposition that women may have been less well off, or at least, more cautious about spending money and in need of new or additional sources of economic capital on returning home to their villages.

Table 8

Use of Earnings/Savings While Employed and After Employment

Priority Use of Earnings (Savings)	**Target While Employed**		**Target After Employment**	
	Self	**Family**	**Self**	**Family**
Living expenses	81.3%	85.6%	28.3%* ↓	31.8% ↓
Savings/fixed deposit in a bank	47.6%	4.7%	21.8% ↓	4.2% ↓
Buy land	2.3%	1.2%	1.0% ↓	0.7% ↓
Setup economic venture	0.9%	0.5%	3.4%** ↑	2.7% ↑
Buy/build a house	7.1%	10.5%	3.8% ↓	4.9% ↓
Buy a vehicle	1.3%	1.9%	1.0% ↓	2.5% ↑
Education	2.8%	25.5%	0.9% ↓	8.7% ↓
Dowry	22.7%	1.0%	0.9% ↓	0.5% ↓
Jewellery	68.0%	4.7%	8.6% ↓	2.2% ↓
Health issues	21.0%	25.6%	11.2% ↓	12.3% ↓
Leisure activities	18.2%	12.1%	4.9% ↓	6.4% ↓
Skill development	2.8%	1.6%	1.2% ↓	0.5% ↓
Renovated house	3.7%	7.3%	1.1% ↓	3.8% ↓

Bought household items	43.0%	32.0%	15.8% ↓		22.1% ↓	
Other	2.9%	2.0%	2.7% ↓		1.2% ↓	
Trend in priority for spending			**Decline**	**Increase**	**Decline**	**Increase**
			x14	**x1**	**x13**	**x2**

Note. *A red arrow denotes a decline in the proportion of spending after employment
Note. ** A blue arrow denotes an increase in the proportion of spending after employment
Source: Survey Data

Table 9 lists the main targets of spending, during and after employment, either on themselves or their families. The data showed that respondents' use of earnings (savings) was primarily on themselves (n = 9) while in their former workplaces rather than on family (n = 6). In contrast, slightly more women spent personal funds on family (n = 8) compared to themselves on exiting the manufacturing industry (n = 7). Ostensibly, this trend revealed that women were perhaps more 'individually' focused while employed and more 'collectively' oriented after work. Their spending behaviours reflected a somewhat 'thematic pattern' and the decision to target earnings (savings) to themselves or family members was perhaps more complex than pure 'selfishness' or 'selflessness'.

Use of earnings (savings) trends across several priority variables indicated an increased financial independence and desire to retain autonomy among former factory workers. For instance, more respondents invested savings or opened a fixed deposit at a bank for their own use rather than placing funds into accounts for family members. Similarly, women were more likely to buy land and set up economic ventures for themselves both during and after employment, perhaps reflecting the reasonably high rates of self-employment and (sole) home ownership (see Table 7 above).

Furthermore, women used money for personal dowries and purchasing jewellery, which indicated they were beginning to think about their future. As described in previous studies, female factory workers aim to get married as part of their short-term plans and, as shown in our data, many women left work for marriage – hence their need for a dowry. Jewellery is often used in dowries, with purchase of jewellery considered a form of informal savings in developing nations such as Sri Lanka – jewellery is an asset to be sold during times of personal or familial financial downturn in the future (Pasricha, 2013). Moreover, having been away from familial (financial) support while employed, it was perhaps expected that they target these priority areas of spending towards themselves before others. Furthermore, these trends confirmed that they had met several short-term goals traditionally set by factory workers—to save regularly in a bank and purchase jewellery – for investment in personal dowries (see Hancock et al., 2011a; 2011b).

Despite this clear focus to improve their personal socio-economic positions while employed, there were some priority areas that were invariably targeted towards family. For example, instead of using a greater proportion of their own earnings (savings) to meet personal daily costs, women invariably spent more money on their family's living expenses, both before and after leaving factory work. Moreover, they allocated a greater amount of money towards others' education, as opposed to their own. Somewhat paradoxically, women invested more in personal skill development, both while employed and after returning home.

They potentially made a distinction between the worth of pooling funds into traditional education compared to vocational skills – at least for themselves and family members. Also in line with placing their family's wellbeing above their own, respondents allocated a greater amount of earnings (savings) towards familial health. Moreover, rather than securing housing or a car for themselves, respondents put money towards building, renovating or buying a family home and purchasing a vehicle for family use.

Although more frequently putting funds into buying household items for their own residence during their time in factory employment, this priority shifted towards contributing to the family home on leaving. Before returning home, leisure activities were a priority for themselves and not family members; however, this also changed post-employment. With women often living alone and away from families, prioritising their own comfort and potentially relying on friends (co-workers) for social support and leisure was perhaps to be expected. However, after returning home to villages – whether moving back with family or getting married – it is logical to assume they might re-focus resources towards providing for the family household and others', collective, leisure.

Table 9

Main Targets of Savings/Earnings While Employed and After Employment

Priority Use of Savings/Earnings	**Target of Spending While Employed**		**Target of Spending After Employment**	
Living expenses	Family		Family	
Savings/fixed deposit in a bank	Self		Self	
Buy land	Self		Self	
Set up economic venture	Self		Self	
Buy/build a house	Family		Family	
Buy a vehicle	Family		Family	
Education	Family		Family	
Dowry	Self		Self	
Jewellery	Self		Self	
Health issues	Family		Family	
Leisure activities	**Self***		**Family**	
Skill development	Self		Self	
Renovated house	Family		Family	
Bought household items	**Self**		**Family**	
Other	Self		Self	
Total	**Self**	**Family**	**Self**	**Family**
	x9	**x6**	**x7**	**x8**

Note. *Bolded text denotes a shift in the priority target of spending after employment, from self to family or family to self

Source: Survey Data

Table 10 highlights the most common uses of savings (earnings) accrued, comparing self-spending and family-related expenses in order from highest to lowest (numbered 1 – 15 below). Several areas were allocated the same priority level. The universally highest priority for women surveyed was living expenses – disproportionately more money was spent on this area, both before and after their time in formal factory work, whether targeted at themselves or family members. The second highest 'shared' priority was buying household items for the family home, both while employed and after employment; this was followed by spending on family-related health issues, others' education, leisure activities involving the family and buying or building the family home. Thematically, these top six priorities relate to essential needs (services) and areas of spending linked to ensuring their own and others' wellbeing, comfort or future security. This family focus perhaps reflects the 'collective' nature of Sri Lanka's society (Freeman, 1997; Pretty 2003), a recurring theme in respondents' open-ended responses, explored further during qualitative data analyses below.

Interestingly, there was no clear overlap between priorities 7, 8 and 9, with the use of earnings (savings) split between several seemingly disparate areas. The 10th most shared prioritised area of spending was for 'other' expenses while employed, both for themselves and their families. A qualitative analysis of open-ended responses revealed that loans had been taken out for many of the same priorities that were listed under these 'other' expenses. Their use of loans and earnings (savings) encompassed, building houses and renovating; paying (off) their mortgage; paying back loans from rural banks (the samurdhi) or to pay other debts; buying sewing machines, other electronic house-hold items or vehicles; for cultivation and procuring livestock; skill development (for Beauty Culture); investing in children's education; becoming self-employed or starting businesses – such as tailoring or dress-making, buying a salon and a communication shop; developing their husbands' businesses; and paying for emergency health care.

Although each area of spending was proportionately low, there was no clear overlap for the priorities listed 11th in the list. However, personal and family investment in skill development was the 12th highest priority while employed – not unexpected given very few women had cited their intention of leaving former factory work in order to seek further education (see Table 6 above). Buying land for themselves was the next lowest on the priority list while employed and equally low both for themselves and their family after employment. If referring to agricultural land, such a finding was somewhat expected given the small proportion of landowners among our sample (see Table 7 above). However, it is unclear whether respondents were instead referring to land on which to build a house. If such land was indeed meant for housing, then the amount allocated to land procurement was statistically disproportionate to the actual number of homeowners.

Around one-third of women reported home ownership, 36% of who co-owned a house with family members (see Table 7 above). This implies the data should have shown more women as having allocated funds towards purchasing land, unless our cohort were more likely to procure established properties. Unfortunately, our data do not offer concrete

answers to this. This priority was followed by spending allocated towards dowries for family members, both prior to and after exiting factory work. This low prioritisation can be partially explained by purely descriptive comparisons to investment in personal dowries, which was a reasonably high priority area for self-spending while in the manufacturing industry. According to previous research, one of the main short-term goals for female factory workers is to get married, suggesting that their focus would have been on their own marriages, as opposed to their families', before exiting the manufacturing industry. Moreover, the fact that use of earnings (savings) for personal dowries was even lower than the proportion of money allocated towards family dowries post-employment, coupled with the finding that many among our sample left work for marriage, indicates why a personal dowry was at the bottom of their priority list after returning home – arguably, it was no longer a necessity.

The lowest shared priority in the list was among women who set up their own economic venture while in factory work. This finding is expected given they would have had regular employment (and income) and so did not necessarily have the time or a need to develop entrepreneurial interests. This was supported by the finding that family targeted spending represented a greater proportion – a mid-level priority – of women's use of earnings both prior to and post-employment and further supported by over one-third of businesses being co-owned with family members, as opposed to solely-owned (see Table 7 above), at the time of survey dissemination.

