# Political Economy of Conflict and Violence Against Women in Sri Lanka: The Construction of the Financially Responsible Woman

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### Political Economy of Conflict and Violence Against Women in Sri Lanka:

### The Construction of the Financially Responsible Woman

Vagisha Gunasekara and Vijay K. Nagaraj

### Point of departure

Sri Lanka is on the cusp of a transition into a Third Republican era with Constitutional reform and transitional justice processes currently underway. Debates around these processes have however failed to stimulate attention to the structured nature of gendered violence inherent in political economic arrangements threading through the pre-war, war- and post-war periods. Ongoing contestations and struggles, largely in the human rights arena, concerning war-related violence against women remain primarily fixated on certain harms especially rape and sexual violence while the gendered violence re-produced by political economic structures remain marginalised. At the same time, discourses on women and post-war economic development and repair, focusing as they do on particular entitlements especially livelihoods, have often failed to consider how heteropatriarchy as a frame of abuse is in fact reproduced through these very political economic arrangements and structures.

Despite new theories offering more nuanced understandings of the changes and continuities in political, economic, social and ideological structures in relation to armed conflict, there is a paucity of gender analysis in the literature. A handful of studies focus on gendered economic links that operate during war (Nordstrom 2004) while others point out that we need to not only understand what happens to women within the political economies of war, but also why (Raven-Roberts 2013). The point is that there is a need to link gender and political economy in ways that make feminist sense not only of the egregious forms of violence against women—at the apex of which apparently stand rape and sexual violence—but also the everyday violence, which, by the way, includes sexual violence, experienced or reproduced through the everyday political economic relations.

Placing gendered political economic relations at the centre rather than the war and the conflict itself enables us to place the latter two in perspective rather than accord them the over-determining status they so often enjoy in contexts like Sri Lanka. Grounded in the post-war context of Sri Lanka, this paper essentially argues that the dynamics of mutual accommodation and constitution involving gender and violence can be mapped in terms of distinct and gendered relations of violence, specific modes of accumulation and dispossession, as well as certain modes of power and control. Such an approach or framework will in turn be useful, we hope, in understanding the mutually constitutive nature of gendered violence and political economic relations in the context of war and conflict.

### Theoretical frames

### Ideas of Violence

Central to the idea of this paper is a structural approach to violence that is both gendered and political economic in character. During and especially after the end of the war in Sri Lanka there have been a multiplicity of accounts of the violence the war and the conflict visited upon women and girls. But for the most parts these accounts of violence have focused on a sexualized and ethnicised account of violence, especially rape, and are part of highly globalized attention to rape and sexual violence in the context of war.

Much of this attention to rape and sexual violence against women and girls is very much a result of feminist struggles especially in the arena of international criminal law. Yet, as Ní Aoláin (Ibid, 208) suggests, such feminist struggles also have their "own baggage, namely the tendency to frame political objectives with criminal justice strategies focused on victims and perpetrators...." She also notes that this has led to prioritizing "certain issues (specifically, truth, justice, memorial practices and reparations)" but downgrading others, "including social and economic equality, reproductive health and choices, cultural identity and the other criss-cross of interlocking identities in conflicted or repressive societies." (Ibid)

It is precisely at the point of this critique that we situate the present analysis. We understand structural violence as taking the form of "expropriation of vital economic and non-material resources and the operation of systems of social stratification or categorization that subvert people's chances for survival. Race and gender relations, for example, can be understood as the imposition of categories of difference [structures] that legitimate hierarchy and inequality." (Anglin 1998, 145) These structures render "persons are socially and culturally marginalized in ways that deny them the opportunity for emotional and physical well-being, or expose them to assault or rape, or subject them to hazards that can cause sickness and death. "(Ibid)

The "physicality and "everydayness" of violence are consequently to be viewed from the vantage point of complex political economic processes rather than the "distorting dichotomy of victim versus perpetrator" (Robben and Nordstrom 1995, 8,10)." (Anglin 1998, 145-146) As Galtung argued the violence inheres in structures not just particular and manifests in unequal distribution of resources, opportunities, and decision-making. But speaking of gendered structures of violence calls attention not only to "the differential effects of coercive processes on women and men, girls and boys" (Ibid, 147) but also to ways in which gender and violence are twinned or to the violence inherent in gendering itself.

As Confortini (2006, 355) argues, "gender relations are implicated in the very creation of violence. Violence is both made possible by the existence of power/gender relations, and power/gender relations rely on violence for their reproduction. Violence and gender are involved in a relationship of mutual constitution." Violence is arguably "at the basis of our social organization, as it produces and reproduces the gender order. On the other hand, the gender order naturalizes and reproduces unequal and violent social relations." (Ibid, 357) It is from this vantage point that we consider the political economy of the gendered nature of violence and map its continuities during and beyond the war in Sri Lanka.

### Violence in the political economy of conflict

Central to our argument is the view that war and conflict are moments of eruption in "an ongoing course of class, ideological and political formation in the context of accumulation processes" (Moore 2015, 2). This runs counter to the dominant understanding that war and conflict are ruptures in the otherwise "normal" fabric of development (Nagaraj 2015, 3), which has been challenged by many. For example, Taghdisi Rad (2015) notes,

Neoclassical economics view war and conflict as temporary, exogenous factors, whose intensity is measured by the number of battle-related deaths, and which, in turn, is 'too exceptional' to deserve a separate frame of economic analysis. It is assumed that conflict implies a postponement of 'normal' economic activities, an abnormal operation of institutions, and a halt to the process of capital accumulation; therefore, any concrete economic analysis of the situation is postponed for the 'post-conflict' phase. Such a view, which tends to equate the case of conflict and non-conflict countries, not

only has an extremely limited explanatory power, but also gives little insight into the context of the dynamic relations between conflict and economy.

The treatment of war and conflict as a deviation from the 'normal' entails the association of "post-conflict recovery" with achieving- or stemming from "normal conditions of the economy". This view, advocating the 'return to the normal', fails to account for the violence that pervades 'normal' economic and political arrangements. It portrays violence as a phenomenon produced solely by war or conflict, thereby erasing the tracks of continuity of structural violence that pre-date the temporal boundaries of war-time. This view also renders a distorted image of the spatial arrangements of violence, by often confining violence to spaces of combat. This depiction of war and conflict, which often forms the basis of post-war and post-conflict 'reconstruction', hence fails to account how war and conflict conditions reproduce spatial, economic and subjective relations of violence. It is this view of war and conflict that frames Sri Lanka's trajectory in terms of the stark dualism of 'growth amid war'.

