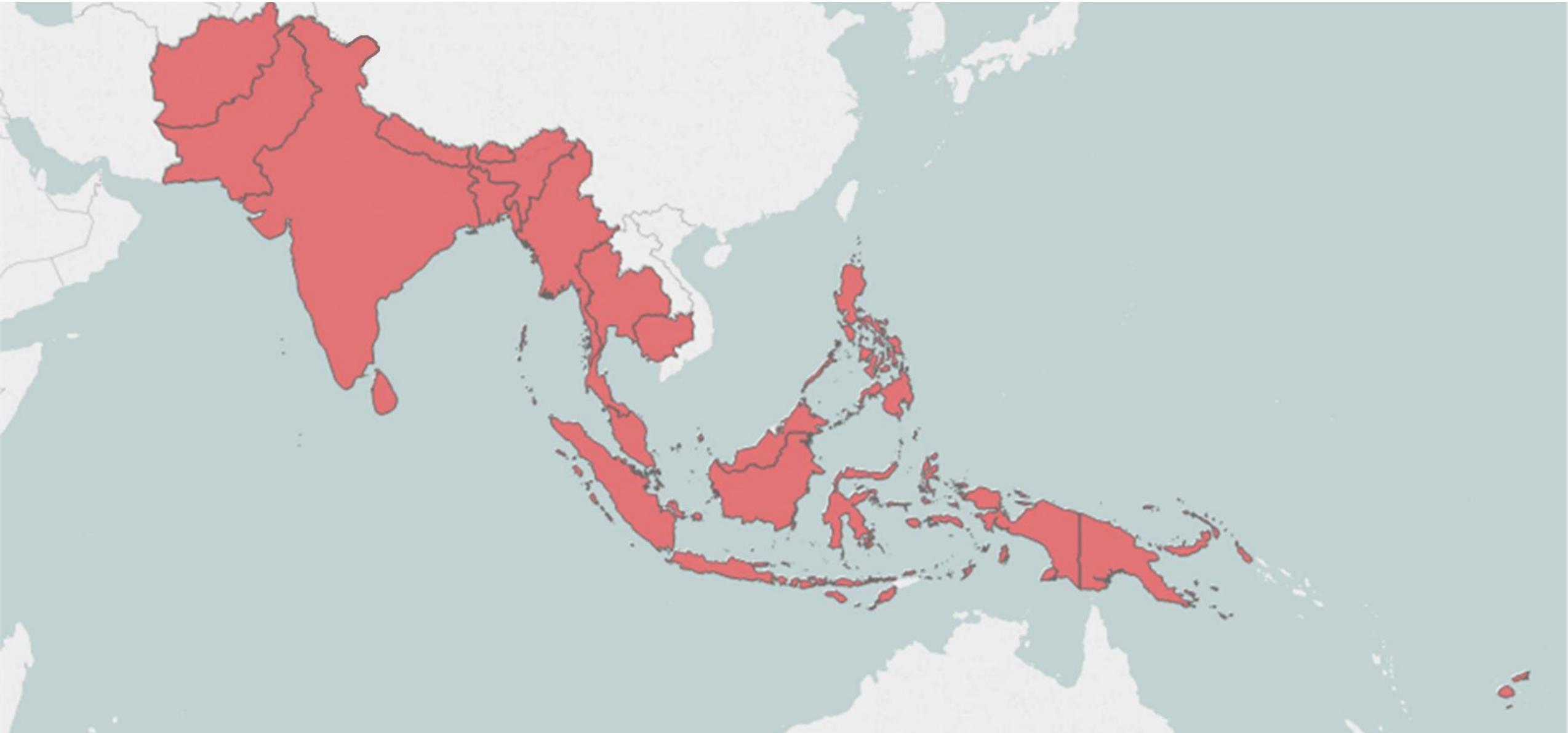


# COVID-19 lockdown and its impact on citizens of Gampaha, Sri Lanka

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LIRNEasia: a pro-poor, pro-market Asia-Pacific think tank;  
focus on infrastructure policy and regulation



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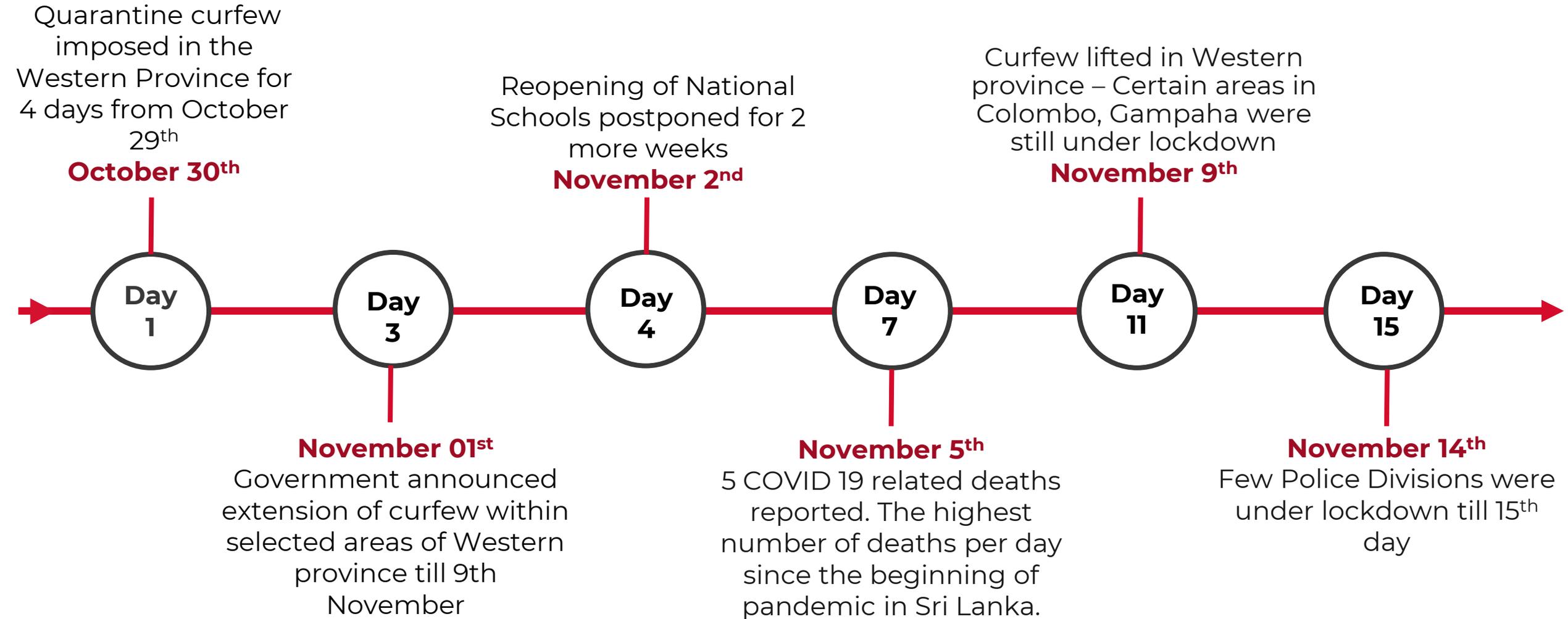
# Background

The COVID-19 pandemic has changed life as we know it. The pandemic required citizens to 'stay at home'. Access to basic needs such as food and medicine was limited until relevant authorities and suppliers developed an effective delivery mechanism to reach communities in need. A large proportion of the workforce was unable to commute to work. Consequently, both employers and employees were seeking alternative work arrangements. Similarly, education institutes attempted to continue learning remotely.

Sri Lanka came out of lockdown in June 2020 from the first wave of the pandemic. In September 2020, the pandemic hit again. The Western, Central and Northern Provinces were identified as high-risk areas in Sri Lanka and in certain selected locations the lockdown extended for over three months.

LIRNEasia conducted a qualitative study with the aim of understanding the means and challenges of accessing basic needs such as food, medicine, cash services and education services during COVID-19 related lockdowns. We documented these challenges through the use of an e-diary and in-depth interviews.

# Timeline of events during the study



# Objectives and Methodology

Objectives

Methodology

Data collection process

Study limitations and challenges

# Research Objectives

This research study aimed to describe lived experiences of individuals who were under lockdown due to the COVID 19 pandemic.

Specific objectives:

1. To understand challenges encountered by households when accessing basic needs such as food, medicine, education and financial services during lockdown.
2. To understand how service providers (groceries, medical officers, educators and bankers) adapted to lockdown situations to continue their services.
3. To assess how digital behaviour changed during the lockdown.