Table 10

Greatest Use of Savings/Earnings for 'Self' and 'Family' While Employed and After Employment, Ordered by Priority

Priority Order	**Target of Spending = Self**				**Target of Spending = Family**			
	While Employed	**%**	**After Employment**	**%**	**While Employed**	**%**	**After Employment**	**%**
1.	Living expenses*	81.3	Living expenses	28.3	Living expenses	85.6	Living expenses	31.8
2.	Jewellery	68.0	Savings/fixed deposit in a bank	21.8	Bought household items	32.0	Bought household items	22.1
3.	Savings/fixed deposit in a bank	47.6	Bought household items	15.8	Health issues	25.6	Health issues	12.3
4.	Bought household items	43.0	Health issues	11.2	Education	25.5	Education	8.7
5.	Dowry	22.7	Jewellery	8.6	Leisure activities	12.1	Leisure activities	6.4
6.	Health issues	21.0	Leisure activities	4.9	Buy/build a house	10.5	Buy/build a house	4.9
7.	Leisure activities	18.2	Buy/build a house	3.8	Renovated house	7.3	Savings/fixed deposit in a bank	4.2
8.	Buy/build a house	7.1	Setup economic venture	3.4	Savings/fixed deposit in a bank	4.7	Renovated house	3.8
9.	Renovated house	3.7	Other	2.7	Jewellery	4.7	Setup economic venture	2.7
10.	Other	2.9	Skill development	1.2	Other	2.0	Buy a vehicle	2.5
11.	Education	2.8	Renovated house	1.1	Buy a vehicle	1.9	Jewellery	2.2
12.	Skill development	2.8	Buy land	1.0	Skill development	1.6	Other	1.2
13.	Buy land	2.3	Buy a vehicle	1.0	Buy land	1.2	Buy land	0.7
14.	Buy a vehicle	1.3	Education	0.9	Dowry	1.0	Dowry	0.5
15.	Setup economic venture	0.9	Dowry	0.9	Setup economic venture	0.5	Skill development	0.5

Note. *Yellow highlighted text denote multiple areas of spending on the same priority

Source: Survey Data

4.6 Outcomes of Formal Employment: Socio-Economic and Political Experiences and Achievements

Table 11 highlights social (civic), financial and political outcomes linked to having worked in formal employment. Subsequent to returning home, women's experiences and achievements appeared largely positive. On a personal level, a near-consensus reported feeling more confident as a result of their previous work experiences (97.5%), with almost all believing that the skills and knowledge they had gained in factory work remained useful post-employment (94.2%). A qualitative analysis of open-ended responses revealed that these encompassed several overlapping sub-themes, pertaining to a combination of life (social), technical (workplace) and industry-specific or business-related skills. These included how to speak to and interact with others, dress appropriately and behave in public (generally) or navigate life; and they also learned proper hygiene, as well as how to work 'neatly'.

They gained problem-solving and managerial (leadership) skills; also learning how to operate as part of a team (and how to share issues or ideas, support others and to network), about time and financial management and how to meet (personal) targets. They obtained mechanical knowledge related to garment manufacture and more industry-specific skills about the processes involved in tea production or clothing design – this enabled them to start businesses or become self-employed; as well as other transferable knowledge relating to computing or language skills. This potentially reflected their decision to continue investing in personal development (see Tables 8 – 10 above) and cases of personal achievement related to the skills or knowledge they attained, were certainly expressed throughout qualitative data.

The majority of respondents also felt more accepted by family subsequent to leaving factory work (79.5%), with a further two-thirds of our sample holding greater decision-making power within families. Interestingly, whether respondents felt greater familial-level acceptance or 'control' appeared inversely linked to education. Significant associations were found for education and acceptance – χ^2 (1, N = 2026) = 8.18, p = 0.004 – and for decision-making power – χ^2 (1, N = 2021) = 7.10, p = 0.008. The odds ratio found that women with O-Level qualifications were 1.38 times more likely to feel more accepted by family compared to those with either lower or higher education levels, while individuals who had not even attained an O-Level education were 1.3 times more likely to report an increase in decision-making power than those with at least their O-Levels.

At the wider societal level, our cohort of former manufacturing industry workers generally viewed themselves as being economically stronger (87.8%) and with a better social status (74.7%) than 'other women' of the same generational cohort. Again, an inverse association was found between education level and social status – χ^2 (1, N = 2011) = 8.25, p = 0.004. The odds ratio suggested those with an education below that of an O-Level as being 1.37 times more likely to report having a better social status.

Approximately half of our sample felt more accepted by their community on returning home, with just over 40% reporting that they had more community-level decision-making power. Despite such positive findings, less than one-fifth of women actually engaged more frequently in community-related work post-employment, with even fewer actively participating more in political activities (9.2%). A significant association was found between educational attainment and community-level decision-making power – χ^2 (1,

$N = 2032) = 5.27$, $p = 0.022$. However, unlike the negative relationships described above, this link showed a positive association. The odds ratio revealed that women with at least an A-Level qualification were 1.39 times more likely have greater decision-making power than those with lower-level qualifications.

Another relationship was found between education level and community participation – χ^2 (1, $N = 2032$) = 5.46, $p = 0.020$. The odds ratio revealed those who had an O-Level education were 1.24 times as likely to engage more in social (civic) activities than their counterparts with either a lower or higher education level. The reasons behind such trends are unclear from our statistical analysis. However, the intricacies of acceptance, decision-making power and participation rates were somewhat contextualised by qualitative and observational data – strongly influenced by factors such as 'time', 'interest' and (or) 'money' – as discussed in greater detail below.

Encouragingly, only a statistically small proportion of our sample experienced public humiliation while working in the manufacturing industry (12.2%). Even fewer respondents had been exposed to negative social attitudes upon their return (10.3%). These trends, coupled with qualitative and observational data (see below) indicate that Sri Lankan society may be 'shifting', with a greater appreciation and respect for female (factory) employment. Although, it should also be noted that further analyses found an association between former factory type and instances of humiliation – χ^2 (1, $N = 2061$) = 9.76, $p = 0.002$. The odds ratio revealed that women who had worked for garment factories were 1.8 times as likely to have reported cases of humiliation compared to women from other manufacturing sectors. This was somewhat expected given the historically negative associations attached to G&T employment in Sri Lanka and other developing nations (Hewamanne, 2009; Sivananthiran, 2009; Ruwanpura, 2012).

Table 11

Participants Socio-Economic and Personal Outcomes, Post-Employment

Variable	**Percentage**
Having worked in formal manufacturing industry, do you feel more self-confident? (yes)*	97.5%
Brought back skills and knowledge gained from formal employments that have been useful? (yes)*	94.2%
Economically stronger than women of our own generation who were never employed in a manufacturing industry? (yes)*	87.8%
Feel more accepted by family? (yes)*	79.5%
Better social status than women of your own generation who were never employed in a manufacturing industry? (yes)*	74.7%
Have more decision-making power in the family? (yes)*	59.5%
Feel more accepted in your community? (yes)*	55.7%
Participate more than earlier in community activities? (yes)*	41.1%
Have more decision-making power in the community? (yes)*	19.3%
Were you ever humiliated in public, in your community or society when you were working in the manufacturing industry? (yes)	12.2%

Experience any negative social attitudes when you first returned home? (yes)*	10.3%
Participate more than earlier in political activities? (yes)*	9.2%

Note. *Does not equate to 100% due to missing responses

Source: Survey Data

5.0 Findings Part Two: Qualitative Data

5.1 The Value of Paid and Unpaid Work

In terms of current socio-economic status, statistical data indicated a near consensual agreement that Sri Lankan women taking part in our survey were 'better off' than women in their generational cohort, who had not been engaged in the manufacturing industry (see Table 11 above).

> Because women who were never employed, wait for other people to help them financially. They wait for support from their husbands or their parents; whereas, from the time she was 18 years old she… [has] been working and earning. That gives her a lot of strength to know she is economically independent *(RA describing survey, former factory worker, Gampaha).*

Indeed, further qualitative findings revealed that many among this cross-section of working women felt more powerful than 'non-working' Sri Lankan woman. Data suggested that some individuals had initially sought employment out of a desire to achieve 'more' than their parents, particularly with respect to meeting basic, albeit essential necessities.

> At the time I joined work, my expectation was to look after my parents and siblings; to save a little money to plan [for] my future *(IDI, former factory worker, Galle District).*

Encouragingly, a recurring outcome of their time in paid work was an ability to 'do more' for their own children (such as provide an education). Therefore, they had been somewhat successful in achieving their plans of securing a higher social status.

Moreover, outcomes pertaining to friendship and establishing social (professional) connections were also commonly cited as a consequence of their time in former employment, albeit unexpected and a further indication of their increased social empowerment. In fact, on returning home – away from paid employment and colleagues – several women cited feelings of isolation and depression. However, those who were able to maintain networks experienced a far more positive effect.

> Still I associate with the friends that I met at work. I am very happy about it *(IDI, former factory worker, Galle District).*

Ostensibly, respondents appeared highly cognisant of the fact that other working women – engaged in more professional, service-related fields of employment – were perhaps more respected and wealthier than those from the manufacturing industry and thus, in a 'better position' within Sri Lankan communities. Despite this, the economic value and outcomes of female employment seemed to be somewhat relative.

For instance, our cohort of female, former factory workers equated increased socio-economic strength with their ability to fulfil basic needs and purchase items such as jewellery, household goods and clothing and contribute to other traditional informal savings schemes (such as Cheetus).

> I did not have special expectations. What I wanted to look after the family. I wanted to save some money and buy a sewing machine… Major portion of my salary was spent on the needs of the family. I saved a little. I contributed to Cheetus and bought a gold chain, a gas cooker, a wardrobe and a sewing machine. I contributed to a lot of Cheetus *(IDI, former factory worker, Kandy District).*

Their capacity to do so showed their increased financial security. Presenting their 'wealth' publicly influenced how others perceived them, indicating the importance of appearance in Sri Lankan society. In essence, they turned (potentially limited) economic capital into highly influential social capital.

As noted above, most women surveyed believed that the skills and experience they learned while in formal employment remained useful on returning to their homes and villages (see Table 11 above). The technical, life and leadership skills they brought back were accompanied by an overall increase in confidence and resilience, both personally and in terms of (community) work contexts.