Contesting this dualist framing, Venugopal (2003) posits that the "conflict in the north has in different ways been an enabling factor for much contested economic reform process in the south" (Venugopal 2003, 32). The unfolding of the economic reforms in Sri Lanka coincides with the advent of the neoliberal framework integrating economic liberalization, globalization, free trade, democratization and governance spearheaded by the World Bank (WB) and the International Monetary Fund (IMF)<sup>i</sup>. The social dislocations emanating from the liberalization process were institutionalized into the civil war<sup>ii</sup>. Geographies of war were physically separated from locations of production. Spatially, this led to a geographic separation of the primary theatre of war in the north and east from the primary theatres of production, located in the west, central hills and the south of the country. In reality the war cushioned some of the negative effects of reforms, partly because the security sector absorbed labour due to a rapid expansion of employment opportunities. In the meantime, the increasing ethnicisation of economic competition in the shadow of an authoritarian and majoritarian state not only fostered horizontal conflict on ethnic lines and left the trade union movement all but defanged.

In foregrounding political and economic relations by bringing to bear critical feminist political economic analysis to war and conflict helps us further explore how these relations both condition and heighten women's vulnerability to violence. To begin with, it interrogates the dominant position of labeling women as simply victims of war, viewing them rather as participants and actors negotiating within a context of militarised political economic system with supra-local if not global dimensions (Nordstrom 2006). Feminist political economy is useful in unpacking the gendered nature of violence inherent in domestic and global political economic structures (True 2010, 44). Also significant are gendered analyses of political economies of war highlighting the historical and contemporary, local and global, political and economic relations that form, produce and reproduce violence, as well as the way in which wars magnify and reshape gender identities (see Angela Raven-Roberts 2013).

Reviews of accumulation by dispossession by critical feminists invoke the contention that the globalization of capital should be re-understood as a moment of primitive accumulation that is very significantly gendered (Mies 1987; Federici 2004; Hartsock 2006, 2011; Keating et al. 2010; LeBaron and Roberts 2010). Maria Mies (1987), for instance, identifies women, nature and people of impoverished countries as locations of extraction and dispossession. She argues that these groups make up the base upon which the processes of capitalist accumulation have been historically established, and their subordination and exploitation continue to be essential premises underlying

the reproduction of the current model, and therefore, it is crucial to understand the interactions, both historical and present, between the sexual, social, and international divisions of labour.

But these divisions often represent hierarchies of both work and workers trapped in relations of violence. The starkest of these hierarchies are represented by the Hill Country Tamils—oppressed caste Tamils brought by the British from southern India beginning the early 19<sup>th</sup> century to work on their coffee plantations, which and later shifted to tea. Tea has long been a major export earner for Sri Lanka; once the highest, it is still second only to export earnings from textiles and garments, and continues to account for over half of all agricultural exports in terms of earnings. Throughout the decades of war the plantation sector remained an inner periphery generating valuable foreign exchange earnings that helped stabilize the economy.

However the Hill Country Tamils, who suffered from bonded and slavery-like labour conditions and were left stateless and disenfranchised by a newly independent Sri Lankan state, have seen little of these benefits and are the worst off in terms of levels of economic and social development amongst Sri Lanka's four main ethnic groups. For decades after independence the Hill Country tea plantations remained enclaves of company rule with a minimal presence of the state, indeed even now there are limitations on the reach and power of public authorities. However, as discussed further below, Hill Country Tamil women who make up virtually the entire tea-plucking workforce are at the very bottom of this hierarchy and suffer patriarchal and ethnicised violence not only as workers but also as women both from outside and within the community.

Violence is also inherent in the gendered public-private sphere division of labour, supported by gender ideologies that hold women primarily responsible for unremunerated, and often invisible unpaid- or poorly remunerated work in the private sphere (Okin 1989; Federici 2004; True 2010, 45). This is central to processes of accumulation as "the productivity of the housewife is the precondition for the productivity of the (male) wage labourer" (Maria-Rosa Dalla Costa 1977 cited in Mies 1998, 31). Such gendered structures and processes produce and reproduce violence is by constraining women's public participation and their access to markets; this in turn creates household inequalities, trapping women in violent environments at home and work (True 2010, 45). As True (2010) observes, some women in developed countries bypass the patriarchal, and potentially violent situations in the domestic arena by delegating care work to poor women, especially migrant women from the global South.

And this is mirrored in global South itself when women from the peripheries are delegated precarious care work. Though some of these caring occupations are in the 'public' labour market, they are akin to the unpaid care work women traditionally do in the home, and are devalued as a result (Okin 1989). In Sri Lanka, what is currently known as "domestic work", primarily to maintain households, to cook, and care for the members of the household, is a gendered derivate of historical feudal structures. Domestic work is often carried out by poor women from the plantations or from other impoverished rural areas of the country. With more and more women from the Sri Lankan middle classes joining the formal labour force, Tamil women from the Hill Country or Sinhala women from rural areas stepped into the role of the housewife. This "housewifization process" as Mies (1998) observed in the context of colonial plantations, "was never a peaceful process", as it involved exploitation and physical, sexual and emotional violence perpetrated on the women by both men and women of the upper-class household.

Domestic work underlines that oppression and domination is produced and reproduced not only in in the legal and formal but also informal and illicit economies. Drawing from Raven-Roberts (2013) we demonstrate that illicit economies (both national and global) become intertwined with remnants

of the formal economy, creating conditions by which people, mostly women, are trapped in an economy of survival. It is here that we will be considering two sectors or spheres of work dominated by women but at two opposite ends of the spectrum of legitimacy—sex work on the one hand and loan-based self-employment (of women in war affected communities in the north and east) on the other. Both nevertheless share the feature of being trapped in distinct moral economies, in the case of the first as transgressive and dangerous while in the case of the second as compliant and dutiful debtors.