# Methodology

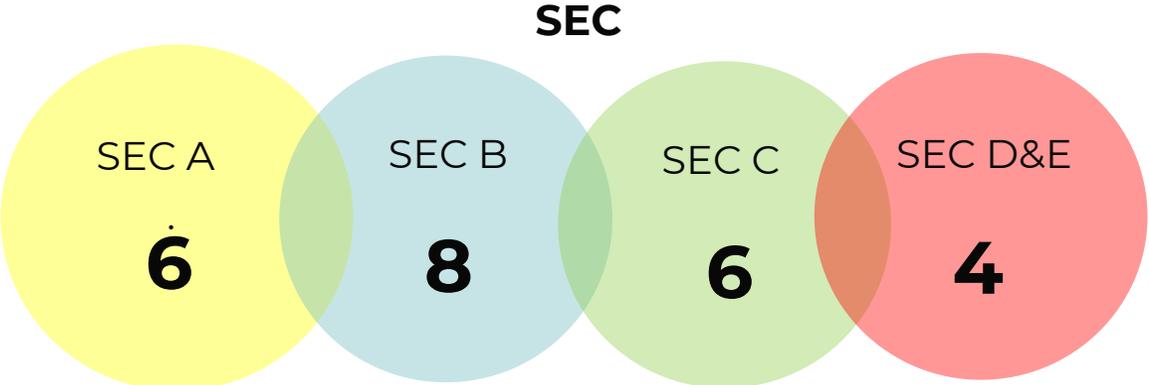
Demand side and supply side data captured through e-diary, In-depth interviews and Key Informant Interview methods.

1. The e-diary method provides real time observation of real life during the lockdown. Participants were encouraged to share texts, photos or videos of their interactions with others throughout the study period.
2. In-depth Interviews and Key Informant Interviews conducted via telephone using semi-structured interview guides.
3. Different types of qualitative data (text messages, photos, videos and interview transcripts) were analysed using inductive approach.

# Data collection process

1. Participants were recruited based on a pre-agreed criteria
2. Informed consent was obtained from all participants
3. Diary note guidelines were explained to participants
4. Participants shared images, videos, voice clips, text messages, emoji and geo-locations
5. Follow up interviews were conducted over the phone
6. Collected data was uploaded to a shared folder on a daily basis

# Sample (e-diary and In-depth Interview participants)



**Male**  
12



**Gender**

**Female**  
12



**Marital Status**

**Married**  
66%



**Single/Unmarried**  
33%

91% Have Children

9% Do not have Children

**Age**

**44%**  
20 -30 years

**56%**  
31-45 years

**Working Status**

**Pvt/Govt. Job**  
10

**Daily Wage Earner**  
11

**Homemaker**  
3

# Sample (Key Informant Interviews)

Respondent	Gender	Description
1. Government school teacher - I	F	Teaching for Grade 4 & 5
2. Government school teacher - II	F	Sinhala for Grade 6 & 7
3. ICT Teacher at International School	F	Teaching ICT for O/L & A/L
4. Private School teacher	F	English for Grade 5
5. Private tuition teacher	M	Grade 10 & 11
6. Bank Manager	F	28 Year Experience
7. Pharmacist/Pharmacy owner	M	Running a Pharmacy for 17 years
8. Medical consultant	M	9 Years of Service. Works at Ragama Teaching Hospital, Gampaha District
9. Grocery shop owner - I	M	Running a grocery for 10 years
10. Grocery shop owner - II	M	Running a grocery for 24 years
11. Grocery shop owner - III	F	Running a grocery for 3 years

# Limitations of the study

- Only those who had skills to use smartphones were recruited as research participants for the e-diary study.
- In-depth interviews with SEC D and E had to be carried out via phone, excluding those who did not use mobile phones in this socio-economic category.
- Ability to connect via phone was a main concern when selecting participants for the Key Informant interviews.
- The findings are based on a limited sample size of 35.
- Some respondents were reluctant to share information through video/audio primarily due to privacy concerns (even though they initially agreed to share).
- e-diary data revealed research participants' behavioral patterns over a period of 14 days. More details on research participants' socio-economic context are needed for greater insights.

# Challenges encountered

- The field recruiter had to recruit research participants without any field visits. Therefore, rapport building in the initial stages of the study was challenging.
- It was a challenge to maintain the momentum with research participants for 14 days straight and obtain their responses (by calling) twice a day.
- The analysis was a challenging process due to large volumes of data received in different formats (voice / image / video etc).
- Information shared over image/video were repetitive / junk.
- 14 days can be too long for an e-diary study with persons living under lockdowns, as their daily events became monotonous.

# Impact on Household Income

Impact on earners

Impact on industries/sectors

Coping strategies to restore family income

# Income earners in the households were affected

## Loss of employment, compulsory no pay leave, cut down allowances in salary and declined business caused shrinkages in income

*“I am on compulsory no pay leave. I have the job but the hotel can’t pay me. Now the priority is our children’s education. Most expenses are on education. We manage with whatever we have left”.* – R16a -SEC A- Married-Employed- Male with kids

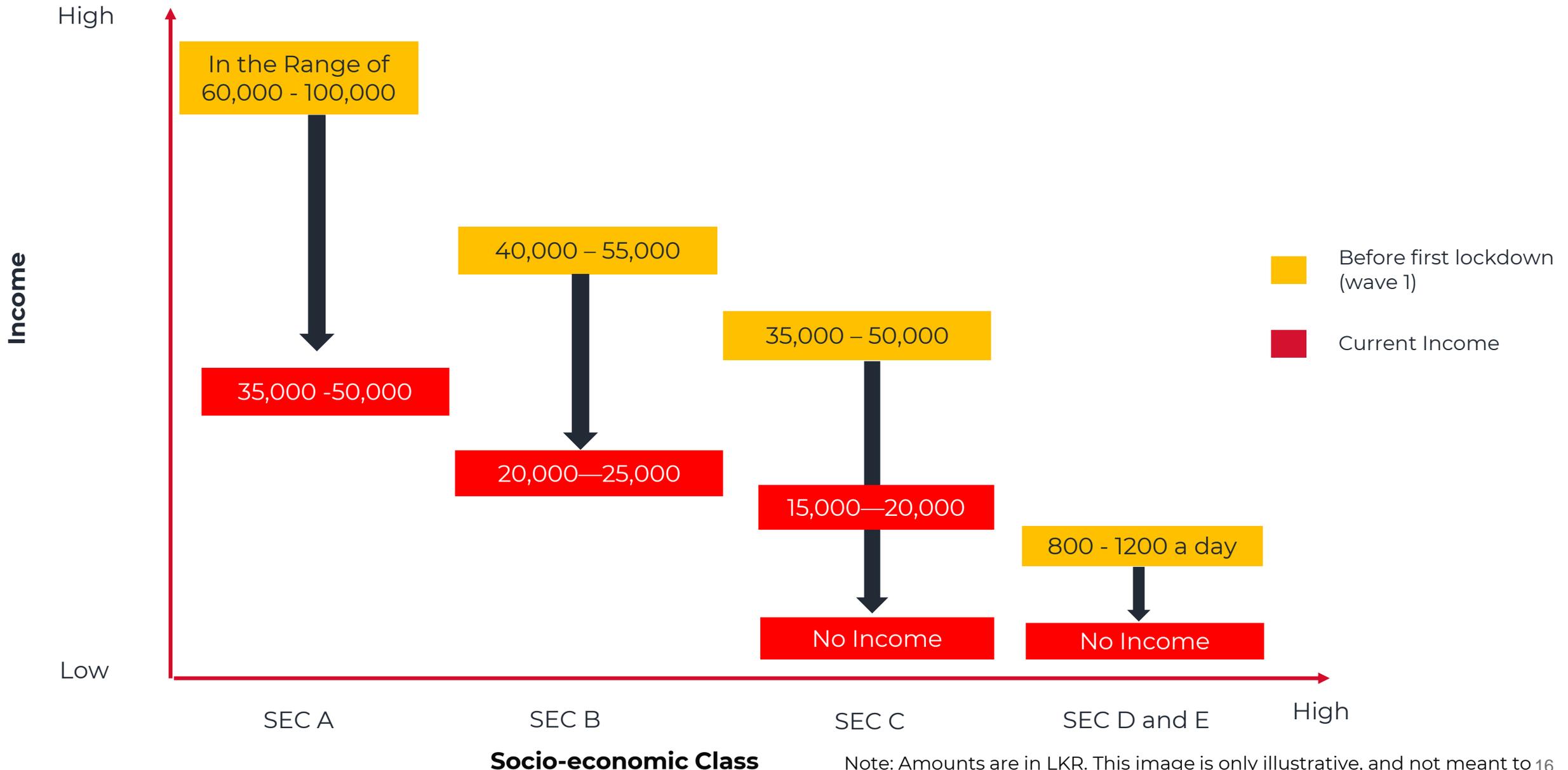
*“Our salaries are low, but our allowances are high. Though they deduct EPF , ETF that was not a big issue. We got the last month’s salary, but they have deducted all allowances. Because of that salary was not that much”.* - R16b- SEC A- Married-Employed- Female with a kid