> My job was [a source of] strength to me. We had many economic difficulties. I have three children; I was able to give a better education to them. I could build their future. All of these things happened because of my job. These days we suffered a lot, but because of my job I am now living happily. Now I have money. I have more self-confidence *(Survey, former factory worker, Ambilipitiya District).*

Coupled with avenues for better financial management, these women felt socially and economically empowered from their time in formal employment, albeit cognisant that some 'professional' women may be better off.

Considering the obvious benefits of economic engagement, even in less prestigious work such as the manufacturing industry and negative consequences such as loneliness, it seemed somewhat paradoxical that half of our sample had not re-entered any form of employment on returning to village life. Generally, these women's qualitative responses supported our initial statistical data – confirming that the primary reasons for exiting paid employment (their former factory work) were either personal choices or expectations imposed on them that they engage in more unpaid 'women's work'. This included private sphere responsibilities, relating to domestic and care duties. Common themes encompassed plans relating to marriage, childbearing or childcare responsibilities and the 'need' to focus on household chores.

Indeed, this centrality of 'the home' was further reflected in findings showing that 'living expenses', along with buying (building) a house and procuring household items, represented some of the most common uses of earnings (savings) before and after women's time in factory employment (see Table 10 above). Such findings demonstrated the strength of patriarchal, gender and cultural norms entrenched in Sri Lankan society, suggesting that these home duties were considered more important than remaining in formal employment (De Mel, 2001). However, the crux of their decision-making power (and thus, feelings of personal empowerment) actually lay in direct involvement in every day processes, or the concerns of others in their family and those of their neighbours. This suggests that the (dis) empowerment experienced from unpaid work was convoluted in nature.

Somewhat paradoxical to the clear importance placed on non-work responsibilities, was the fact our findings consistently showed the 'value' simultaneously ascribed to paid employment. Perceived worth by others appeared directly linked to these working women's ability to accumulate wealth and spend money – both within their families and in local communities. Moreover, greater feelings of acceptance and the power to influence their family or communities only lasted so long as respondents were working in paid employment,

or able to continue contributing financially to their family, or build community capacity *via* savings accrued.

> I had recognition from family, as well as neighbours, because I was working and also as a member of the family who is earning *(IDI, former factory worker, Kandy District).*

Therefore, it was not surprising that almost half of respondents reported being employed in some form at the time of our study.

Moreover, the bulk of women were currently engaged in formal employment or self-employed, rather than employed casually or working in farming, thereby indicating their growing independence and self-confidence and indicative of trends away from Sri Lanka's informal sector towards manufacturing (communication) services and trade (Corner, 2011; Revenger & Shetty, 2012; Elborgh-Woytek, et al., 2013).

> Because I worked I had not financial difficulties. I could ensure my children's education without disruption because of the job. I used the training I received for self-employment that I am engaged in now. My job was a source of strength for me to face any eventuality *(Survey, former factory worker, Galle District).*

Fundamentally, these working women were in a position to not only enhance their current lifestyle, but to plan for the future and thus, maintain their place in society. However, given the fact economic wealth was intrinsically linked to their increased social status, once their income was lost or savings gone, so too were their related feelings of pride and the societal respect that came with such personal and socio-economic empowerment. This also demonstrated the salience of 'appearance' in Sri Lankan society and was of concern to individuals. Namely, that these working women needed to be 'seen' to be contributing in order to continue being and feeling valued by others, thereby potentially placing them under undue pressure to balance work–life contexts lest they feel despondent, isolated or inadequate (discussed further below).

5.2 Ownership, Place and Participation

Generally, there existed an underlying dichotomy with regard to the perceived place of women and the independence they experienced in a modernising Sri Lanka. Almost three-quarters of women surveyed were the sole proprietors of businesses, approximately two-thirds owned their own home and around two-fifths were the sole owners of agricultural land (see Table 7 above). Such data demonstrated that a high proportion of respondents remained financially independent post-employment. Indeed, qualitative data also revealed a recurring belief among respondents that they were the primary, or even sole, breadwinners, arguably de-bunking the perception that Sri Lankan women are reliant on men.

> Within the family most of the decisions are taken by me. I bought a plot of land with my ETF money and planted rubber. Husband gives his salary to me. I am the one who balances income and expenses. My hope is to complete the house a little more *(IDI, former factory worker, Kathulatha District).*

However, our findings also perhaps demonstrated the pervasiveness of traditional gender norms, given a higher rate of women co-owning housing, land or businesses with spouses relative to joint-partnerships with siblings, children, parents or friends.

Decision-making in the family and other relationships was often considered as an equal partnership.

> After leaving the job I started a new enterprise with my husband, which has brought a lot of income to our family *(IDI, former factory worker, Galle District).*

However, the benefits of formal employment went beyond economic security, perhaps best reflected in increased social status. In fact, work experiences often led them to adopt leadership positions, take charge in local cultural activities or facilitate formal community development initiatives.

It was widely agreed among our sample that female engagement in formal employment (particularly factory work) was becoming more accepted. To them, this appeared indicative of changing social perceptions across Sri Lanka, possibly in recognition of these women's achievements for family, their local communities and the country as a whole. Both statistical and qualitative data confirmed that very few working women had been exposed to negative treatment or public harassment. In fact, several respondents suggested that the increasingly high number of female villagers had or were currently participating in Sri Lanka's manufacturing industry had created a sense of commonality, fostered familiarity and ultimately, led to a greater level of acceptance in communities. Indeed, the socio-economic and personal advantages of formal employment were obvious to other local young women, many of whom felt more confident by association with respondents, who were continually approached for advice on how they could 'follow in their footsteps'.

> My friends who were working there called me also. They said the factory is recruiting new employees. They sent the message through older girls working there. They said, 'we are also working there, there is no need to fear' *(IDI, former factory worker, Kandy District).*

However, data also indicated that establishing or re-developing ties within communities had an impact on whether respondents felt accepted by others, the extent they were involved in decision-making processes and engagement in community activities on returning home.

Interestingly, feelings of self-confidence not only stemmed from individual achievements, but from how their family or community perceived them and the extent to which others benefited from their improved status, skills or corporate (societal) knowledge. However, qualitative data revealed that participation rates outside of family life were largely subject to time constraints. This was the most common reason for not taking part in local activities and is ironic given that 'time management' was commonly cited as a skill they had learned as a result of former employment.

> Now I only do my household work. Then I do not think I have a good social status. I do not engage in any social activity other than household work *(Survey, former factory worker, Kathulatha District).*

Women appeared to be expected to maintain their domestic and caregiver roles in addition to other paid work (or cultural) responsibilities. In fact, respondents that failed to balance their work and life commitments adequately, believed they were looked down on, leading them to feel negatively about themselves. Indeed, figures showed that women targeted a higher proportion of earnings (savings) towards family on returning home, focusing on their care

and wellbeing. As reflected across many collectivist cultures, these women's self-worth was inextricably linked to their ability to support others at home and in the community.

Despite the strong resolve showed by women, unfortunately, many experienced a sense of loss on leaving factory work, the prevailing fear being they would no longer be able to economically provide for their families. Indeed, unless emotionally and economically supported by family or neighbours, their ability to maintain former lifestyles declined subsequent to returning home. As discussed above, withdrawing from formal employment also meant the loss of social networks, no longer being in touch with work colleagues. Moreover, these former, factory workers often felt excluded and marginalised by other working women in their village – those still engaged in the manufacturing industry, who may even have been their (former) co-workers. No longer affiliated with these working women, they sometimes no longer viewed themselves as 'normal'.

Moreover, societal or familial factors added dimensions to the level of social standing achieved post-employment. Personal or family history, as well as (prior) reputations and social status, influenced how individuals were treated and perceived by their neighbours, regardless of their improved finances or work and social experiences. However, qualitative and observational data suggested that women sometimes expressed awareness that they were accepted by family, but not neighbours, or vice versa.

> They had larger hopes on me as I'm their only sister. My mother told them that, I [was] expected to join the chocolate factory… my brothers blamed me. They asked – am I going to shame them? *(IDI, former factory worker, Kandy District).*

As such, feelings of respect and the ability to be involved in decision-making across both private and public spheres was predicated by the attitudes held by others.

Qualitative responses also revealed that some women may have been reluctant to build social networks outside of their (original) communities or villages. Those who left formal employment but did not return to their homes, instead relocating to other communities with their husbands or families, often failed to participate in local activities.

> I had no opportunity at all to participate in village activities, as even at the time I got married I was working – I had no time to associate with the people in husband's village. I did not have a village *(IDI, former factory worker, Kaluthara District).*

Although the above findings suggest that greater general public awareness of female labour force participation is an increasingly normal and beneficial part of Sri Lankan society, it appears individual working women are still disempowered by the actions of others.

Moreover, communities are potentially marred by 'subjective' interpersonal, work and social or familial divisions that can potentially supersede the otherwise 'objective' positive outcomes of female employment.

> The so-called 'community leaders' ignore us. I like to participate in community activities, but do not have an opportunity. In our village, group of people have the authority in every group activity *(Survey, former factory worker, Kandy District).*

Similarly, statistical data showed that political engagement among this cohort was minimal. Responses indicated that there was an overall distrust of the Sri Lankan political system, leading to a lack of interest in politics, as well as a general dislike for politics and specifically, corrupt politicians. However, the findings indicated that women frequently engaged in cultural, community-based initiatives or grassroots awareness campaigns

(sometimes simultaneously), aimed at educating others about local socio-economic or health-related issues and prompting action in their communities (examples are listed below[5]).