But processes of economic globalization stemming from neoliberalism have transformed the nature of paid work itself. Current processes of accumulation by dispossession drive women's entry into paid work and through it the creation of the feminized working-class that contemporary capitalist flexible accumulation requires (Hartsock 2006). Central to this is the renegotiation of the social contract and redefining social relations in favour of capital, which in turn also transforms processes of social reproduction and the whole set of social relations that shape them. (Ibid) The decisive neoliberal turn in Sri Lanka's economic policy orientation came in 1977, accompanied by massive repression of trade unions, escalating levels of violence against the Tamil minority in particular and often with the tacit or overt support from the state, and authoritarianism and militarisation.

The country's free trade zones (FTZs), the focal point of the textile and garment industry and 90% of whose workforce is female, is a legacy of this era. FTZs became central to securing Sri Lanka's place in the global apparel value chain but on the back of becoming a privileged enclave of capital exempt from the normal tax and labour regimes. This set the stage for yet another set of enclaves in which the social contract was underpinned by coercion and violence especially of young women largely from the rural and peri-urban hinterlands who entered FTZs in large numbers seeking economic security for their families in an atmosphere of generalized precariousness and war.

Deriving from the preceding analysis, our approach to gendered violence during and in the aftermath of Sri Lanka's war is to see the continuities in the gendered dimensions beyond the temporality of war and see them as linked to patriarchy and the differential impacts of economic globalization (True 2010, 45). Rather than accept the narrative that violence against women and girls in time of war are exceptional, we seek to re-draw the tracks of continuity of violence that pre-date the temporal boundaries of war-time and see it merely as different manifestations of sex/gender oppression and domination.

# Gendered accumulation by dispossession: the case of self-employed women in Passikudah, Sri Lanka

We attempt to formulate a framework of gendered violence in political economic arrangements that pervade times of war and peace by examiningone gendered 'enclave' in the current Sri Lankan political and economic landscape – self-employment of women, bearing the hallmark of 'post-war livelihoods'. The gendered enclaves are by no means limited to self-employment of women in war-affected areas, or to the other four enclaves – FTZs, tea plantations, sex work and domestic work – briefly mentioned in the preceding section. For the purpose of this chapter, the authors will focus on self-employment which has a relatively stronger empirical basis at the time of writing. By taking self-employment of women in war-affected areas, a post-war development strategy, we argue that it is a mode of accumulation by dispossession. Using qualitative empirical evidence collected intermittently throughout a period of three years (from 2014), in Passikudah, a small coastal town on the eastern seaboard of Sri Lanka, we demonstrate the mutually constitutive nature of gendered violence and political economic arrangements and structures both during and after the war as they relate to self-employment of women.

### Self-employment as a neoliberal policy

Self-employment through home-based livelihoods and micro-entrepreneurship is an important part of post-war political economic vision, especially for women. This vision, however, is not entirely new. Alailima (2002) points out that the Sri Lankan state actively promoted self-employment programmes in the post-1977 period to assuage the effects of the liberalization strategy in rural areas. Self-employment was part of a broader Structural Adjustment Policy (SAP) package that aimed at creating employment opportunities in the modernized sectors of the economy, whilst removing the burden of employment creation from the state, a pre-1977 feature (Ruwanpura 2000, 19). With the assumption that self-employment will lead to "balanced growth", the state proceeded to implement sixteen Integrated Rural Development Programmes (IRDP), a community-based development model advanced by the World Bank in many regions of the world at the time. The initial focus of IRDPs was the provision of infrastructure, which later shifted to supporting rural communities to undertake income generating activities primarily through self-employment (Alailima 2002, 49).

SAPs conceptualised women as 'shock absorbers', and they were expected to serve as a buffer (against the adverse effects of SAPs<sup>vii</sup>) vis-à-vis greater participation in economic activities and community management (Elson 1989; Sparr 1994; Lakshman, W.D.; Samaratunge 2000, 54). Selfemployment was gently coerced upon women and made attractive by offering financial assistance through various credit and other promotion schemes operated by state banks and various nongovernmental organisations (NGOs). Women too resorted to various self-employment programmes, not least because handloom and other cottage industries that operated on a cooperative model closed as a result of economic reforms (Lakshman, W.D.; Samaratunge 2000, 55). Though a number of studies in the 90s that questioned the effectiveness of self-employment schemes as a poverty alleviation strategy in Sri Lanka (Lakshman, W.D.; Senanayake 1994) and a UNDP (1990) review found these schemes ineffective, self-employment programmes coupled with micro-credit initiatives, remained resilient, relevant and common in development practice. This "bottom-of-thepyramid" development strategy continued and expanded in scope in the aftermath of the Indian Ocean Tsunami (2004) and in the arbitrarily determined post-war period (post-2009). It was rebranded as a "post-war development strategy", a way out of poverty for the war-affected, and in particular for women-headed households in the North and East of Sri Lanka. Home-based livelihoods and micro-enterprises are promoted by the state, INGOs and NGOs as a means of strengthening livelihoods for vulnerable households. Micro-credit and micro-finance is a key modality through which self-employment schemes are supported, and in the post-2009 period, the war-affected areas of Sri Lanka have witnessed a rapid financialization of development, with the government and NGOs, as well as banks and other commercial institutions, actively promoting the idea.

### Displacement of primary production

Women in war-affected areas are often compelled to become entrepreneurs. There are several forces at play that trigger this compulsion. A slight digression is necessary to elaborate the nature of these forces and how they contribute in pushing women towards self-employment as the only livelihoods strategy. Passikudah, the focus of this chapter, is characterised by the imposition of a capital-intensive resort economy on a landscape of precarious primary production in fishing and agriculture that is already infused with local inequities and burdened by a legacy of war and tsunami-related destruction. The resort economy has made its wage labour attractive to its labour force even as or precisely because it undermines other forms of primary production (eg. Fishing, agriculture, labour work in coconut plantations) as a secure livelihood. This has as much to do with its privileging by the state coupled with the lack of support for primary producers as it has with other

environmental factors such as declining fish catch and consistent floods during the monsoons. The privilege assigned to tourism, and in the case of Passikudah, high-end resort tourism, is a distinct post-war economic development strategy, stemming from the current economic philosophy of Sri Lanka. This philosophy, as Abbink (2009) aptly puts, drives entire states and peoples to, "produce marketable commodities, develop trade, monetize everything, invest in material growth, build facilities, and acquire money and wealth" (Abbink 2009, 895).