*“My husband was working in a restaurant [aboard], but he has been laid off work. With the little money he gets, he has to pay for his accommodation and food, and is managing with the greatest difficulty. He hasn’t sent any money for the last one and a half months. I was working till last month, so I was able to manage even though on a very small budget. I used my small savings, and since I didn’t get a salary, my parents are helping me out. We are able to eat, pay bills and survive”.* -R13-SEC C- Married- Unemployed -Female with kids

*“I don't get a salary, but the profit is divided. The major portion goes to my relative brother as he invested more in the accessories shop . I was able to earn around 40 to 50,000 after paying off the bills like electricity, water etc. With the lockdown, shop is closed and I have no income”.* -R5- SEC C-Unmarried- Employed-Male

*“We got our last month’s salary. There was a slight reduction in the October salary and there is a talk that curfew will be lifted next Monday. My salary is 36,000 but I got only 20,000 which is only the basic salary”* - R7- SEC B- Unmarried-Employed- Male

# Personal income volatility across socio-economic classes



Note: Amounts are in LKR. This image is only illustrative, and not meant to be representative

# Employees in multiple industries/sectors were affected

## Impact

## Industry/Sector

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Uncertainty of employment as establishments incur losses

Tourism, Restaurants, Finance Companies, Apparel

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Salary reduction, cut down allowances and perks

Apparel, Pharmaceuticals, Automotive

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Mandatory no-pay leave

Tourism

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Lost jobs (casual/temporary staff)

Restaurants, Daily wage earners

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Business shutdown

SMEs such as beauty parlours, phone accessories shops, plastic item supplier

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# Situational factors further shrunk the household income

- **Increased pressure to purchase in bulk as preparation for further lockdowns**  
*“Financially it’s a bit difficult because our salaries are being cut. We are a single income household, and we tend to buy more things on bulk because of the situation”* - R15- SEC B- Married-Employed-Male
- **Insufficient savings, financial immunity to survive less than a month without income/salary**  
*“At the moment I have only about RS 10,000 in my account, so we will have to see what could be done. I might be able to survive for about half a month I think”* – R4- SEC C- Married- Employed-Male with kids  
*“we had to pawn some jewelry and manage because usually my husband’s salary goes to the account on the 25th but because of the lockdown it got delayed- got 20,000.”*- R1- SEC B-Married-Homemaker-Female with kids
- **Financial obligations**  
*“We don’t have loans, but we have to pay the credit card bill monthly to the bank.”.* – R6-SEC B-Married-Homemaker-Female  
*“The other months we settled our loans but not this time. Our loans have run into arrears. No leases, only the housing loan and we have taken out an insurance for our son. we had to pawn jewelry”.* –R3-SEC A–Married Homemaker – Female with kids
- **In ability to get Salary advances**  
Individuals belonging to lower socio-economic classes used salary advances for topping rations, utility bill payments and mid-month cravings before the pandemic. However, due to uncertainties in their job, salary advances could not be obtained during the lockdowns.

# Coping strategies to restore family income

The income of many chief wage earners dropped during the lockdown and had to look out for alternative ways to manage day to day expenses

## Short term strategies

Obtained government subsidies, Pawned Jewellery, Sold assets, Borrowed from parents, Involved in parents' business, Assisted relatives' business

## Income diversification efforts

Eager to learn a new skills and employ themselves in a new industry: App based Taxi hailing services, Hiring vehicles, Getting Diving license, Learning videography

Individuals whose parents are small business owners are considering to join them and help them expand the business- Handloom business, Vegetable delivery

Homemakers are willing to start home-based business and online freelancing: Selling string hoppers, Stitching bed sheets , learning to trade on EBay etc.

# Statements on coping strategies

*“We are managing with the cash in hand. We got Rs. 5000 from the Government, my wife and I both got so we are managing with that these days”- R11- SEC B-Married-Employed-Male*

*“Some individuals pawned jewelry (to a neighbor or a local pawning center) as their salaries were delayed. We had to pawn some jewelry and manage because usually my husband’s salary goes to the account on the 25th but because of the lockdown it got delayed-got 20,000. Also because of the situation we are afraid to go to the bank. It is difficult to take money using the card because of the queues, so therefore we decided to pawn the jewelry”. - R1- SEC B-Married-Homemaker-Female with kids*

*“We usually spend about 15,000 for monthly rations. My mother also contributes so we take turns. Sometimes my mother spends, when my husband goes shopping, he spends but as he cannot withdraw money in an emergency, we mostly use my earnings.” -R16b-SEC A – Married- Employed-Female with kids*

*“I do not have a proper Income. Relatives who are abroad help sometimes” -R5- SEC C-Unmarried- Employed-Male*

*“ I have undertaken to stitch some bed sheets. I earn a little something by taking up such jobs” - R1- SEC B-Married-Homemaker-Female with kids*

*“I get my salary and my father conducts his business from home, so we don’t have a big issue but it’s not like before. I help him in business. We used to be able to buy whatever we like and go where we want but these days, we cannot do that. We have to be careful with what we buy because we don’t know how safe our jobs are” - R13-SEC C-Married-Unemployed-Female with kids*

*“I was told about an E- Bay dealings course by a good friend who had been doing business in the past 2 years. The Friend is attached to an Institute called E- Club; an institute where they provide guidance to amateur online entrepreneurs to start and run their online businesses. The course fee is Rs. 25,000. So I am following that these days”. - R12- SEC A- Married-Employed- Female with kids*

# Lack of financial resilience : increasingly difficult to continue savings

PARTICIPANTS' SEC	SAVINGS	ABLE TO SAVE AFTER LOCKDOWN	INSURANCE
SEC A	Yes	No	No
SEC A	Yes 15-20K a month	Yes	No
SEC A	No	No	Medical (5380) + Education (4000)
SEC A	Yes, around 4 lakhs in my savings	No	No
SEC B	Saves a little to manage household expenses in an emergency	No	
SEC B		Sold Bike	
SEC B		Saves 40k after 1 <sup>st</sup> lockdown	Two insurance policies
SEC C	No	No	No
SEC C	No	No	Seettu – unable to continue
SEC C	No	No	No
Daily wage earner	Yes - 500 a month		
Daily wage earner	No		
Contract Laborer	Saved 10K for emergency + 35K to pay loans	Child's bank account defaulted	
Contract Laborer	No	No	

# Access to Essentials

Factors affected on access to essentials

Delivery channels

How small groceries performed

# Access to essentials got affected by multiple factors

- Limited operation of grocery stores
- Poor finance/cash reserves
- Increased food price
- Lack of skills to order online
- Access and reach to mobile vendors
- Fear and anxiety (fear of going out of house when curfew was lifted)

# Difference in nutrition value of the food was seen among the participants

R 18 - SEC A –Married-Employed-Male



*They had been able to stock up- had no problem with food*

R 14 - SEC B – Unmarried-Employed-Female



*Greens and certain vegetables are from the garden. That has always been the case.*

R4 – SEC C- Married-Employed- Male with kids



*Simple lunch. 'Polos' from the garden. Dhal curry was sufficient only for Children*

Items difficult to purchase during lockdown: Fish and meat products, Dairy products (milk powder, yogurt/ice cream), Vegetables, Fruits, Controlled price products (rice/dhal/canned fish)

# Households without a refrigerator at home purchased perishables as and when required

- SEC C participants purchased perishables (Vegetables, Fish and Meat) as and when required in small quantities
- Prepared about 250g of fish or meat per meal and finished on the same day
- Several individuals purchased vegetables every three days – Greens are mostly sourced from the garden or from the locality