> These people [former, female factory workers] participate in the community work of the village without fail. They take their family members to those places and get them used to that environment. They are used to being office bearers of the death donation society, women's society, 'Kulagana' society etc. They take leadership in most of the activities of the temple. They are committed to really develop the village by maintaining the societies, being office bearers in them and getting the other villagers too to participate in these activities. They brought the originally very small temple into this state with their participation. The male members of the temple committee are not very enthusiastic to attend the temple but these people come to the temple often. They inquire from us about what has to be done and then attend to them. They always tell me to get new projects to the village so that they too can join and work. They have an organisational ability, which is extraordinary to others in the village. During community activities they get together and work with much enthusiasm. They are very keen to improve the status of the temple and that of the village. They work toward constant improvement of their status by working with courage to earn and save money *(FGD, various officials, Kandy District).*

Furthermore, many women also appeared to be involved in several government-led, community-based initiatives aimed at reducing poverty and building regional capacity among the Sri Lankan districts. As these were often state-implemented programmes, the respondents did not view their involvement as 'real' political or civic engagement, *per se*.

Overall, such a lack of political interest and (or) appreciation for the role they play in society, is discouraging. It indicates a need for governmental intervention or awareness campaigns to perhaps adopt more bottom-up approaches, as utilised by these working women. In this way, female villagers might better appreciate the positive impact politicians and such programmes have on regional Sri Lanka and by association, view politics and their individual participation in a more positive light. Furthermore, greater opportunities for women to enter (what they may perceive as) more lucrative government positions, or hold

[5] Shramadana: A Sri Lanka-wide community development programme with several poverty reduction initiatives and socio-political goals pertaining to 'good governance' and reconciliation (Sarvodaya, 2014, n.p.) – http://www.sarvodaya.org/
CBO: In Sri Lanka, a small collective of individuals from the same locale with common socio-economic and political interests. For example, a group may be registered in order to function and implement micro-credit transactions, or a CBO can act as lobbyists regarding certain issues (Sameeram Sri Lanka National Foundation, (Inc.), 2014, n.p.; UNDP, n.d., n.p.) – http://www.sareeram.org/3_microcredit/what.html https://info.undp.org/global/documents/partnerships/Civil_Society_and_UNDP_in_Sri_Lanka_Partnerships_in_Crisis_Situations.pdf.
Samurdhi: A movement established in 1995-1996 with the goal of ensuring Sri Lankan sustainable development (Department of Divinaguma Development, 2010, n.p.) – http://www.samurdhi.gov.lk/web/index.php?option=com_content&view=article&id=83&Itemid=91&lang=en
Sanasa: Provides specialist micro-credit initiatives for disadvantaged population groups in Sri Lanka with the aim of long-term financial independence (Sanasa Development Bank, 2014, n.p.) – http://www.sdb.lk/index.php/about-us.html.

leadership positions in community development initiatives, may ultimately lead women to view themselves as agents of change, rather than view politics and civic engagement as an 'us versus them' scenario.

5.3 Education: A Cross-Cutting Issue

Education was a complex cross-sectional variable that both positively and negatively influenced working women's experiences and achievements. Qualitative responses revealed a belief among respondents that business owners, bank officers, doctors and teachers had better paying jobs, with better work conditions, pay and pension security than those in the manufacturing industry. Higher education and working in a profession were also linked to greater social status, with some positing they and their families would have a better quality of life had they continued with their schooling.

> If these children did not go to factories, the status of these families would not have improved at all. They have no higher education but they have built houses, bought household goods. They are a credit to the village. All the 285 houses of the village had thatched roofs earlier, now there are only 8 such houses … they help in the education of their siblings. They [give] advice [to] younger siblings to educate themselves, so that they will not have to suffer in the factories *(FGD, various officials, Kurunegala District).*

The literature has long supported the notion that opportunities for further education are linked to improved career opportunities, the option of living or working in a better locale, achieving a higher life and health status and greater decision-making power in the family (Dobbs, Sun, & Roberts, 2008; Sweetland, 1996).

Such arguments support human capital theory (HCT), particularly with regard to building social capital. HCT asserts that greater personal or monetary investment in education and training improves an individual's overall performance and skill level—inputs are purportedly rewarded through greater outputs, as reflected in an ability to earn higher sources of income or enter more senior-level positions (Dobbs et al., 2008; Hoyman & Faricy, 2009; Tan, 2014). Indeed, while employed in factory work, women with an A-Level education or above were more likely to be engaged in high-skill level work than their less educated counterparts. The receipt of pension benefits was also linked with education, suggesting these individuals may have been more aware of their rights, or at least better able to navigate financial procedures. Those with more qualifications also yielded greater decision-making power in the community on returning home or to village life.

In most cases, however, educational attainment appeared inversely related to the other positive achievements and outcomes experienced by women. Contrary to HCT, a greater proportion of female, former factory workers with a lower O-Level education reported feeling more accepted by family and participated more in community-based activities than respondents with A-Level credentials or higher. In fact, further analyses revealed that those without O-Levels were more likely to report they had greater control over family-related decisions and more commonly believed that they had achieved a better social status than women of their own generation who had not been employed in Sri Lanka's manufacturing industry. These statistical findings are clearly at odds with the personal beliefs of women (see above), HCT and long-held academic assumptions regarding the supposed value of

education (see Dobbs et al., 2008; Hoyman & Faricy, 2009; Sweetland, 1996; Tan, 2014). This highlights an objective–subjective divide with regard to the actual and perceived value of education.

Given the seemingly variable influence of education on different areas of social capital, it was somewhat expected that only a minority of respondents had left formal employment to pursue further education and that only a small proportion had put personal earnings (savings) towards their own education and skill development. Conversely, respondents still prioritised a substantial proportion of their financial resources into educating family members, as opposed to themselves. In fact, the qualitative data indicated that loans were used to finance investments into others' education.

> Now we do not have any economic difficulties. We have to pay a considerable amount for our children's tuition. If we cannot provide an education for the three children in Sri Lanka, we will even send them abroad and give them an education. Now our greatest expectation is the children's future. We deposit money in children's bank accounts for this purpose *(IDI, former factory worker, Kandy District).*

Their reasoning was in line with HCT – ensuring the education of children or (younger) siblings was often described in open-ended data as a point of pride among respondents, who commonly believed that these family members would benefit socio-economically in the future from having access to basic and higher educational opportunities.

> Since I educated my siblings, having spent for them, they have achieved very good status. One sister is a teacher. The other two are government servants *(IDI, former factory worker, Galle District.*

However, women still invested more in personal skill development than in paying for such vocational training for family members.

Qualitative data revealed that during their time in factory work, women supported each other socially and often shared technical skills. Moreover, a statistically high number of respondents believed that the skills and knowledge they had gained while in the manufacturing industry remained useful on returning to homes or villages. Women were able to apply their learnings in family life, community activities and businesses, passing on their newly acquired life skills and (corporate) knowledge to other family members, fellow villagers or business partners. Therefore, their greater prioritisation of funds towards personal skill development, as opposed to family members, perhaps reflected this value; considered a higher personal 'need', their continued investment was justified, as these skills appeared directly related to their (self) perceived worth.

Although knowledge acquisition certainly involves a commitment to personal education and training, as can be seen here, it also involves knowledge transfer between individuals, making it a more collective process (Folbre, 2012). Moreover, education and skill development can be sources of individual and national economic development as well. Consequently, this kind of bottom-up knowledge transference at the local level requires the provision of other essential services by government institutions (Folbre, 2012; Tan, 2014); this top-down support will be essential to a sustainable and more modern Sri Lanka.

5.4 Financial Activity: Access to Formal Savings Accounts and Pensions

A major goal of working women was to not be a 'burden' and attain fiscal independence, using earnings (savings) for themselves and family members.

> [I] Built my house. [I] Bought a three-wheeler for my youngest son. Through this job, [I] could attend to everything without becoming indebted to anyone. Even the present employment that I am engaged in is strong(er) because of my job. Therefore, I have much self-confidence *(Survey, former factory worker, Galle District).*

While previously employed, most women had begun saving their earnings in a bank or a fixed deposit account. The majority created an account for personal use, rather than transferring money into a family account (see Table 9 above). Such behaviour suggests they desired individual control over finances, with their ability to save in a formal institution also indicating an increased level of financial knowledge and economic independence. However, the proportion of respondents that elected to continue prioritising investing their earnings (savings) with a bank – either for themselves or their families – decreased substantially post-employment (see Table 10 above).

Respondents were currently earning an average of 12,539LKR per month, substantially higher than the monthly average earned by their counterparts in the plantation, industrial and service sectors as of 2013 (see Salary.lk, 2015a). However, statistical analysis revealed that there was a universal decrease in spending and investment after returning to homes and villages (see Tables 8 and 10 above). This may be related to overall trends in economic engagement, where slightly more women reported they were not working in any capacity at the time of data collection (see Table 7 above). Although it was encouraging that almost half of all working women had regained employment on returning to homes or villages, it could be inferred most were simply unable to continue saving or spending as before, thus accounting for this decline in the use of formal banking institutions.

Traditionally, women living in rural regions around the world have experienced limited access to organised banking and more formal economic opportunities (Diagne & Zeller, 2001; Fletschner, 2009). Given that almost all respondents lived in (remote) rural villages across Sri Lanka, it was perhaps expected that further comparative analyses indicated there was in fact a clear urban-rural divide with regard to financial activity. Rural women were 1.4 times more likely to report having less monthly income than their urban counterparts, with more among our urban sub-sample having invested their earnings (savings) into a bank or fixed deposit account for themselves and family members, both while in factory work and on leaving.

Ostensibly, such trends indicated that rural women might have had less money to invest (save). Further to this, officials from Monaragala supported global statistics that suggest this region of Sri Lanka is entrenched in poverty and typified by inequality (see Nanayakkara, 2016; UN, 2015c).