The undermining of primary production is also inextricably connected to questions of access to the commons. The use of the beach by fishers for example, rubs up against it being pristine and reserved for tourists. Some fishers who continue to use the strip near the resorts, because of problems with official jetty being further away and smaller, are under constant pressure by the resorts to move. As we have written elsewhere (Gunasekara, Philips and Nagaraj 2016), in Passikudah today, the integration of primary producers into the local supply chain generally happens at the bottom, and the precarious nature of fishing means they face disproportionate risks relative to other livelihoods also at the bottom of the value chain. This precariousness and its associated risks are pushing people towards wage labour in the tourism economy, and for other alternative forms of employment. For women in Passikudah, working in the tourism industry carries certain reputational risks, as resorts, hotels and guesthouses are seen in a negative light by the local community. They are viewed as spaces catering to human vices, especially those of male 'others', which generates narratives of ethnic and cultural contagion (ibid.). The social anxieties arising from local Tamil women fraternizing with Muslim businessmen, Sinhalese or foreigners pose barriers to women accessing wage labour available to them in the tourism industry. In this context, selfemployment has become the de facto livelihood for women, and also some men in Passikudah. Though this genre of work is now branded as "entrepreneurship", very few self-employed women we met in Passikudah belonged to the quintessential category of 'go-getters'. Their business is a part-time activity for survival. Unlike the zest for growth and expansion that we associate with entrepreneurs, these women are not interested in graduating their micro-enterprise into a more profitable business. Their entire focus is on survival by ensuring subsistence and diversifying risk.

### Set up for failure

Home-based livelihoods and micro-enterprises are promoted by the state, INGOs and NGOs as a means of strengthening livelihoods for vulnerable households. While criteria for vulnerability vary from one institution to another, a household of a war widow or a woman-headed household is an instant target for home-based livelihoods. Micro-credit and micro-finance is a key modality through which self-employment schemes are supported, and in the post-2009 period, the war-affected areas of Sri Lanka have witnessed a rapid financialization of development, with the government and NGOs, as well as banks and other commercial institutions, actively promoting the idea. Micro-credit based self-employment is portrayed as an economic space that is inherently empowering and builds confidence for those who pursue it. While disbursement of micro-credit is quick to efficient, there is very little useful guidance on what to produce. Prospective entrepreneurs are given training on making items that are already in abundance in the market, like soap, camphor balls, or incense sticks. Or they are trained to make handicrafts that have little to no market value. Without proper guidance on market needs or high-quality training, these women end up producing what they can, in their own capacity.

If one woman starts making candles, it is likely that all her neighbors would start doing the same. It is typical for self-employed women to move from producing one product to another within a span of six-months. When we first met 'Rama', she was making soap at home; and seven months later, she moved to making murukku (a local fried snack) because she couldn't sell any of her soap bars. They

tend to encounter a lack of consumer demand for their goods, given that the customer base is their own impoverished neighborhood. Several women entrepreneurs told us that venturing outside of their village carries risks, as markets are a gendered terrain. In navigating and negotiating one's way through markets entail facing various forms of gendered violence and social control. For example, a woman peanut-seller said that many men make sexual advances on her when she is in public spaces conducting business on a daily basis. At times, the advances are aggressive, amounting to sexual assault.

Women also have to negotiate with their husbands or male partners to conduct business outside of the home. Several women told us that they plan business activity outside of their homes when the husband is not at home. 'Valli''s daily mission is to sell her homemade sweets as quickly as possible and return home before the husband is back from his work day. At times when she returned home late, the disciplining by the husband came in the form of blows and kicks. Many other women related to this reality, admitting they take great precaution not to provoke their husbands in their attempts to make a living. Amidst the violence, humiliation and reputational damage incurred by such incidents, only a few women remain 'in the game' to make self-employment viable. It is hardly surprising that most self-employment ventures fail, trapping the women in vicious cycles of indebtedness that drive them further into poverty. These entrepreneurs are also insulated from broader market activity and lack the social capital and access to patronage networks necessary to tap into markets beyond their area of residence. And as discussed above, local production in waraffected areas, as seen in most rural areas, is also constantly displaced by bigger economic players that view these geographic areas as untapped markets.

There is recent evidence that some have embraced self-employment, and drawing on a combination of micro-credit, support from other sources and their own skills, have been able to take advantage of integrating with the local economy. A small minority of go-getter businesswomen have leveraged the state's support to build capacities for self-employment and to scale it up beyond subsistence. However, even in the handful of relatively successful cases, self-employment has worked primarily to enable diversification and spread risk rather than enabling the capital accumulation that enable a transition out of precariousness (Gunasekara, Philips & Nagaraj 2016). And the vast majority of *de facto* entrepreneurs are stuck in an endless battle for securing a steady income. They try their hand at various home-based enterprises because making ends meet by doing daily wage labour, the only work that is available to them in Passikudah, has become uphill battle. These realities interrogate some of the underlying assumptions of entrepreneurship, and the promise of prosperity vis-à-vis self-employment of women.

The construction of the "financially responsible woman" (McClean 2012, 8) is much in evidence, as women are the favored targets for micro-loans and NGOs, banks, financial institutions and the state alike have implemented micro-finance initiatives only for women. On a few occasions, we observed field officers, on motorbike, on visits to the villages where they dispense loans and collect repayments. Meetings regarding group loans followed a strict regime. A group of around ten or sometimes fifteen clients would gather together and sit in a circle, around the young, male loan officer. In some occasions, meeting would begin with an oath said by the women in which they promised to use the money for the wellbeing of their families and make their repayments on time. Subsequently, the field officer would then collect the week's loan repayments and, if all the groups paid their full installments, new loans would be dispensed and other credit needs discussed. We observe here, mode of control - financialization, represented by the field officer of the finance company or the NGO; and this repertoire enforces a particular construction of the financially responsible woman. It is intrinsically linked to the reproductive burden placed on the woman; this is

also built into the oath they take. As Stephen Young observed in the case of India (2010), this performance also involves the male, financially savvy enforcer - the embodiment of financial responsibility and financial mobility.