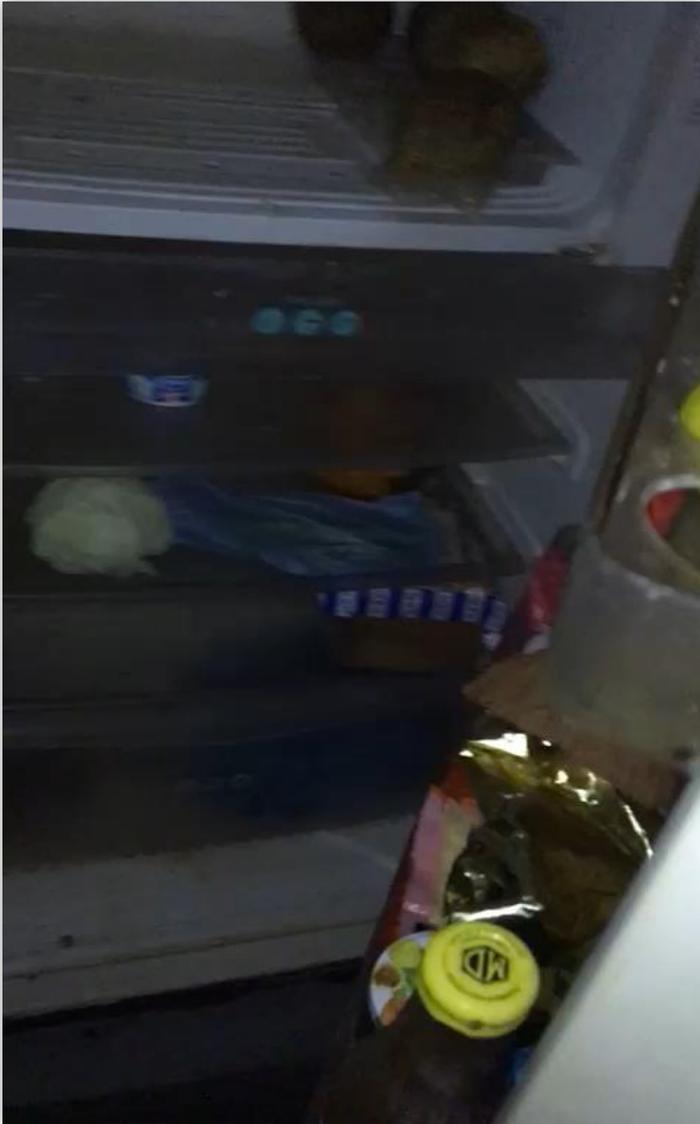
*“We don’t have a fridge, if we did we could have bought vegetables and stock up”* – R19- SEC C- Unmarried- Employed- Female

*“We mostly consumes bread with a curry. Since we don’t have a fridge we can’t buy butter. I buy small packs of butter occasionally. Even sausages we buy the small pack and finish on the same day it self”.* – R6-SEC B-Married-Homemaker-Female

# People purchased the most essential provisions



# Very minimum amount of stocks (I)



R13-SEC C- Married- Unemployed -Female with kids -  
<https://youtu.be/81N3ISRdEo8>



R 14 - SEC B – Unmarried-  
Employed-Female  
<https://youtu.be/71jCVM8s5BQ>



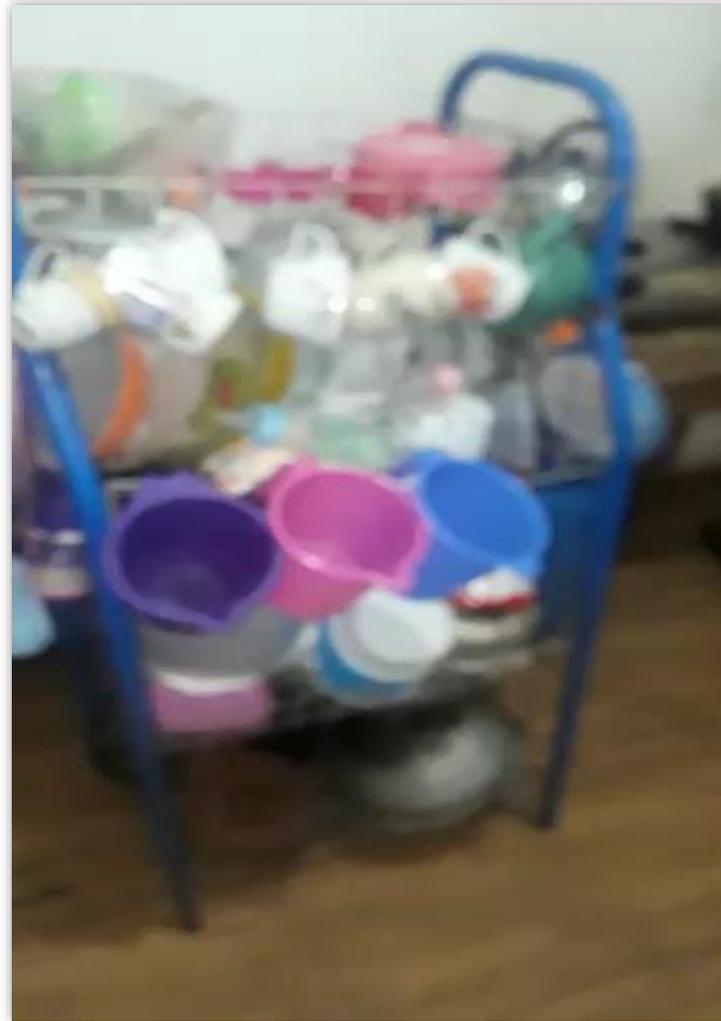
R 14 - SEC B – Unmarried-  
Employed-Female  
[https://youtu.be/kWjs3YA\\_MHI](https://youtu.be/kWjs3YA_MHI)

## Very minimum amount of stocks (II)



R16b- SEC A- Married-Employed-  
Female with kids

[https://youtu.be/S\\_B2fvj9z4A](https://youtu.be/S_B2fvj9z4A)



R17-SEC C-Married-Employed Female

<https://youtu.be/rOb7EgvpEgE>



R20-SEC C- Married-Unemployed-  
Female with Kids

<https://youtu.be/Vs74IJGyhpl>

Several research participants were able to sneak into shops in the locality to purchase food items. Vegetables and bakery items were sold by mobile vendors



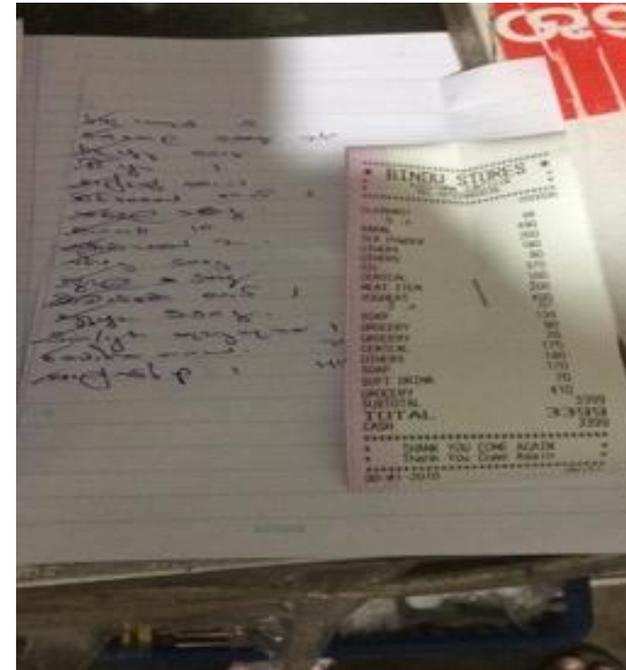
# Main delivery channels had their own pros and cons...