> In the Uva Province, the number of people taken to work in the garment sector from Monaragala district is high. The reason why most of them stop working in this sector is due to the low income. Conditions of service are also not good. Their security needs to be ensured. If the manufacturing industry is to progress well, the factories have to be re-located in the villages from the cities. Then the manufacturing industry can be developed. Then the girls working in the sector can work while being with

> their families, with security and saving their earnings. Clearly, the difference between the urban and rural areas can be eliminated. There will be no difference between the factories in Colombo and in the village. When girls go out of the village, people look at them in a wrong manner. Even the person who is good is not looked at in the correct manner (*FGD, various officials, Monaragala District).*

However, potentially contrary to such assertions was the finding that this rural sub-set were less likely to have taken out a loan (24%) than urban women (30.6%), despite their lower economic standing and potentially greater need for financial assistance. As such, rather than savings or loan activity being related to female former factory workers' overall financial status, the data support long-standing arguments that rural Sri Lankan women – and rural women in general – continue to face barriers related to equal access to better employment opportunities and organised banking options, identifying this as an area in need of greater public and political attention.

The survey respondents were (potentially) eligible to receive various pension and gratuities; however, analyses indicated a mixed success rate in this regard.

> I did not know about EPF and ETF or labour rights. I learnt about those only after I joined the job *(IDI, former factory worker, Kaluthara District).*

A statistically small proportion of women cited issues in receiving any form of benefit, with over half of women having obtained their EPF, almost two-thirds having accessed their EPF and two-fifths having received a Gratuity payment. Qualitative data revealed that many of these individuals' pensions had been received within a short period. Such findings are encouraging, as they suggest that working women's former employers had followed through with their obligations to female staff, compliant with Sri Lankan legislation.

Qualitative data also highlighted several complicating factors that appeared out of women's control, leading a minority of respondents to experience issues relating to pension benefit access. Statistically speaking, setting did not significantly impact access to pensions, with no clear difference between the urban and rural sub-samples' access to the EPF, ETF or Gratuity. However, increasingly bureaucratic structures and the need for women to obtain the proper official documentation have long posed a barrier to formal financial systems among (female) rural dwellers (Egwu & Nwibo, 2014; Pasricha, 2013).

Furthermore, age was positively related with pension fund receipt, with women aged 40 years or above more likely to have received such payments. Indeed, qualitative data supported this, with some pensions reported as being only available after respondents reached a certain age. However, given that individuals were required to show proof of age, identity or marital status before being given access to their funds, some experienced barriers to access. This is problematic given that rural cohorts represented most of our sample, suggesting that the bulk of women experiencing issues were possibly unfamiliar with or unable to meet formal criteria (as discussed above) and thus further demonstrating this inequity as an area in need of attention.

As alluded to above, there were also significant statistical associations found between education level and receipt of EPFs, ETFs and gratuities. Women with at least an Advanced-Level (A-Level) qualification were more likely to have received one or more of these pension benefits. Analysis of qualitative responses – further supported by a review of observations made by RA – revealed that working women who had experienced issues were perhaps

ignorant of their right to a pension, how to claim what was owed and even lacked an awareness that such benefits existed. In some cases, disreputable employers did not inform female, former factory workers of their rights or financial options. Factory closures also meant there was a certain level of uncertainty as to whether they were in fact eligible to receive a pension or Gratuity, with funds not necessarily transferred to the correct financial institutions due to paper work issues.

> As the factory had closed without telling us we were scolding the owner. My parents were sad as I had not received my EPF and ETF *(IDI, former factory worker, Kandy District).*

Such cases of inequity and unfair (or poorly managed) institutional practices are of significant concern.

However, some of the personal choices made by women also influenced fund access rates. Working for factories owned by family members and hence not expecting (nor being offered) a pension or Gratuity, being too busy caring for children and a lack of interest in trying to access pensions for themselves (and plans to transfer pension funds to children) were cited as reasons funds were not accessed. This indicates a 'subjective' element to women's access to the EPF, ETF and Gratuity, which superseded their 'objective' (legal) right to receive such benefits, with increased autonomy of choice an indicator of continued empowerment on returning to their home or village after formal employment.

6.0 Findings Part Three: The Research Assistants' Observation

6.1 The Benefits of Involving Women in Women's Research

We believe that the young, female Research Assistants (RAs) employed for data collection and translation benefited from working closely with other local women. Observations made by RAs not only ensured that they were able to convey what they viewed in the lives of this 'hidden population' of female, former factory workers; their field notes sometimes implied an ability to compare this to their personal experiences. They also likely gained greater insight into otherwise 'invisible' gender or societal inequality that may appear normal in Sri Lanka. The RAs effectively offered an outsider's perspective of these working women's lives and work contexts after formal employment.

> She was always a confident person… becoming a mother was the thing that made her more confident *(RA describing survey, former factory worker, Gampaha District).*

However, this was sometimes at odds with how respondents viewed themselves – offering further background information for closed items, highlighting respondents' character traits or detailing individual's situations.

For example, they were able to expand upon some respondents' inability to transfer learned skills due to the differences between machines used or task completed while employed, compared to the types of (machine) work available upon leaving formal employment.

> They learnt about cutting diamonds so… unless she goes to another country to do the same task, they couldn't really use the same skills *(RA describing survey, former factory worker, Gampaha).*

In fact, RAs were (arguably) also able to determine whether certain individuals were 'trust worthy' sources, with one woman described as highly perceptive, with a considerable level of understanding about societal matters. This additional information (even where there were discrepancies between how we and RAs might have interpreted data-sets) did not invalidate our sample's responses or other concurrent statistical and thematic analyses; rather, it highlighted potential areas of self-reporting bias among respondents, showed the critical reflection being employed by RAs (about themselves and other women), while also confirming the importance of using multiple methods to analyse collated data, thereby ensuring an accurate and contextual understanding.

6.2 Observations and Field Notes

Just over half of women were not participating in economic activities at the time of data collection, with approximately one-third of our sample having left the manufacturing industry in order to meet family commitments, reporting minimal interest in engaging in further education, seeking better employment or entrepreneurialism. As such, had statistical analyses been used in isolation, it could have been assumed that getting married, having and caring for children and unpaid duties such as domestic work, simply took precedence over formal employment. Such assumptions might even have gone unquestioned, as they appear in line with the belief that Sri Lanka's women act as the 'keepers' of traditional culture (see Lynch, 2007; Thennakoon & Rajaraske, 2007) and would therefore be prevented from continued socio-economic engagement in a patriarchal society, on starting a family or returning home.

However, several qualitative responses given by respondents, coupled with our RAs' observations, revealed that decisions to leave employment and experiences post-employment were, in reality, far more complex. Observational and qualitative data confirmed that many women had ultimately left formal employment or re-entered employment after leaving in order to support their husbands.

> I felt that the husband's earnings were not sufficient. I thought of starting a project that was not operating in the area. I bought a machine to grind chillie powder. I gave publicity about the project through my friends. Now I am the person who grinds chillies for the entire area. Now I have bought a van also *(IDI, former factory worker, Kandy District).*

This was an important recurring trend given that less than 3% of women had cited this as a reason for leaving work, suggesting it may be a larger concern and perhaps under reported.

It was clear that women had enjoyed working in the manufacturing industry, but now felt duty-bound to undertake domestic or care responsibilities, suggesting that although Sri Lankan women might do what is expected of them, they may still hold further aspirations beyond their short-term goals of obtaining a home, family or improving their socio-economic status. Moreover, despite the statistically small proportion of widows compared to married women (see Table 4 above), this sub-set found it especially challenging to balance work and family commitments. They should not be ignored simply because they represented a minority group among the greater female, former factory worker cohort.

Indeed, women often described feelings of socio-economic empowerment, having found their time in formal employment to be a source of intrinsic satisfaction and a source of strength or extrinsic pride – able to enhance personal (or their family's) wellbeing and socio-economic standing.

> At that time, what almost everyone was doing was to look after their families. We just followed what others were doing at the workplace but no one advised us on how we should plan our lives. Except for a small amount, I spent all the money I earned for the family. I spent on the education of my younger siblings also. When my parents fell sick, I was the one who spent… We used that salary thriftily to live as we could *(IDI, former factory worker, Galle District).*

Their earnings (savings) and work experience were also clearly integral to many self-employment opportunities and starting businesses on returning to homes or villages. Where pure statistical and thematic analysis of responses might have indicated that certain respondents were economically secure, a review of RA observations and field notes revealed they actually lived in poverty, were unaware of their rights and had minimal schooling. However, this data would not necessarily have been captured in the surveys.

The image of life after formal employment conveyed by statistical and thematic analyses was generally encouraging. Overall, working women repeatedly expressed their greater confidence, feeling socially or financially secure and accepted by family or communities, even participating more or holding greater decision-making power to a certain extent in family-related spheres. It was clear that although some individuals were respected in homes (villages), this was sometimes because the community valued 'the family', rather than 'the individual'. Due to the negative associations attached to factory-based employment,

some individuals only felt accepted by people outside their family, who lacked respect for their previous work choices.

> I think those who were never employed in a manufacturing industry have better social status than us because we are labelled as 'garment girls' *(Survey, former factory worker, Colombo District).*

Certainly, women felt pride in their former workplaces and sincerely believed that increased female labour force participation meant women's socio-economic contributions were beginning to be more widely recognised in Sri Lanka.

In fact, this belief was supported by the trend observed by many respondents – and the RAs – that women experienced a decline in respect when no longer employed and thus unable to contribute to their friends', family's or community's wellbeing financially. Observational data revealed that respondents also remained highly cognisant of the reality that members of the public continue to insult factory workers.

> Without considering our position or age we were referred to as 'garment kaeli'[6]. It was a great insult *(Survey, former factory worker, Kandy District).*

Very few women reported that they experienced public humiliation while in work or negative social attitudes on their return home (see Table 11 above). Therefore, without this additional contextual qualitative and observational data, the heterogeneity of this cohort and such important understandings about their experiences both during and after formal employment might otherwise have been overlooked.