When their home-based livelihood ventures fail and the women are unable to repay loans, however, labels of "incompetence" and inferiority of women's capabilities is readily brought up as causes of failure (Gunasekara, Philips & Nagaraj 2016, 44). The global trends of using micro-loans for consumption and "loan-swapping" is much in evidence in Sri Lanka, and "narratives "financial illiteracy" or lack of capacity in women hides the deeper structural dimension of financialisation of development and debt-driven self-employment and livelihood programmes, whose emergence is inextricably linked to the virtual end of remunerative, secure and long-term employment or primary production" (ibid.). The consequences of indebtedness are serious and even tragic. News items from war-affected areas linking suicides to indebtedness have become commonplace now (Wijedasa 2014; Guganesan 2017).

With the proliferation of finance companies in war-affected areas in the post-2009 period has introduced new dimensions of this inherently violent arena of debt. Women who are late on payments often face intimidation and harassment from loan collectors of finance companies who commonly practice door-to-door marketing and loan collection (Gunasekara, Philips & Nagaraj 2016, 45; Gunasekara, Najab & Munas 2015). Aside from the physical and psychological dimensions of this type of violence, it also has a subjective dimension that is less explored. Women face reputational risks because intimidation and harassment take place at their own doorstep, in the community that they live in. This type of violence reached chronic levels in the Eastern province that in 2014, the District Secretary of Batticaloa banned weekly house visits to collect loan installments.

It is important that we juxtapose some of the repertoires embedded in the economic space of microcredit-based self-employment. In the performance of financial responsibility with the example of the male loan officer and the female borrowers, we observe a particular reinforcement of gender roles. The male loan officer embodies the promise of finance for the woman and her family, alongside an arsenal of mechanisms both material and symbolic, to hold her accountable for the borrowed funds. The woman borrower is held responsible for setting up a viable self-employment venture, and ensure and prioritize the wellbeing of their families in the prescribed roles of mother and wife. We observe in the same canvas, the domestic violence that some of these women experience at the hands of their husbands when they have crossed the boundaries of accepted behavior in their role of wife and mother, and violent encounters with the finance companies' hired goons in the event of a late or missed loan repayment. Taken together, these repertoires depict gendered dimensions of kinship that are privileged (both culturally and violently) in the construction of the financially responsible woman.

The construction of the financially responsible woman is a dynamic of neoliberal policies, cleverly scaffolding the rhetoric of individual responsibility, in order to mask the increasing divestment of state services (eg. Safety net programmes, food stamps, etc.), and turn social reproduction entirely over to individual families (in this case to women) or sell them on the market. This is a move to maximize the returns from unpaid labor of social reproduction within the family and the limited expenditure on the social wage outside of the home (Vogel 2000). The construction of the financially responsible woman, in this case, becomes central to the processes of accumulation.

### A win-win situation

The only consistent winners in the self-employment and microfinance game are the lenders, many of whom charge exorbitant interest rates that sometimes reach up to 200% - 250% per annum. Even if

most borrowers are aware of the interest rates, they resort to microfinance as it is the only option available for them. The convenience that micro-loans offer in terms of producing collateral or paperwork is not found in other secure credit schemes.

While petty money lenders are labeled as "loan sharks" for similar loan terms, micro-finance providers pride themselves as partners of development. They crown themselves with the moral halo by finding new alliances in NGOs. As shown by Gunasekara, Philips & Nagaraj (2016), most micro-finance arms of banks consider it a win-win situation to team up with NGOs. As articulated by a bank manager in the Eastern province, "This collaboration helps us canvass their humanitarian cause, and simultaneously do business with the communities. When they promote access to credit and microfinance as part of their programmes, I am able to open more accounts and offer loans to the people. So it is good for business (male, interview, 4 March 2015)" (Gunasekara, Philips & Nagaraj 2016, 42). Hence, the self-employment and micro-finance combination has become a socially accepted mechanism for extracting wealth and resources from poor people, particularly women. It is an elegant post-war development strategy that carries the promise of poverty eradication, without any threat to existing political economic arrangements. It promises transformation of lives and communities without the messiness of class, caste or ethnic struggles; and it guarantees that the poor can be saved while making profits from it.

### Relations of violence: spatial, economic, subjective and sexual

Deriving from accounts of gendered violence in the self-employment, we identify four interconnected-, yet distinct relations of violence against women workers in this area of the economy: spatial, economic, subjective and sexual.

We posit that the spatial organization of a women's work determines its visibility, thereby producing specific forms of vulnerability. Here we observe two types of spatial organization of women's work. First, during the war, the hubs of production became concentrated in geographic areas away from the north and east of Sri Lanka. As in other theatres of war, all economic life in Passikudah – mainly fishing and agriculture - had to contend with fighting between the SL Army and the LTTE, on land and at sea. No one escaped the surveillance regimes deployed by the Army, LTTE and other armed factions. Economic activity was high-risk, mainly because it had to be organized around a complex and unpredictable regime of checkpoints, curfews, security zones and passes. Access to markets was inconsistent, resulting in significant losses for primary producers. In the war-time environment of fear, where men were vulnerable to abduction, murder and forced recruitment, women were better able to navigate through checkpoints to access markets (Bohle and Funfgeld, 2007: 678; Fernando and Moonesinghe, 2012: 12; Goodhand et al., 2000: 399). But the attendant risks for women meant this too was not always a reliable or secure channel. As a result, primary production – fishing or agriculture-based - became a subsistence or a survival economy, heavily dependent on external factors and the security situation.

Second, women's work became spatially organized in a way that enables strict surveillance and control, two aspects that are deemed necessary for the process of production. For example, most women from Passikudah, resorted to self-employment or domestic work, operating within the confines of homes, and labored under the watchful eyes of their husbands and other male kin, or "mahaththayas" and "nonas" of middle- and upper-class households. As shown in the case of Valli (illustrated in the preceding section), the modes of control and power embedded in these spaces

makes women vulnerable to verbal, physical and sexual abuse, and offers no redress mechanisms. It mutes the voice of the woman, as a worker and as a human being.