Delivery Channel	Advantage	Challenges
<b>Supermarkets</b>	<ul style="list-style-type: none"> <li>Improved their online delivery system in Wave 2</li> <li>Trusted place to find all goods under one roof</li> </ul>	<ul style="list-style-type: none"> <li>SEC B or below is not comfortable with online buying ( Skills gap)</li> <li>SEC A/B – fear of going to supermarket as they were crowded places</li> <li>Cannot choose products they wanted (bad experience from last time)</li> </ul>
<b>Mobile Vendors</b>	<ul style="list-style-type: none"> <li>Can choose / bargain and buy</li> <li>Comes to doorstep</li> <li>Cash purchases - most of them holding money in the form of cash</li> </ul>	<ul style="list-style-type: none"> <li>Fear of mobile vendors as carriers of COVID-19</li> <li>Curfew passes were not provided to mobile vendors to lockdown areas</li> <li>Less number / less frequent visits by mobile vendors</li> </ul>
<b>Nearby Grocery Shop</b>	<ul style="list-style-type: none"> <li>Known / already established network</li> <li>Able to purchase small quantities through back door</li> </ul>	<ul style="list-style-type: none"> <li>Ran out of stock for major stocks</li> <li>Supplies are not consistent</li> <li>Not providing convenient purchasing methods</li> <li>Not selling at control prices</li> </ul>

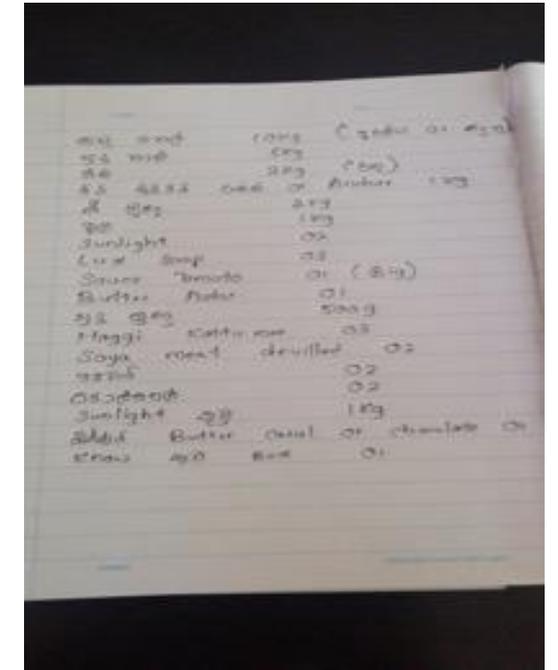
# Nearby grocery stores were the trusted source for essentials during the first lockdown



Payment slip forwarded by a customer – He has made a bank transfer (during previous lockdown)



A photo of the list and the bill was sent to the customer



*“ During the first lockdown, people had cash issues as they couldn’t visit ATMs. Therefore, many transactions were done online. Certain customers asked if they could transfer cash online. I was reluctant at first but then I realised it’s a safe option as we don’t need to touch notes. They send me the transfer slip and then I deliver. Older customers did not like that. They wanted to pay by cash”- Grocery shop owner*

# Near by grocery stores failed to provide efficient service during the second lockdown

- Grocery stores ran out of stocks and became unappealing to customers
- Grocery stores did not have reliable suppliers to ensure product availability
- Suppliers prioritized supermarkets over grocery shops
- Grocery stores were not ready to adopt technology to scale up
- Supermarkets provided efficient/effective online delivery compared to previous lockdown period

	SEC A	SEC B	SEC C	SEC D	SEC E
Primary	Supermarket	Mobile Vendors		Near by Grocery Stores	
Secondary	Online/Telephone Order	Supermarket		Mobile Vendors	

# Small groceries were financially challenged (I)

- Had not recovered from the first lockdown
  - Small groceries maintained lower stock levels after the first lockdown, expecting sudden lockdowns again.
  - Abrupt Lockdown caused losses especially those selling perishable items such as vegetables, fruits and dairy products

*“When I heard of the lockdown, my first thoughts were what we are going to do with the stock of edible things we had. We had stocks worth up to about Rs. 20,000 to 25,000. The last time also this happened, and we had to face a loss”*

*“Even after the first lockdown, the business didn’t pick up because the Kelaniya Campus was closed. That’s my key clientele. I have to throw away goods which have expired during the first lockdown. It was a complete loss for me”.*

*“This time of course we suffered losses, we did not have much cash in hand this time because of the slow business also but last time of course we were able to get rid of our stocks. Cake, buns, small packets of snacks, some were infested with ants, all edible products with short expiry dates”.*

## Small groceries were financially challenged (II)

- Prices of goods increased during the lockdown due to supply disruption.

*“I think more than the customers, suppliers need to adopt new technology. I do most of my banking online. Similarly it would be useful especially at times like this if there is an online ordering system. Distribution would be streamlined. Big companies like Elephant house and Maliban also don't have such systems. At the moment we put the order over the phone. There are times we can't get through to the Rep. Even if I do, there are delays and I don't know when I will get the order”*

- Supermarkets had been able to develop the delivery system efficiently, therefore the majority who placed WhatsApp/text message/voice call orders to small groceries during the previous lockdown were purchasing from Supermarkets.

*“We have to be prepared because this is not going to end in the near future. We can adopt the system of Whatsapping orders etc., but we need to find a good supplier from where we can get stocks. Getting orders whatsapped and delivering is a good method and if we can look after the customers in our village that would be enough business for us but we also need to be able to whatsapp our orders and get our supplies either from wholesale shops or from Sathosa [state owned supermarket chain]. So, if that can be arranged, I think we won't have a problem in the future”.*

- People stockpiled from large groceries /Supermarkets
- Reduction in customer base
  - Business from Campus Student / Daily Commuters / Daily wage earner reduced

## Small groceries were financially challenged (III)

- The retailer could not sell some goods at the MRP imposed by the Government, as wholesale prices were higher than MRP.

*“We could not sell at that price [MRP]. I don’t want to tell a lie but even we did not get at that price. To give at that price we also should get at a lesser price. We could not get any sugar, the only packets that were available were big grains of sugar. When we went to Veyangoda, there was no sugar in most of the shops. Only one shop had sugar so even though the price was controlled there were no goods. we did not get at those prices. Even though the Government stipulated controlled prices on potatoes, dhal, etc., we did not get at those prices. They said the controlled price on rice is Rs. 95 but we get it at Rs. 118 or 115 so we have to sell at Rs. 120, we cannot sell for anything less than that ..I heard that Food City is selling a kilo of sugar at Rs. 85, but they are giving only one kilo per person. If we get at that price we also can sell at the controlled price. We also like to help the people in our village. Even though there is a controlled price on rice, it’s being sold at a higher price”.*

*“Controlled price on rice is Rs. 95 but we get it at Rs. 118 or 115. So we cannot sell at MRP”-Grocery shop owner*

*“I heard that a supermarket chain is selling a kilo of sugar at Rs. 85, but they are giving only one kilo per person. If we can purchase at lower price, we also can sell at the controlled price”*

- Consumer reluctant to buy at higher prices.

*“Sanitary napkins were out of stock. So I purchased from the Food city and sold at the same price. Even things like instant noodles and Samaposha [cereals], I couldn’t get stocks. No profit for me but I had to do that to keep my customers”*

## Small groceries were financially challenged (IV)

- The main wholesale market for perishables (Manning Market) was closed. Small groceries had to purchase from other accessible markets at higher prices.
- Had to travel far to get to other markets to buy perishables.

*“Yes the prices were high. That’s because Manning Market was closed and we had to go to Veyangoda [A city in Gampaha District]. Veyangooda is famous for vegetables and fruits so grocery items we had to buy at a higher price from small vendors”*

- Medium size spice producers stopped production, had to buy from cottage industry for higher price.

*“We usually sell Wijaya [brand name] spices. The manufacturing was halted so we had to buy from small cottage industries they sold at a higher price”.*

- People demanding low margin items (biscuits, confectioneries, frozen food (sausages and coconut milk powder)

Note: Statements are from the Key Informants – Grocery shop owners

# Situation improved since curfew lifted. Purchased provisions from their usual groceries

- Participants were able to purchase vegetables, fruits and other provisions. Scraped together enough money to purchase groceries.
- Their lunch consisted of more side dishes compared to the previous week.
- Some participants had purchased ice cream from the mobile vendor as a treat for the children. Ice cream vendors did not come to these areas during the lockdown.
- Many respondents have been able to source poultry. Poultry farms shops opened for the public after curfew lifted. Not many poultry vendors visited these areas during the lockdown.