In line with the SDGs, statistical data indicated a need to better facilitate Sri Lankan women's participation in greater community and political spheres – 60% of respondents reported they did not participate more in community activities on returning home, more than 80% cited a lack of decision-making power in communities and 90% were not more actively engaged in political activities post-employment (see Table 11 above). A lack of time posed the most common barrier to participation in local social activities, with work and family commitments taking priority. However, women also seemed to lack either an awareness of civic processes or were simply disinterested in (or disliked) politics and politicians, generally.

> They do not get involved in politics. Only vote. They do not take sides *(FGD, various officials, Kalutara District).*

Qualitative and observational data further revealed that women who were able to achieve 'work–life balance' were less likely to experience conflict in their personal or social lives and were involved in local societies, cultural events and governmental initiatives aimed at (rural) community development, simultaneously. Therefore, governmental policies that facilitated women's socio-economic and political engagement – while also building trust between female Sri Lankans and the government – would allow women to better blend their traditional roles in the family with other (community) work roles and political participation in a modernising Sri Lanka. Thereby ensuring they experienced personal empowerment, but fostering continuous local and national sustainability as well.

[6] Kali is a derogatory reference to the 'Black Goddess' Kali, linked to death and the end of the world (Encyclopaedia Britannica, n.d., n.p.) – https://www.britannica.com/topic/Kali.

7.0 Conclusions: Women's Continued Empowerment and Policy Considerations

Our cohort of over 2000 Sri Lankan working women appeared simultaneously empowered and disempowered by their experiences in formal employment. Individuals' feelings of socio-economic achievement and positive outcomes were further influenced by life and work contexts after returning home to communities and villages. Our research has shown how a cross-section of Sri Lankan women has been largely successful in maintaining the empowerment that resulted from their time in factory work. Statistical data showed that on the other side of formal employment, most individuals remained engaged economically, invested in social capital and effectively built familial capacity, as well as that of their communities.

Use of earnings (savings) while employed and post-employment indicated they had also met several of the short-term plans set by female factory workers highlighted in our previous research. These included plans to marry; to only work for a short period of time, but long enough to be able to access the EPF, ETF and Gratuity pensions; to save funds in formal institutions; to use informal savings mechanisms such as purchasing jewellery to invest in a dowry and get married; and to buy or build a house or land – although fewer women had been successful in this last goal. However, factors relating to prior workforce engagement (the length of time spent in employment, job skill level and factory type) affected achievements post-employment, with educational attainment and rural-urban location further compounding factors.

Further cases identified through qualitative data, coupled with observations made by RAs, suggest that such generally positive outcomes were not necessarily universal, nor, as clear cut as initially suggested by descriptive data. A number of recurring themes emerged with regard to how these former factory workers were perceived, both while employed and after employment in the manufacturing industry. They shared several challenges in balancing 'old' cultural practices and family or village life, with 'new' economic expectations. Surveys indicated that just under half of all respondents were engaged in economic activity post-employment. Such engagement was further contextualised by the rationalisation made by respondents that women's continued 'value' was associated with their capacity to continue earning.

Overall, data conveyed that women felt a dual responsibility to ensuring their personal happiness, while simultaneously attempting to improve others' wellbeing. However, self-achievement was often 'sacrificed' for their families or communities, respondents often only retaining good relationships with family members or social networks in their village when able to financially (emotionally) support and improve the status of family, as well as build local community capacity. Although women invariably felt proud about their time in formal employment, frequently acting as role models for others, such a collective orientation post-employment led to respondents feeling greater pride about themselves and continuing to feel respected by others.

Ultimately, issues of gender development remain pervasive worldwide and although making progress towards gender equality, Sri Lanka has still several goals to meet before universal parity is reached. The UN Women (2016) has maintained that women's empowerment is essential to achieving the *Sustainable Development Goals*, with particular focus on ***SDG 5: Achieve gender equality and empower all women and girls.*** Facilitating

women's participation and leadership in socio-political and economic spheres are critical for achieving this worldwide. We support this view and argue that in Sri Lanka and other (developing) nations, the conceptual understanding of and related frameworks for women's empowerment require structural foundations based on greater female access to educational opportunities, skill acquisition and formal employment (see Verick, 2014).

Although generally agreed to be a universal conventional wisdom and arguably a core component of any international framework aimed at ensuring gender development, the concept of women's empowerment is complex. Further, a critique of traditional definitions of women's empowerment has found that this concept may have cultural imperialist undercurrents (see Sullivan & Nicoline, 2016). It should not form part of homogeneous, unidirectional strategies – often erroneously employed by policymakers in an attempt to maximise the lived experiences of female populations in a short space of time, or, in other words, to act as a band-aid solution. In reality, 'gender' and 'empowerment' are experienced differently depending on the contextual situation, with a great level of heterogeneity among individual women (Sullivan & Nicoline, 2016). Therefore, the process of female empowerment must be multi-tiered, ensuring women are able to articulate what 'empowerment' actually means for them, as opposed to following culturally and contextually inappropriate international targets and (largely) macro-positivistic measures of gender inequality (see Hancock et al., 2011a; 2011b; Hancock et al., 2011c).

Given the recent initialisation of SDGs, which are arguably macro-measures, international development organisations need to undertake complementary context-specific and individual-level research. Agencies should prioritise the need to capture the various meanings of empowerment held by women and seek to explore the socio-political and economic conditions they experience; thereby contextualising any policies or practices targeted at the individual women whose lives they aim to improve. Moreover, such processes should ideally involve women in the development of research designs, the collection of data, as well as in its interpretation and in the dissemination of gender-related information, from the ground up. In particular, the cultural-specific knowledge of local women would assist in framing any findings, while also giving them an opportunity to formulate and more rapidly share any recommendations that might be relevant to local women and their country as a whole.

In light of such recommendations, we believe that ***SDG5*** may need to be re-framed. As this global goal only seeks to 'empower all women and girls', it seems conceptually paradoxical to achieving 'gender equality'. Gender issues affect men, women and transgender populations in diverse ways; however, ***SDG5*** fails to refer to these other cohorts and thus erroneously infers that men and boys—or people representing 'other genders' – either do not matter, or do not experience gender-related challenges. Although likely unintentional, this tendency of 'feminising' the underlying concept of gender is at odds with supplementary literature and modern convention that warns against making such generalisations. In our view, it may have been better practice for the UN and the policymakers that framed ***SDG5*** to have specifically conceptualised women in this global goal, rather than gender generally. We propose that governments and international development organisations adopt women-specific programming, as opposed to gender mainstreaming, in settings where patriarchy is dominant. (see Adusei-Asante et al., 2015; Hancock et al., 2011a; 2011b; 2011c).

Despite this, the 2015 SDGs still represent a clear opportunity for governments and development organisations to reach 'unfinished' MDGs and bridge prevailing gaps in gender development worldwide. We acknowledge the central role that SDGs will have in informing international development guidelines for policy planning and direction across a wide range of social concerns. However, we do argue that they are perhaps overly ambitious and unlikely to be achieved in a 15-year timeframe, particularly given that this was not enough time in which to achieve the eight MDGs and 18 related targets – let alone a further 17 goals and 169 targets, as encapsulated in the updated SDGs.

Success may be especially challenging for developing countries, particularly nations like Sri Lanka that failed to meet all of the MDGs. It is our recommendation that global governments and development agencies instead identify areas of opportunity and strength specific to individual member states in order to ensure that these countries meet contextually relevant and achievable goals. In doing so, it is important that pragmatic research, based on the design and empirical findings presented in research (such as ours) is utilised to inform evidence-based policy planning, development and implementation, as well as further monitoring and evaluation practices.

This would enable the collation and use of statistical and qualitative data that are contextually relevant to individuals, as well as their country's social, political and economic structures and thus, transferable to select member states. Indeed, our findings suggest that while Sri Lanka may be gradually progressing towards such global goals, there are several systemic changes and government-related aims that still need to be achieved in order to meet the already improbable task of meeting SDG targets by the year 2030. Given that our research has key policy implications for ***SDG 5***, we have attempted to frame many of our recommendations within the context of this indicator, albeit while remaining cognisant of the above issues and propositions (see recommendations above).

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Appendices

Appendix 1: Survey Questionnaire Instrument

The Other Side of Formal Employment: Working women who have returned to their communities and villages in Sri Lanka

RA =

Date =

Location =

Municipality(Urban)/ Urban(Towns)/ Local Councils (*Pradeshiya Saba*/ Rural)/ Estate =

Ethnicity =S/T/M

No in series =

Information Letter =

Signature =

The questionnaire will take about 30 minutes to complete. Your answers will be anonymous and confidential and cannot be linked to you, or your village, in any way. You may withdraw from the questionnaire at any stage if you wish. The results of the research will also be 'blind and anonymous'. Would you like to go ahead and complete the questionnaire? _____

1) How long did you work in formal manufacturing employment? (Years and months)

_____

(a) When did you stop working? _____

2) Where did you work in your last job? _____
(a) Name of the Factory _____
(b) Place (Location) _____

3) In what type of manufacturing industry were you employed?