We observe that this spatial organization of women's work, while enabling forms of surveillance and control necessary for the production process, invisiblizes the worker and disables intervention by a third party. Physically too, households maintain strict codes of privacy. 'Out of sight, out of mind', the workers have limited mechanisms to hold perpetrators accountable for any type of violence.

Violent economic relations are deeply embedded in these the modes of production in the value chains of self-employment. In self-employment of women in Passikudah, financial returns are low, work arrangements are precarious and working conditions are hazardous and sometimes indecent. The work day of a domestic worker or woman struggling to maintain her household by doing a micro-enterprise is over 20 hours. Laws that mandate minimum wage and employee benefits (i.e. Employee Provident Fund, and Employee Trust Fund contributions) do not apply to *de facto* entrepreneurs. While a consistent wage seems a luxury for self-employed women, they are also often left out of state safety net programmes such as Samurdhi. In fact, as the visibility of the mode of accumulation decreases, the level of state intervention in providing basic security also decreases. As discussed in detail in the preceding section, indebtedness is acute among self-employed women.

Considering women's work as part of the moral economy, we observe subjective or psycho-social relations of violence. 'Moral economy' might be defined as a kind of inquiry focussing on how economic activities of all kinds are influenced and structured by moral dispositions, values and norms, and how in turn these are reinforced, shaped, compromised or overridden by economic pressures. The moral concerns lay norms (informal and formal), conventions, values, dispositions and commitments regarding what is just and what constitutes good behaviour in relation to others, and implies certain broader conceptions of the good or well-being. The way in which moral economy plays out in society have violent subjective and psycho-social effects that leave permanent scars on women.

For example, in the moral economy, meanings that economic relations and responsibilities have for women affect how they believe their work should be done and acknowledged. For example, asserted identities of women as mothers and women as producers have different value labels. The pressure for women to generate income for the maintenance of their households invariably means that to some degree that their roles as mothers are compromised. The ways in which this happens affects the moral texture of employment. Women's home-based livelihoods, in this regard, are encouraged as they contain the woman within the home, and therefore as thought of as activities that don't impinge on their roles as mothers. However, by confining women to domesticity vis-à-vis home-based livelihoods, the risk of domestic violence increases. And as studies have shown, physical and psychological disciplining or control of women by their husbands adds to the burden of earning an income and taking care of the household that women have to endure, effectively creating a triple burden (Jayasekara & Najab 2016).

Women's work outside their homes often lead to more generalised reactions and anxieties or a state of moral panic (Goode and Ben-Yehuda, 2009, in Krinsky, 2008: 7). Moral panic enables greater policing of women. Women working in these spaces therefore face serious reputational risks based on moral panic around sexual fraternising. While some women may overstep these boundaries despite malicious gossip and character assassination, most others stay bound by the rules of the moral economy in order to maintain a reputation as a "good", "virtuous" woman. Self-employed women have become targets of this moral panic particularly because of transactional sex as a bargaining chip in negotiating access to working capital, inputs of production, credit and markets.

Some self-employed women in Passikudah were trapped in highly exploitative sexual transactions where they negotiated sex as repayment for debt and interest of loans.

### Modes of power and control: reproducing relations of violence

Our approach to unpicking gendered relations of violence (spatial, economic, subjective, sexual) visà-vis one mode of accumulation and dispossession – self-employment - was an attempt to illuminate certain broader economic, political and ideological forces that are enmeshed in this complex web, which continuously reproduce violence. We call these forces "modes of control". The context in which these modes of control currently exist is what we know as "neoliberal globalization".

In Nancy Fraser's (2013) view, this context reversed the "previous formula [Keynesian economics], which sought to 'use politics to tame markets'" and instituted a new political process of using "markets to tame politics" (Fraser 2013, 218). In his 2013 essay, Neil Davidson demonstrates how neoliberalism influences a set of political processes to enable capital accumulation and dispossess the working class and its organisations (Davidson 2013). Though Davidson's is not specifically a gendered analysis, he makes a number of incisive observations about the individuation of social life under neoliberalism that ought to be taken seriously. Through an attempt to restructure production, and by trying to reorder social reproduction, capitalism is seeking resolution to its crisis. Employing a Marxist analysis of social reproduction Bhattacharya (2014) points to three interlocking ways that social reproduction takes place in the context of neoliberal globalization: 1) as unpaid labour in the family increasingly being performed by both men and women; 2) as services provided by the state to cripple unpaid labour in the home; and 3) as services sold for profit by the market. Bhattacharya (2014) contends that understanding the contradictory dependence of production on social reproduction is key to understanding the political economy of gender relations, and gendered violence.

Under the neoliberal order, the production process was made effective and efficient by underwriting the work of social reproduction. Public infrastructure – health, education, transit and community services – was rapidly curtailed. Land with natural resources was fair game for extractive industries. Support that was previously allocated for public use was either transferred to individual families or privatized, out of reach for the poorer classes. We understand this as "privatization" a mode of power and control. As Bezanson and Luxtom (2006) note, "by default and by design then, families, particularly the women within them picked up the work not provided publicly and not affordable personally" (Bezanson, Kate; Luxton 2006). Simultaneously as production became 'lean' and efficient, gendered expectations, such as the anticipation of a hot meal and a bed (made by women) at the end of a tyrannical shift at work remained, if not became loftier. The ideological expectation that women are responsible for meeting the material provisioning for the laboring body within the home, reproduce relations of gendered violence.

Capitalist restructuring in the last four decades has also forced women from the home to the public area, to work ever-longer hours to maintain the household. By the mode of control that we refer to as "responsiblisation" women's work in the public sphere continue to carry the stamp of undervalued, informal and unwaged work that she performed in the private sphere. In the context of the United States, Susan Thistle observes (Thistle 2006, 110–12):

"economists have long recognized...that the development of new regions and the conversion of nonwage workers into wage workers can create great profits, leading corporations to set up factories overseas...we must realise that a similar lucrative process was happening within

the United States itself...as the market reached into kitchens and bedrooms turning many household tasks into work for pay productivity rose greatly..."