Shopping at Sathosa – Day 11  
 R4 – SEC C- Married-Employed- Male with kids



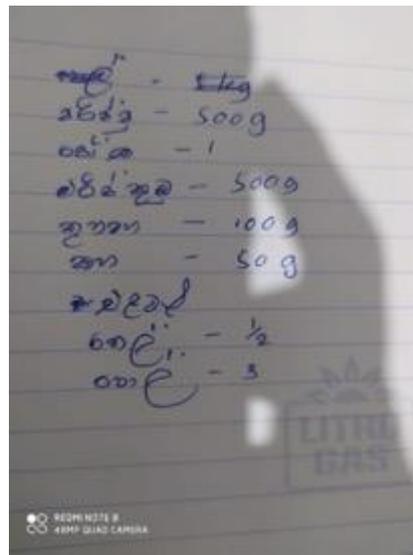
R12- SEC A- Married-Employed- Female with kids  
*“ Chocolates at the Duty free which are close to expiry date are sold for staff in a separate counter . These I purchased for kids*



R12- SEC A- Married-Employed- Female with kids  
*“ Was able to purchase some cheese . Made Macaroni and Cheese for kids. This I made for them after a long time”*



R 14 - SEC B – Unmarried-Employed- Female  
*“Was able to purchase some Eggs and Vegetables. This is the Polos season and there are many in the neighbourhood with Polos. We got a fruit in the morning and we made it”*



R7- SEC B- Unmarried-Employed-Male  
*“Finally was able to get some groceries. Bought vegetables after about 2 weeks*





R6-SEC B-Married-Homemaker-Female

*“Was able to purchase some goods. Found some chicken also. Since we had Carrots and Leeks kids asked me to make fried rice with Devilled chicken for lunch. It was a special meal for them”*



R13-SEC C-Married-Unemployed-Female with kids

*“People are slowly going out. We also got together with neighbours and played carrom. Kids are playing as usual”*



R16b- SEC A- Married-Employed- Female with kids

*“Was able to open my mother's fruit shop finally. She experienced of a loss of about 15,000. Other shops in the vicinity was also open”*

# Access to healthcare

Operational mechanism changes in health services

Impact on the medicine supply chain

# Changes in operational mechanisms in a government hospital during the Pandemic

- Special wards were designated for patients coming from isolated areas. PCR Tests were conducted for such patients.
- Did not serve all patients at the hospital- only the Emergency Ward and Maternity Wards were in operation.
- There were 4 Medical offices attached to the Maternity ward. They work on a roaster basis for 3 weeks (one week leave per month).
- None of them were allowed to work at once.
- The medical officers reported to work as usual and they weren't worried or complained. All geared to fight the battle.
- Though certain doctors did not directly get involved in treating COVID patients, the hospital had been taking in patients. As a result, those doctors had to be extremely careful and follow safety precautions.

*“During the first wave we were all worried as we had no experience with a Pandemic like this. No one knew what to do. We were relying on Ministry of Health guidelines to function. Inside the hospital we were provided a Medical gown (PPE kit) but the challenge was to safeguard family members at home on our return” – A<sub>41</sub>*

Government Hospital Doctor

# A significant drop in patient visits to hospitals and private clinics

- People were anxious to visit hospitals and clinics due to the fear that doctors and nurses were exposed to COVID -19 patients.
- In the case of a minor health issue, they called doctors. Seek advice via phone
- A couple of respondents got into accidents during the lockdown, (cutting their fingers, ankle sprains etc.) although none of them required attention of a healthcare provider. Performed first aid and home remedies.

*"My child's foot might need stitches but I can't risk taking him to hospital. The Gampaha hospital is housing COVID patients so no way I will take a child there. I had Fucidin at home. I applied a bit and put a dressing"* R12- SEC A- Married- Employed- Female with kids

- Those with long standing ailments took precautions as they wouldn't have been able visit a hospital due to the prevailing situation. Medication is purchased for two weeks or an entire month

*"We don't entertain the usual patients who used to come to the clinic once a month. We send the medicines to their homes"* – A Government Hospital Doctor

- According to a Pharmacist there was reduction in patients suffering from wheezing and coughing as they wore face masks.

## Alternative methods used to access health services

- Certain patients received government hospital services through WhatsApp and Viber. Patients shared their reports through such channels.
- Image of the prescription shared with the local pharmacist. Medicine was delivered to homes.
- Certain patients were requested to visit the doctor after the initial conversation with patients.



This image was captured by a research participant working at a medical centre. According to her, many patients come in with cuts and burns (accidents) or cough and cold. Those with minor ailments and non- communal diseases do not visit at all.

*“My mother has Cholesterol. She has a clinic card, so she gets her medicines from there once a month. So, we need to take a photo of the prescription and send to the pharmacy and they deliver the medicines”.* – R19- SEC C- Unmarried- Employed- Female

## Demand for medicine reduced

- **Low income clientele was not tech savvy to order online**

*“We live in a village, so most people are not knowledgeable about WhatsApp and imo and do not even own a smartphone. Even if the tablet is of a different colour they won’t take it, so there are psychological factors like that. Even if you give them the good original medicine, they won’t take because they are not used to it”.*

- **Profits have reduced as there is less demand for Antibiotics**

*“People don’t fall sick because they wear the mask all the time. Antibiotics are expensive compared to cardiac medication and the margins are high”*

*“We cannot speak about a profit. We can refer to it as a survival because we cannot envisage a growth. To get a profit our volumes should increase. Say we did sales for Rs 50,000 or Rs 1 lakh last year, this year it has reduced to Rs 30,000 so there is about a 40% reduction this year”*

*“Antibiotics, you have to take 3 tablets a day and you have to take the course which runs into five to seven days. So, there itself you are spending about Rs 1000. So, when the demand for antibiotics reduces, our volumes dropped. If you take the pharmacy market, we have a margin of around 10%”.*

- **Sales volume had reduced**

*“If a patient having chronic heart failure stops his medicines, he can die. So, we tried our best to give them the quantity they need ...Say we only had one pack, but we gave the patient enough for five days and asked him to return after the fifth day. We did not issue for months. Most patients buy medicines for three months continuously and if we had dispensed medicine like that, we would have had to close the pharmacy”*

# Medicine supply to pharmacies was disrupted

- **Delivery permits were not issued as during the first lockdown**

*“During the previous lockdown we were able to get curfew passes and get our regular supplies, we were able to place orders and get down our requirements but this time most of our suppliers did not have access to get to us but this time no one was given passes, none of the services were issued passes. Even to do online deliveries we did not get a pass. Last time they gave us passes because we were counted as essential services”.*

*“We were able to place orders with suppliers in Gampaha, but medicines could not be brought in from Colombo. We get medicines directly from the companies, through agents and through distributors. We were able to get some stocks from the sub-distributors as the direct companies were closed. We therefore found it difficult to get medicine from direct companies”*

- **Most of the medications were out of stock due to import restrictions. Such medications could not be sourced locally as the manufacturers were not producing up to their capacity due to distribution in supply**

*“Drugs are being manufactured in Sri Lanka, but the problem is we have to import the raw material and manufacture it locally. We don’t have raw material in Sri Lanka. Even in India, they buy their raw material from European countries or from China. So, if China is under lockdown India will not get raw material and Sri Lanka will not be able to get drugs from India”*

# Access to Education

Perception on online education

Technical factors determining the online education

Teacher-Student-Parent relationship changes

Rapid response from Government and Private Schools

# The willingness of online studying depends on the family background affordability

- **There were students who disenrolled from the school during lockdown and moved to their hometowns**

*“Most of the parents of our students are daily wage earners. They don’t have good backgrounds either. Some parents are drug addicts, some are not married. They are unable to even feed themselves during a lockdown so a majority of them moved back to their village”.*

*“There are thousands of issues even though they don’t tell us. Unlike children of big schools, children attending schools like ours have lots of problems. Even though some parents like their children to join these sessions, there are about 10 to 20% who are simply unable to join. They participate on one day but the next day they don’t”.*

- **The contact list of students had not been updated**

*“The biggest problem we faced is that even though we wanted to send work , we were not able to find their numbers. Some were disconnected, some addresses were also wrong. It took us about 2 weeks for us to get the contact numbers and addressed in order. At the end we had to seek help from students. They would get us numbers from their friends”.*

# Parents perceived that all around education cannot be facilitated via online

According to parents, Nursery and Grade 1 students are at a disadvantage as they miss the one-to-one interaction between students and teachers. Parents believed that certain skills could not be taught via online sessions as a result, they had to put in additional effort in order to bring their children to others' level.

*“My son needs a lot of support. He still doesn't know how to hold the pencil properly. Those cannot be taught via online”* - R14 - SEC B – Unmarried-Employed-Female

*“Education is not just learning subject matters. Parents expect schools to teach their children moral values, Soft and hard skills, Leadership through extra curricular activities and language skills”* -R12- SEC A- Married-Employed- Female with kids

# Online sessions were focused only on covering the syllabus

While parents are appreciative of the efforts of the teachers , they didn't feel that the online sessions were able to do much other than covering the syllabus.