_____

_____

4) What type of work did you do? _____

_____

5) Why did you give up your job? (Multiple answers if necessary)

i. Family commitments (Specify) _____
ii. Distance from home
iii. Health issues
iv. Dislike/ Frustration

v. For other better employment
vi. For Marriage
vi. Other (specify) _____

_____

6) How long is it since you left formal employment ? _____

7) What is your age? _____

8) What is your highest completed education qualification? _____

9) What is your marital status?
i. Married
ii. Unmarried
iii. Widowed
iv. Separated/ Divorced
v. Living with a partner (de facto)
vi. Other (specify) _____

10) When did you get married/ started living with a partner?
i) Before working
ii) While working
iii) After resigning from work

11) Do you have any children? Yes ☐ No ☐

12) If yes, how many children do you have? _____

13) Are you presently engaged in any economic activity?
Yes ☐ No ☐

14) If yes, how would you classify your current job? (please specify)
i. Formal employment _____
ii. Self-employment _____
iii. Casual employment _____
iv. Sub contract (piece meal work) _____
v. Farming (Agriculture) _____
vi. Animal husbandry (Livestock/poultry) _____
v. Other _____

15) What is your proximate average current/ monthly income? _____

16) How many hours do you work in a week in economic activities? _____

17) Do you own a house? Yes ☐ No ☐
a) If yes is it joint ownership Yes ☐ No ☐ with whom? _____)

18) Do you own any agricultural land? Yes ☐ No ☐
a) If yes is it a joint ownership (with Whom?_____)
b) If yes how much? (Perches- 160 perches = 1 acre)

_____

19) Do you have your own business? Yes ☐ No ☐

(a) Is it a joint business? Yes ☐ No ☐
(with whom?_____)

20) When you left your last job, did you receive the following?
i. EPF (employees' provident fund) Yes ☐ No ☐
ii. ETF (employees' trust fund) Yes ☐ No ☐
iii. Gratuity Yes ☐ No ☐
iv. Other (Specify) _____

21) Did you encounter any problems in getting the above?
Yes ☐ No ☐
Explain

_____
_____
_____

22) (a) In what ways did you use your savings/earning? (Multiple answers if necessary)

	While you were in employment (Earnings)		After leaving (the) employment (Savings)	
	Yourself	Family	Yourself	Family
i. Living Expenses				
ii. Savings/ Fixed deposit in a bank				
iii. Buy land				
iv. Set up an economic venture				
v. Buy/build a house				
vi. Buy a vehicle				
vii. Education				
viii. Dowry				
ix. Jewellery				

x. Health Issues				
xi. Leisure Activities				
xii. Skill development				
xiii. Renovated house				
xiv. Bought household items				
xv. Other (Please Specify)				

(b) Have you taken any loans? Yes ☐ No ☐

(c) If yes,

	Purpose (Reasons)	Present Status
Before Working		i) Settled
While Working		ii) Unsettled
After Leaving		
Present		

23) Have you brought back any skills and knowledge that you gained from formal employment that have been useful?

Yes ☐ No ☐

Explain

_____

_____

_____

24) Having worked in formal manufacturing industry, do you feel more accepted into your family?

Yes ☐ No ☐

Explain

_____

_____

_____

25) Having worked in formal manufacturing industry, do you have more decision making power in the family?

Yes ☐ No ☐

Explain

_____

_____

_____

26) Having worked in formal manufacturing industry, do you feel more accepted into your community?

Yes ☐ No ☐

Explain

_____

_____

_____

27) As a result of working in formal manufacturing industry, do you have more decision making power in the community?

Yes ☐ No ☐

Explain

_____

_____

_____

28) Since returning home do you participate more than earlier in community activities?

Yes ☐ No ☐

Explain

_____

_____

_____

29) Since returning home do you participate more than earlier in political activities?

Yes ☐ No ☐

Explain

_____

_____

_____

30) Having worked in formal manufacturing industry, do you feel more self-confident?

Yes ☐ No ☐

Explain

_____

_____

_____

31) Were you ever humiliated in public, in your community or society when you were working in the manufacturing industry?

Yes ☐ No ☐

Explain

_____

_____

_____

32) Did you experience any negative social attitudes when you first returned home?

Yes ☐ No ☐

Explain

_____

_____

_____

33) Would you say that you are economically stronger than women of your own generation who were never employed in a manufacturing industry?

Yes ☐ No ☐

Explain

_____

_____

_____

34) Would you say that you have a better social status than women of your own generation who were never employed in a manufacturing industry?

Yes ☐ No ☐

Explain

_____

_____

_____

35) Observations and other comments

_____

_____

_____

Appendix 2: Interview Question Guide

Interview

The Other Side of Formal Employment: Working women who have returned to their communities and villages in Sri Lanka

RA =

Date =

Location =

R/U/SR/SU =

Interviewee =

Signature =

We are conducting research that focuses on the issue of gender empowerment. The research focuses on women who have previously worked in formal manufacturing employment and returned home permanently. We want to see how they have experienced returning home after years of formal employment. We want to know if they have been socially empowered as a result of formal employment in Sri Lanka. We would also like to know about any social and cultural obstacles they faced when returning home permanently. The research is being conducted as part of an independent study designed by the School of Psychology and Social Science at Edith Cowan University and funded by the Australian government to provide new and alternate ways to understand gender empowerment. The research is being coordinated in Sri Lanka by CENWOR (The Centre for Research on Women). The research has ethics approval by Edith Cowan University's Ethics Committee.

Focus group Guidelines (RA may write more if required, do this on the back of the form)

1) How do you think women who leave home to work in formal manufacturing employment are thought of in Sri Lanka?

_____
_____
_____
_____

2) What do you think are their greatest challenges?

_____
_____
_____
_____

3) How do you think they have been able to convert their working experience into positive social outcomes?

_____
_____
_____
_____

4) In what ways do you think they have been able to convert working experience into positive economic outcomes?

_____
_____
_____
_____

5) What have they been able to achieve with the experience and salary associated with formal employment?

_____
_____
_____
_____

6) What have they been able to achieve in their home or community as a result of your formal work experience and salary?

_____
_____
_____
_____

7) Do you think they have been able to convert your economic roles and status (wages, experience in work, promotion, savings etc.) into social capital? (i.e. acceptance in society, community and family and involvement in decision making processes at all levels) (yes or no, explain)

_____
_____
_____
_____

8) In what ways have their salary allowed them accumulate capital or buy a house or similar or empower their family? (explain below)

_____
_____
_____
_____

9) As a result of working do they participate more in community and political activities? (explain)

_____
_____
_____
_____

10) As a result of working do they participate more in decision making processes outside the home? (explain)

_____
_____
_____
_____

11) Do you feel as a result of formal employment that they have experienced increased social inclusion in Sri Lanka, i.e. , being included in social, cultural and political processes? (explain)

_____
_____
_____
_____

Thank you for participating in this interview.

Appendix 3: Focus Group Question Guide

Focus Groups

The Other Side of Formal Employment: Working women who have returned to their communities and villages in Sri Lanka

RA =

Date =

Location =

R/U/SR/SU =

No of people =

FG No =

Signature =

We are conducting research that focuses on the issue of gender empowerment. The research focuses on women who have previously worked in formal manufacturing employment and returned home permanently. We want to see how they have experienced returning home after years of formal employment. We want to know if they have been socially empowered as a result of formal employment in Sri Lanka. We would also like to know about any social and cultural obstacles they faced when returning home permanently. The research is being conducted as part of an independent study designed by the School of Psychology and Social Science at Edith Cowan University and funded by the Australian government to provide new and alternate ways to understand gender empowerment. The research is being coordinated in Sri Lanka by CENWOR (The Centre for Research on Women). The research has ethics approval by Edith Cowan University's Ethics Committee.

Focus group Guidelines (RA may write more if required, do this on the back of the form)

1) How do you think women who leave home to work in formal manufacturing employment are thought of in Sri Lanka?

_____

_____

_____

_____

2) Having left work and returned home, what was your greatest challenge?

_____

_____

_____

_____

3) In what ways have you been able to turn your working experience into positive social outcomes?

_____
_____
_____
_____

4) In what ways have you been able to turn your working experience into positive economic outcomes?

_____
_____
_____
_____

5) Tell us some of the things that you have been able to achieve for yourself with the experience and salary associated with formal employment?

_____
_____
_____
_____

6) Tell us some of the things you have been able to achieve in your home or community as a result of your formal work experience and salary?

_____
_____
_____
_____

7) Have you been able to convert your economic roles and status (wages, experience in work, promotion, savings etc.) into social capital? (i.e. acceptance in society, community and family and involvement in decision making processes at all levels) (yes or no, explain)

_____
_____
_____
_____

8) In what ways has your salary allowed you to accumulate capital or buy a house or similar or empower your family? (explain)

_____
_____
_____
_____

9) As a result of working do you participate more in community and political activities? (explain)

_____
_____
_____
_____

10) As a result of working do you participate more in decision making processes outside the home? (explain)

_____
_____
_____
_____

11) Do you feel as a result of formal employment that you have experienced increased social inclusion in Sri Lanka, i.e. being included in social, cultural and political processes? (explain)

_____
_____
_____
_____

Thank you for participating in this focus group.

Appendix 4: Avenues of Qualitative Inquiry Identified from Open-Ended Survey Data

Table 12
A Cross-section of 80 Surveys: Personal Development and Self-perception

Themes/Sub-Themes	No. of Responses/ Citations
Respondents <u>did not</u> feel more self-confidence post-employment	**x1**
• Barriers to Self-Confidence included:	
- Sources of self-confidence were unrelated to work (i.e. linked to personal characteristics)	x1
Respondents <u>did</u> feel more self-confidence post-employment	**x79**
• Sources of self-confidence included:	
- An ability to learn, deal with problems or interact in public	**x31***
- A combination of financial stability, an ability to care for others or improved self-efficacy	**x13**
- Felt financially secure for the future due to their earning power and savings	**x24**
- Cited an ability to care for others (in their family or communities)	**x11**
Respondents <u>did not</u> develop useful skills as a result of their former work	**x2**
• Reasons why skills were not deemed useful included:	
- Believed any technical skills learned were non-transferable (i.e. the use of machines)	x2
Respondents <u>did</u> develop useful skills as a result of their former work	**x78**
• Types of skills deemed useful included:	
- Cited a combination of life, technical and industry-related skills	**x23**
- Cited transferable technical and workplace skills (i.e. time management and leadership)	**x42**
- Cited transferable industry and business skills (i.e. specific to fashion, tea or manufacturing in general and entrepreneurial abilities, leading to self-employment)	x7
- Cited transferable life, health and social skills (i.e. proper etiquette and appearance)	x6

Note. *The red and bold text identifies a high number of respondents and high citation rates among sub-themes
Source: Survey Data