The "responsible" woman, the ideological driving force of micro-credit, labours in a context unregulated and free from labour laws, and like housework within the home, it is unending and function throughout the 24-hour day. The increased public visibility of working women has in turn created widespread anxiety about female sexuality and has contributed to increased violence against women. Increased incidence of rape and sexual assault, while associated with widespread commodification of sexuality, should also be read as expression of deeper mechanisms of labour discipline and violence.

A third mode of power and control that we observe is the pattern of how places and populations have been strategically repositioned in relation to the perceived opportunities or risks they present to global capital flows (Mitchell, Katharyne; Beckett 2008). This "financialization" of space seeks to expand and accelerate the mobility of capital to move around the world easily. Underpinned by assumptions about fiscal illiteracy and incompetence of developing countries, "financialization" peddles the promise of moving out of poverty for households through micro-credit and micro-finance initiatives. Spending cuts are made to seem "fiscally responsible", invisiblising and legitimizing the drive to recruit cheaper (female) labour to public sector hospitals and schools. It also produces flows of migrant workers from rural and impoverished parts of a country to undertake the care work of working women. These "circulations" must be understood in "dynamic relation to financial globalization" (Young 2010). They coincide with the parallel flight of state and corporate capital due to market liberalization and public spending cuts, and the production of financial flows in the form of remittances that workers send home to support their families (ibid. 620).

In this context, micro-finance becomes less of a political tool to support the rights of women in the event of restructuring state industrial policies (i.e. as in the case of SEWA in Gujarat, India). Rather, as Heloise Weber (2006) shows, micro-finance with its emphasis on entrepreneurship and self-reliance, was set up from the Emergency Social Funds of the World Bank to assist populations experiencing from temporary hardship as a result of IMG-imposed liberalization programmes in the 1980s. A Consultative Group to Assist the Poor (CGAP) was quickly mobilized by the World Bank as missionaries spreading the world of microfinance around the developing world. The idea of microfinance as a temporary injection to financial hardship carries the undertones of the investor's view that economic volatility brings opportunities for profit (Warren Buffet). So, microfinance and self-employment is encouraged with assumptions that there is a world of 'endless opportunities' for the poor, and in most cases, women.

Today, microfinance industry is a multi-billion-rupee enterprise, with many institutions recording over 100% in profits. In 2016, a Sanasa Development Bank, a leading micro-finance provider recorded a net profit of Rs. 1 billion for the first time in history (Lanka Business News 2016). It marked 48% growth in profit from the previous year. As discussed earlier, the demand for loans is simply not due to the financial losses of families during the war, but because of the larger process of fiscal austerity that shifted the burden of household maintenance to women.

In the past decade, we observe phenomenal growth of commercial microfinance, which in turn enables banks to meet their rural-lending targets and earns the "socially responsible" business label. Staff, especially field officers, in microfinance institutions are mostly young men. We met a staff member of a commercial microfinance company whose designation was "dream achiever", who goes in his motorbike to villages in the morning, grant loans to rural women, collect loan installments, and "discipline" women when they fail to repay. As discussed earlier, while women's

limited mobility significantly impedes the success and the lifespan of her micro-enterprise, for micro-finance companies, as Jonathan Morduch (1999) notes, this is a plus (as it decreases the likelihood of 'ex—post moral hazard', the fear that clients will "take the money and run"). The dual attack of micro-finance and self-employment reinforces limits on women's mobility through gendering entrepreneurial activities (i.e. running small shops, sewing clothes, or rearing cattle, etc.) and by emphasizing the need for women to be *Anagi* [translation: valuable) empowered "good mothers" working towards the upliftment of their families. Financialisation, of which micro-finance is but one product, promotes responsiblisation of various sorts, that "tend to reproduce gendered ideologies regarding the kinds of work, paid and unpaid, that women do, and the spatiality of this labour" (Young 2010, 623). This poses barriers to challenge broader structures of domination.

### Conclusion

The military victory over the LTTE, achieved in May 2009 at great human cost, was followed by the re-election of President Mahinda Rajapakse. A key feature of the post-war development narrative of the Rajapakse regime was the construction of a political border between 'war time' and 'peace time'. At the 2010 Sri Lanka Economic Summit, the former Secretary of Defence and Urban Development, Mr. Gotabhaya Rajapakse (also the former President's brother) explicitly married the political borders of war, peace and development:

"Not so long ago, Sri Lanka was in the news mostly for the wrong reasons. It was mostly terrorist attacks through car bombs...attacks on military camps and on civilians that kept this country in the headlines...That era is now no more...Now that peace has dawned in our country, it is important that we recover these losses as much as possible...With this in mind, the Government has already launched a dynamic development programme throughout the country to accelerate our economic growth" (Rajapkse, 2010).

Former Rajapakse's 2005 election manifesto, *Mahinda Chinthana Idiri Dekma* (Translation: Mahinda Vision: A Vision for the Future), populist in nature, shaped the post-war economic philosophy. Central to this was the ideology of the woman as the mother who "devotes her life to raise children, manage the family budget and ensure peace in the family" (Mahinda Chinthana 2005: 13), was adopted as official government policy. One of the first consequences was bringing in policies to restrict the number of women, especially married women, from migrating abroad for work became a key policy goal in post-war Sri Lanka.<sup>ix</sup>

Where women's economic activity is promoted by the government it has tended to be in activities largely confined to sectors of the economy that are subsistence or self-employed and home-based economy or in precarious employment relations. What is crucial is that the socio-political context is one that is dominated by the rise of familial ideology (Kodikara 2014) with violence against women in intimate and public spaces being normalised and impunity rather than accountability being the norm.

At the same time, rape and sexual violence against women is a key element of the transitional justice debate in Sri Lanka. What is however less in focus are the sexual regimes embedded in political economic relations and the violence inherent in maintaining them. Our main contention is that underpinning the self-employment economies examined in this paper are regimes of sexual order and security that were and are maintained through coercion and violence. But considering the coercion and violence in isolation, for example as discrete acts of sexual violence or violence against women and girls, as the transitional justice agenda mostly does, fails, firstly, to address the

structural conditions producing such violence. Secondly, such an approach invariably ends up relying almost exclusively on individualizing responsibility and victimhood and actually risks fragmenting the possibility of collective political struggles to resist and transform such conditions.