*“From the school, they get enough study materials, through WhatsApp from the teacher. From school, it's too much. They have to finish the syllabus, There are things like handwriting that cannot be corrected online. They send copywriting for 20 pages. too much sometimes”.*- R15- SEC B- Married-Employed-Male with kids

*“Most calls I received from parents were about the syllabus. They wanted to know if we will be able to cover the syllabus. If we miss something, no way the child can catch that because parents don't have time to coach them. So it was actually our responsibility”.* -Teacher-International School

*“I teach IT for O/L and A/L students. We had prepared tutes and we had already completed 90% of the syllabus . It was our job to cover the syllabus. We were able to cover subject areas before the lockdown”.* - Teacher,-Government school

# Online education was considered as a 'temporary fix'

- Parents had strong preference for physical classrooms.
- Online education is considered ineffective as it lacks the purpose of a holistic education.
- A substantial expense is incurred on data. Parents and students had little knowledge on data usage and certain packages introduced by Telecommunication companies specifically for Online Lessons.
- There had been complains about the platforms used for sessions. Too many students in one session does not allow the child to concentrate or to ask questions.

*"I don't think this is suitable for every student. There are students who are lagging behind due to this. If we are at school, I could identify those students and give them special attention. With this situation you can't do that. When a child goes offline you never know if it's because they are lazy or that don't understand"*

*"Due to Covid we missed about four months and fifteen days of school. Therefore, rather than just sitting around, adapting to this system is a great thing. I don't say that this is 100% successful, it's not like standing in front of a class and teaching students, going around to each one and checking their work etc. With this system we were not able to get all the students to join, some of them did not continue but dropped off halfway, we don't get 100% feedback from students"*

"Students fuss about the system. It is not same like when the teacher is physically present. There are different kinds of students. Those who are serious doesn't like this method but those who wants to play around likes this method"

# Technical factors determining the impact of online education (I)

- Signal drop during lessons. Students miss parts of the lesson covered.
- Adopting technology was difficult for certain teachers

*“The senior teachers had a problem, some teachers who were close to going on pension. Some teachers did not know to use a smartphone, but they were able to get their children to teach them. The Zonal Director had sent a person to show us how to download an app, I cannot remember what it is, and the entire staff had a full-day workshop on that”*

- Certain parents have activated parental control on their devices. Some parents had purchased the work and learn packages where all social media platforms are blocked. Students complained that these packages had blocked certain web sites that they usually visit to obtain information.

*“Most parents activate different packages to stop their children from going to unwanted sites. The real problem is that such packages have blocked certain sites which carry information too. A couple of sites which I have recommended to students are blocked” .*

- A common problem faced by Kindergarten students is that they were with their maids and grandparents. Some of them did not have the knowledge to switch on a laptop/ computer or a web cam.
- Quality of the device and data packages. – spell that out

# Technical factors determining the impact of online education (II)

- Access to devices was difficult for certain students

Some households had only one laptop and there were situations where it was needed by many in the family - In such cases, students are unable to follow online classes at real time.

*“Most parents were working, and they used to take their phones with them to work. They leave home around 7.30 am and get home around 7.30 or 8 pm so during that time, the child was not able to do anything. That was the biggest problem but after about fifteen days we devised a system where we informed the children that we will start around 4 am and also teach after 8 pm so they were able to follow the lesson” – Teacher-Government School*

- Storage had to be frequently cleared to make space for the next days lessons. They erased the videos and PDFs shortly after the lesson was completed. Parents faced difficulty in getting printouts/hardcopies of work etc.
- Certain teachers had issues with their microphone in the laptop in such case that teacher shared all relevant slides / documents / videos through screen sharing (laptop) and used WhatsApp to share audio while the screen was visible in the laptop.

# Teacher-student relationships changed

- Lack of emotional connection with the teachers considered boring  
*“It is difficult to teach little children. Each one is shouting, they are eating while the class is going on, they don’t listen to what the teacher is saying”- R6-SEC B-Married-Homemaker-Female*  
*“I take in batched of only 10 students per session. They have to keep the webcam switched on the entire time. When I ask questions they have to answer . That is why I only take a limited number at once. This enables me to give them one to one attention. Some students don’t like to answer questions when others are listening. They send personal messages sometimes”. – Teacher-Government School*
- As they were connecting with a large number of students at once, it was difficult to keep them enthused. Certain children required personal attention of the teacher compared to others. Such children tended to go offline or not participate in sessions.  
*“ If you take A level students, there are some who goes offline after a while. As they are adults, you can’t shout at them also. Some children expect the teacher’s presence. That is something we cannot provide at this time”- Teacher-Government School*  
*“During the days he attended scholarship classes, in the math class teacher used to keep teaching, the students would do their part, we have to check their books since the teachers cannot check the books. I have to sit with him. It’s not as if you study in a classroom in front of the teacher. students won't understand everything, every time they teach. I just gave you an overall idea”. - R15- SEC B- Married-Employed-Male with Kids*
- Teachers (Senior in age) found it difficult to adapt to Online lessons due to skills deficiencies. It was mentioned that certain older teachers did not know how to install and work on digital platforms (WhatsApp, Viber, Zoom) and did not know how to type both English and Sinhala. It was the senior students who had supported them to get the hang of things.

# Child-parent relationships changed

- Parents needed to compensate for the lack of individualized attention/monitoring due to the lack of teachers' physical presence. Mothers had to play the role of the educator amidst her other roles. Although it was an important task, was not a role she was confident in. She may not have had skills to effectively perform such tasks.

*“Teacher ask students to write, and my child is a bit slow, so she misses out on a certain things. There is no way to get it clarified. When I check the books, I find that she has incomplete work. They have no textbooks, and I don’t also know what was done so this poses a problem. If they can provide us with a screenshot of what is being done, then it would be useful”. – R6-SEC B-Married-Homemaker-Female*

*“The teachers WhatsApp the schoolwork and we get them to do it but it’s not like a teacher teaching them. We are unable to do the work like they do. Teachers are trained to do the work, but we are not trained and as he is in Year 1, it’s a foundation stage and they need a teacher’s guidance”. - R3-SEC A–Married Homemaker – Female with kids*

- Parents not owning suitable devices (android mobile phones) and them not knowing how to operate the phone.  
*“Another problem is most of these parents don’t know much to do on the phone except taking calls or doing things on FB. They have to seek help from a neighbour” - Teacher-Government school*
- Students used devices without parental supervision; students were exposed to unwanted things on the internet

*“I teach Upper class students. Last time during lockdown parents were working from home. They were under parental supervision. This time parents were at work and there were a few complains from parents saying they have made Instagram accounts and some of them have gone to chat rooms. So there are problems like that”. - Teacher-Government school*

*“I think parental supervision and understanding should be there. The first thing there should be parental understanding. There are packages where you can use certain apps and packages like Facebook, then Teams and Zoom etc so if they can get them something like this that would be ideal. Everything depends on the parental understanding and their technological knowhow. If they know how the system works, I think it would be difficult for the child to get past them”. - Teacher, Government school*

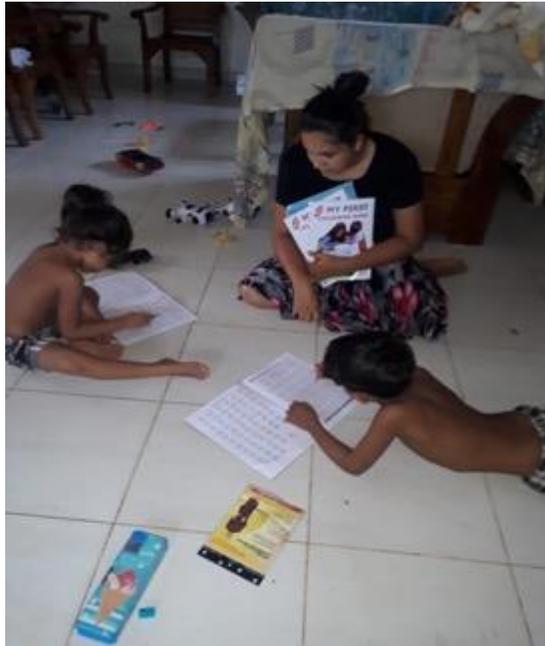
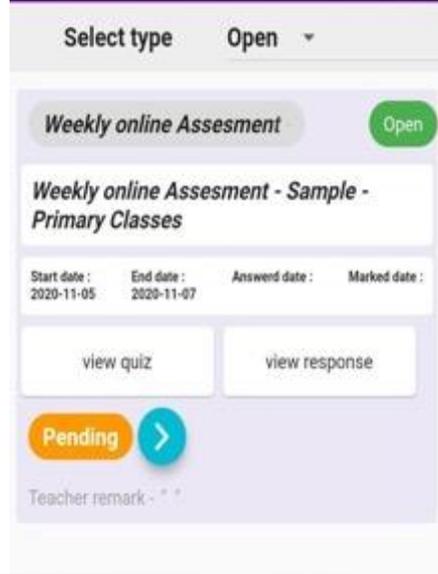
# Responses to the situation by schools (I)