Table 13
A Cross-section of 80 Surveys: The Perceptions of Others

Theme/Sub-Theme	**No. of Respondents/Citations**
Respondents <u>did not</u> did not experience negative social attitudes post-employment	**x64**
• Reasons for an absence of 'negative' experiences (related to their former employment) included:	
- Provide no response or reaffirmed they had not experienced negative social attitudes	**x46***
- Cited negative experiences, albeit unrelated with attitudes towards their former work	x3
- Had earned respect for their achievements (i.e. villagers valued the socio-economic outcomes of work, more than the process of employment or job-type)	x8
- Cited feeling personal strength or resilience	x3
- Had not been affiliated with 'factory work(ers)' or factory work had been viewed positively	x4
Respondents <u>did not</u> specify whether they experienced negative attitudes post-employment	**x1**
• Kinds of 'non-specific' experiences cited (related to their former employment) included:	
- Provided no response	x1
Respondents <u>did</u> experience negative attitudes post-employment	**x15**
• Reasons for the presence 'negative' experiences (related to their former employment) included:	
- Provided no response detailing their negative experiences	x1
Cited feelings of loss, isolation or frustration over leaving work	x3
- Cited experiencing general negative affect (i.e. personal or familial fear over finances)	x8
- Was treated negatively due to their former employment or factory work was not viewed positively	x3
Respondents <u>did not</u> experience (public) humiliation while employed	**x76**
• Reasons why they did not experience (public) humiliation included:	
- Felt respected or appreciated - factories, employment or behaviour viewed positively	**x19**
- Reported that although others (in general) were humiliated, they had not been or such negative treatment occurred in the factory and in private	x6
- Provided no response or reaffirmed they had no negative experiences	**x51**
Respondents <u>did</u> experience (public) humiliation while employed	**x4**
• Kinds of (public) humiliation included:	
- Reported being subject to derogatory comments or behaviour and a lack of protection	x2
- Factory work had been considered beneath their educational status	x1
- Reported mistreatment in the workplace, albeit unrelated to type of factory work	x1

Note. *The red and bold text identifies high citation rates among sub-themes

Source: Survey Data

Table 14
A Cross-section of 80 Surveys: Familial Acceptance and Decision-making

Theme/Sub-Theme	**No. of Respondents/Citations**
Respondents did not take part in more familial decision-making post-employment	**x18**
• Barriers to familial decision-making included:	
- Family decision-making made by male members alone (i.e. fathers or husbands)	x2
- Family held a negative opinion of their (former) employment	x2
- Provided no response or simply reaffirmed they had no decision-making power	x2
- Family decision-making made by elders, parents or siblings	x8
- Decision-making power was unrelated to their having been (formerly) employed	x4
Respondents did take part in more familial decision-making post-employment	**x62**
• Reasons for their greater decision-making power included:	
- Described themselves as having the earning power within the family and therefore made economic decisions (i.e. budgeting, paying debts, purchasing power or renovating)	**x33***
- Overcoming adversity (i.e. spouse or parental illness and death or financial hardship)	x2
- Due to getting married (i.e. their role as a wife and mother)	x6
- Provided educational or welfare assistance (i.e. paying school or medical expenses)	x8
- Being the eldest sibling afforded greater familial status	x6
- Provided no response or simply re-affirmed their greater decision-making power	x7
Respondents did not feel more family acceptance post-employment	**x10**
• Barriers to greater community acceptance included:	
- A lack of acceptance due to the status of siblings (i.e. had been older or also employed)	x2
- Family held a negative opinion of their (former) employment	x2
- Feelings of acceptance were unrelated to their (former work) or their feelings of acceptance were nothing special.	x6
Respondents did feel more family acceptance post-employment	**x70**
• Reasons for feeling greater community acceptance included:	
- Because of their role in caring for the family (i.e. dealing with illness)	x5
- Described themselves as having the earning power within the family and therefore made economic decisions (i.e. budgeting, paying debts, purchasing power or renovating)	**x50**
- Overcoming adversity (i.e. spouse or parental illness and death or financial hardship)	x9
- Were generally accepted or loved by family members (i.e. not necessarily related to their employment or earning power)	x6

Note. *The red and bold text identifies a high number of respondents and citation rates among sub-themes
Source: Survey Data

Table 15
A Cross-section of 80 surveys: Community and Civic Engagement

Preliminary Theme/Sub-Theme	**No. of Respondents/Citations**
Respondents did not take part in communal decision-making post-employment	**x48**
• Barriers to communal decision-making included:	
- Chose not to take part in decision-making or expressed a lack of interest	x2
- A lack of socio-economic or political connections prevented community decision-making	x7
- A lack of time prevented community decision-making (i.e. work or family commitments)	**x14***
- Provided no response or simply reaffirmed they had no decision-making power	**x25**
Respondents did take part in more communal decision making post-employment	**x32**
• Positions within Communities included:	
- Described themselves as being a member of community group(s)	**x19**
- Described themselves as being in a position of authority (i.e. a community leader, representative or facilitator)	**x13**
Respondents did not feel more community acceptance post-employment	**x27**
• Reasons for feeling not feeling greater community acceptance included:	
- Believed their acceptance by the community was unrelated to work	x4
- A lack of time to interact and gain acceptance or only interacted in a professional capacity	x4
- A lack of socio-economic or political connections posed a barrier to their acceptance	x3
- Negative attitudes towards factory workers posed a barrier to their acceptance	x2
- Provided no response, reaffirmed they felt no acceptance or their feeling of acceptance were nothing special	**x14**
Respondents did feel more community acceptance post-employment	**x53**
• Reasons for feeling greater community acceptance included:	
- Able to balance work and life responsibilities (i.e. meet cultural obligations to their family)	**x17**
- Provided a response that indicated they were generally accepted or their feeling of acceptance was nothing special	x2
- Community members appeared interested in or appreciative of their work (skills)	**x15**
- Had overcome adversity (i.e. low socio-economic standing or familial illness and deaths)	x6
- Had remained connected to the community during their former employment	**x13**
Respondents did not participate more in community activities post-work	**x42**
• Barriers to participation in community activities included:	
- Chose not to participate in community activities (i.e. showed disinterest or dislike)	x6
- Reasons for community participation were unrelated to their prior work	x2
- A lack of socio-economic or political connections posed a barrier to their participation	x1
- A lack of time posed a barrier to their participation (i.e. work or family commitments)	**x27**
- Provided no response or believed their participation was nothing special	x6

Respondents did participate more in community activities post-work	**x38**
• The kinds of community activities participated in included:	
- Had time to participate in multiple Societies, Associations or Groups (local national)	**x22**
- Provided a general response – did not specify the community activities undertaken	x3
- Had time to participate in local Community Societies (i.e. Women's or Death Societies)	x2
- Had time to participate in national Associations (i.e. Samurdhi or Gami Diriya movements)	x3
- Had time to participate in Religious Groups (i.e. Dahma School or Temple Festivals)	x8
Respondents did not participate more in political activities	**x77**
• Barriers to political participation included:	
- Was disinterested in politics or disliked politicians	**x38**
- A lack of knowledge or capacity to participate, beyond voting	x13
- Provided no response or reaffirmed they did not participate more in political activities	**x26**
Respondents did participate more in political activities	**x3**
• Kinds of political participation included:	
- Assisted with political activities (i.e. helped political parties during election campaigns)	x2
- Was a member of a political party	x1

Note. *The red and bold text identifies high a number of respondents and citation rates among sub-themes
Source: Survey Data

Table 16
A Cross-section of 80 Surveys: Social and Economic Capital

Theme/Sub-Theme	**No. of Responses/Citations**
Respondents <u>did not</u> believe they were socially stronger than other women of their generation not employed in the manufacturing industry	**x18**
• Reasons why they were not socially stronger than other women included:	
- Social status depended upon place in their spouses' family (i.e. acceptance by in-laws)	x2
- Social status depended on factors other than an ability to earn or work (i.e. having elder siblings), were unsure or provided no response	x5
- Social status depended upon continuous employment (i.e. those no longer working experienced social decline)	x1
- Social status was dependent on 'good' behaviour, an ability to communicate and appearance in public	x4
- Social status depended on (former) sphere of employment (i.e. non-factory workers such as public servants or individuals in the medical profession were not negatively labelled)	x6
Respondents <u>did</u> believe they were socially stronger than other women not employed in the manufacturing industry	**x62**
• Reasons why they were socially stronger than other women included:	
- Higher social status was linked to social or economic capacity and personal development	**x16***
- Higher social status was linked to economic capability, training received or (former) field of employment (i.e. being employed as a woman was empowering in-itself)	**x27**
- Higher social status was linked to personal development and feelings of strength – or reiterated they were social stronger in general (i.e. greater self-confidence and pride)	x4
- Higher social status was linked to social capacity, autonomy, life knowledge and meeting cultural norms (i.e. ability to interact appropriately, move freely or deal with others in a professional capacity without assistance and be more aware of 'worldly' experiences)	**x15**
Respondents <u>did not</u> believe they were economically stronger than other women of their generation not employed in the manufacturing industry	**x12**
• Reasons why they were not economically stronger than other women included:	
- Believed they became an ordinary person post-employment or felt socially excluded	x2
- Believed other kinds of employment afforded more financial security (i.e. the public sector)	x6
- Spent a short length of time in the workplace and lacked savings (i.e. depleted funds)	x4
Respondents <u>did</u> believe they were economically stronger than other women of their generation not employed in the manufacturing industry	**x68**
• Reasons why they were not economically stronger than other women included:	
- Economic status was linked to a combination of personal, social and economic outcomes	**x13**
- Economic status was linked to being employed (i.e. a capacity to earn and not be a burden)	**x44**
- Economic status was linked to social and familial duties (i.e. a capacity to care for others and improve lifestyle)	x7
- Economic status was linked to personal development (i.e. feelings of strength and pride)	x4

Note. *The red and bold text identifies high citation rates among sub-themes
Source: Survey Data