These regimes of sexual order and security are by no means fixed or uni-dimensional in terms of the nature of their focus on the female body. Changing political economic context and dynamics as well as the limits and possibilities of violence mean these regimes shift in focus and embody complex internal relations. In the post-war period, women in the North and East who are the preferred targets of microfinance lending and other debt-driven self-employment schemes, are forced into a socio-economic space where deeply gendered ideas of women being more reliable, responsible and compliant borrowers have tied them into home-based employment, leaving them vulnerable to multiple layers of structural violence.

The sexual orders and regimes also have clear spatial dimensions. A comparison with the other examples mentioned at the beginning of this chapter is useful in this respect. While the plantations and FTZs are physically demarcated zones of exception, domestic work and post-war loan-based self-employment are territorialized differently—individual women locked into specific privatized particular household/home-based relations with capital. Sex workers are zoned into an economy of criminalisation and though ubiquitous their visibility is fraught and always accompanied by the prospect of direct physical and sexual violence.

It is also clear that these modes of accumulation by dispossession are in fact porous to each other. For example, many Hill Country Tamil women are forced to enter domestic work or factories in FTZs, sex work is by no means limited to sex workers alone with workers in FTZs resorting to it, and domestic workers or women in debt maybe 'forced' into transacting in sex.

In as much as this paper sketches the political economy of violence against women, including its sexualized nature, in Sri Lanka in relation to the war, it is important to note that women are not merely victims of an inexorable and particular significance would be relationships between women that defy or mark an exit from the standard hetero-patriarchal sexual contracts.

The sexual orders and regimes explored above are not merely restricted to economic relations or spaces of production. In fact, the structural violence they embody underline that such relations and spaces of production are themselves firmly anchored in overlapping patriarchies. And they were sustained and reproduced during and after the war through violence that was physical as well as structural.

Exploited as women but valorized as sustainers and reproducers of the family, race and nation, such violence has always been and continues to be legitimised by a combination of legal regimes of impunity and moral regimes of responsibilisation. In the shadow of all the focus in the context of transitional justice, on sexual violence against women and girls, particularly rape, in relation to the war, lie many unvoiced narratives of violence, including forms of sexual violence other than rape. This paper is an attempt, limited as it is in many ways, to find ways to break this silence.

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<sup>&</sup>lt;sup>1</sup> The global development industry made economic liberalisation a key conditionality of concessionary loans under Structural Adjustment Programmes (SAPs) offered to salvage declining economies of the Global South. Sri Lanka's subscription to SAPs during this period led to a shift in foreign policy towards the US-bloc, which in turn resulted in an unprecedented wave of foreign aid sponsored public sector investment projects. Contrary to the expectation that the degree of unrest and conflict would diminish as a result of reduced state intervention and a consequent increase of employment and economic opportunities, there was an intensification of political conflict during this period of transition which eventually culminated in a civil war in 1983.

After two decades of an economy driven by import-substitution policies, Sri Lanka entered a period of economic and political transition in the 1977-83 period with the election of the United National Party (UNP) led government. Led by Mr. J.R. Jayawardena, the government halted import-substitution and instituted an extensive programme of trade liberalisation, private sector deregulation and discontinuing of many welfare provisions that were historically employed by the ruling elite to buy and maintain social peace (Dunham and Jayasuriya 2000). While marked by a significant rupture in economic philosophy and arrangements, this period of transition not only inherited, but also reproduced many of the political and economic legacies of the 1950s and 60s. The transition from a plantation export based economy to a public-sector based, import-substitution economy in the mid-1950s coincided with Sinhala-Tamil confrontation over uneven development and political power (Venugopal 2003). The two decades of government regulation (1956-76) of private sector enterprises, banking, and external trade, and nationalization of key industries such as finance, ports and oil, led to a dependency on state patronage to access scarce employment opportunities and private-sector contracts and permits, and determined the location of public-sector industries, dry-zone irrigation and resettlement projects (Gunasinghe 1984).

The Free Trade Zones (FTZs), tea plantations both dependent on female labour, and most tourist destinations located mainly in the west and the south, were well-insulated from the direct effects of the war.

The UNP government struggled at maintaining the initial pace of liberalization. As economic growth slowed, the state became the 'employer of last resort' and security sector expansion pushed Sinhala youth from rural peasantry and fisheries communities to enlist in the military (Venugopal 2003, 32). The increased militarization of the state under war-time conditions fueled authoritarian powers of the state to quell any serious political disturbances (ibid.). These conditions and the absence of transparency in many transactions created avenues for large-scale rent extraction in the

war economy (Athukorala and Jayasuriya 2012, 11). As a result, many privatization measures were executed in ways that favoured businesses with links to the state and government officials that engaged in corrupt practices (i.e. commissions).

viii The terms "mahaththaya" and "nona" [Sinhala] can be loosely translated as "gentleman" and "lady", but in this context, these terms imply the power that the members of the households have over domestic workers. ix The near *de jure* prohibition on women with children under the age of five from migrating abroad for work (Family Background Report 2013 – government circular no. MFE/RAD/1/3) was among the number of steps taken by the state to curtail women's right to paid work. This is reflected in the sharp decline in female labour migrants from war-years to the post-war period. In 1997, during the height of Sri Lanka's civil war, women accounted for 75 percent of all migrant labour, making a substantial contribution to the country's foreign exchange earnings; however, by 2015, this figure dropped to 35 percent (Arambepola 2017).

Despite a change of government in 2015, the state continues to exercise a "protectionist" policy towards women's work. The official rhetoric is that reducing the number of women sent abroad for work (with a simultaneous increase in males migrating for work) will scale down domestic issues that occur once the women leaves for work overseas (Sri Lanka Bureau of Foreign Employment 2012). This view discounts the complexity of why women migrate for work – poverty, lack of support and maintenance provided by the male members of the family, and in some cases, domestic violence.

<sup>&</sup>lt;sup>v</sup> Which by 2001 accounted for over five percent of total employment and a much higher percentage of formal sector employment for Sinhala men (Venugopal 2003, 32).

vi http://www.cbsl.gov.lk/pics\_n\_docs/latest\_news/press\_20150507ea.pdf and

vii i.e. reduction in public sector expenditure – pruning subsidies for agricultural production and the distribution of food, high inflation, retrenchment, etc.

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