Aspect	Govt. school	Private school
<b>Decision making</b>	<ul style="list-style-type: none"> <li>• Took long time for information/ Decisions to flow from MOE, Zonal directors to Principal, Section heads and finally to teachers.</li> </ul>	<ul style="list-style-type: none"> <li>• School management extended their fullest support to the teachers in terms of knowledge dissemination, training, guidelines and incentives in order to execute Online education</li> </ul>
<b>School assistance to develop tech skills among teachers</b>	<ul style="list-style-type: none"> <li>• Government teachers and Schools received guidelines and training from the Zonal Directors and the Ministry of Education – It was observed that are issues in terms of dissemination of information due to organization hierarchy.</li> </ul>	<ul style="list-style-type: none"> <li>• Workshops on how to use Zoom, create &amp; edit videos etc.</li> <li>• IT teachers responsibility to prepare, equip other teachers with relevant knowledge</li> </ul>
<b>Parents support &amp; knowledge to guide children</b>	<ul style="list-style-type: none"> <li>• Needed support to learn Whatsapp and messaging services</li> <li>• Some parents had only the basic knowledge on taking calls on mobiles</li> </ul>	<ul style="list-style-type: none"> <li>• Asked the right questions from the teachers</li> <li>• Parents were updated about the different education methods and techniques practiced around the world</li> <li>• For parents who do not have time and skills to coach students, it was important that teachers cover the syllabus</li> </ul>
<b>Comprehensive student database</b>	<ul style="list-style-type: none"> <li>• Difficulty in locating contact numbers of students</li> <li>• Sharing materials to neighbour or someone else when they didn't have a phone connection</li> </ul>	<ul style="list-style-type: none"> <li>• Well-established database with contact details, marks, achievements etc.</li> </ul>

## Responses to the situation by schools (II)

Aspect	Govt. school	Private school
<b>Focus and concentration during lessons</b>	<ul style="list-style-type: none"><li>• Limited students to a batch of 10</li><li>• Keep cameras switched on</li><li>• Be ready to answer questions</li><li>• As zoom link expires, they conduct classes in 40 minutes, also the standard time for a school period.</li><li>• Some send another link to re-join the classes</li></ul>	<ul style="list-style-type: none"><li>• In wave 1 lessons were conducted following the usual schooling hours and attendance was low</li><li>• Now, the sessions are broken down into two, in the morning from 6am- 8 am and in the evening 6pm to 8pm. The teachers realized the attendance is 100% and also the child is able to concentrate.</li></ul>
<b>Financial difficulties</b>	<ul style="list-style-type: none"><li>• There were problems in terms of technical difficulties, skill deficiencies and device ownership – The devices are not suitable for online lessons, Not knowing how to operate the device and on several occasions, the parents and the student both use the same device.</li></ul>	<ul style="list-style-type: none"><li>• Minimum number struggling financially. If so, had to make a 50% payment only. Payment period was extended to 3 - 4 months for balance payment.</li></ul>
<b>Teachers' tech knowledge</b>	<ul style="list-style-type: none"><li>• Older generation teachers who were not familiar with technology were finding it difficult to adapt to online lessons due to skills deficiencies</li><li>• Senior students/their children supported them to get the hang of things</li></ul>	<ul style="list-style-type: none"><li>• Teachers taking their own efforts to create better videos, by learning the craft on YouTube.</li></ul>

# Children learning during lockdown



# Bank services

Bank branch operational mechanism changes

## Rapid response from a Bank to serve customers

- Bank were better prepared for the 2<sup>nd</sup> wave compared to the 1<sup>st</sup> wave, they were open as usual as it was deemed as an essential service by the government.
- Staff had been able to promote digital banking to their customers during the curfew lift post 1st wave.
- The bank identified a skills gap and educated customers to use the digital app.
- Registration fee for Online banking was waved off during May-August.

*“During the lockdown the bank informed the customers about the digital online banking systems and that was easier for the bank to get customers on board with digital online banking services. And customers had been learning the online system in a short period. So, this time it was easy to be handled. Also other employees who had been working from home kept updating about the digital banking services for the customers”.*

*“There was nothing that could not be completed during the lockdown period since our management was able to put proper systems in place.. Compared to the previous lockdown all the employees and the customers were prepared and had access to everything online. (Eg: Digital Banking Online) Any customer can do all their bill payments / transfers through online. All online banking systems are much developed now. So, there is nothing from their (Banks) side that could not be completed during the lockdown. Even customers are now used to the online systems”.*

## Bank and staff adopted to the situation well with previous experiences

- The staff were divided into two teams and were requested to report to work every other week
- Staff members were asked to work from the nearest branch during curfew days .
- Following safety measures were compulsory for staff members, the bank distributed masks , gloves and hand sanitizers. Temperature was checked and random PCR tests were carried out.
- Employees had been using their bank ID as a curfew pass to travel to work
- It was the first time she had ever worked from home. Both she and her staff had been finding it difficult to manage with changed infrastructure.

*"I found it challenging to work from home .I have never worked from home. It was impossible to even think. We deal with people's money . I had to keep a track on phone calls all the time and I also had to keep answering calls, attending meetings on Zoom. It was very difficult since I had to manage the household works as well".*

*"The workload was less when working at office but while working from home my workload was doubled as there was procedure to follow and our branch is a high performing branch. I was pressured to maintain that reputation".*

# Gender Role

Changes to gender roles of Men and Women

## **Lockdown had made both males and females realize that they couldn't depend solely on their salary – looking for other sources of income**

- Those who had lost their employment were eager to learn a new skill and employ themselves in a new industry - PickMe/ Uber driving, Hiring vehicles, Getting Driving license, Learning mobile videography, eBay dealing
- Individuals whose parents were small business owners considered joining them and helped them expand their business using their connections and skills while being employed elsewhere - Handloom business, Vegetable delivery
- Wives of individuals with no employment/ reduction in salaries were determined to find extra work - Selling string hoppers, Stitching bed sheets , learning to trade on EBay etc.
- Pressure on women automatically increased when men's income base was affected.

# Women were under stress – managing household chores and children's lessons while coped up at home was a challenge

*“I don't have words to explain. It's completely topsy-turvy. Actually, the stress increased three-fold...Sometimes I think that my pressure will go up and I will drop dead at any moment. The stress was so bad. I also missed the company of others, usually I talk to the neighbours and we discuss a lot of things and certain things that you need to discuss with someone else cannot be done because of this lockdown. My son and I are cooped inside the house and it's sometimes very stifling” – R3-SEC A–Married Homemaker – Female with kids*

*“My wife's workload has increased because she has to do extra chores, we drink tea several times. Also, she has to do the cooking and taking care of the children. When the children are at her parents' home, then it is only the two of us, so we manage somehow but now she has to cook all three meals and attend to the two kids, so her workload has increased” .– R4 – SEC C- Married-Employed- Male with kids*

*“I often get angry. I have to the school work, have to cook. they fight all the time. So I have to do everything with anger. Because of all problems including money. Not much peace at home”.- R17 – SEC C- Married-Homemaker- Female with kids*

# Mothers' role in the family re-established during the lockdown

- Mothers made something special for kids once in two days as they are stuck at home
- Mothers strive to provide a nutritious meal through substitutes available



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# Men catching up with things that they've been neglecting due to office work



R10-SEC B-Married-Employed-  
Male with kids

Playing with children and  
helping with cooking– Building a  
play house



Gardening / Fixing and  
mending things at home



R11- SEC B-Married-  
Employed-Male



R 18 - SEC A –Married-Employed-Male



R15- SEC B- Married-Employed-  
Male

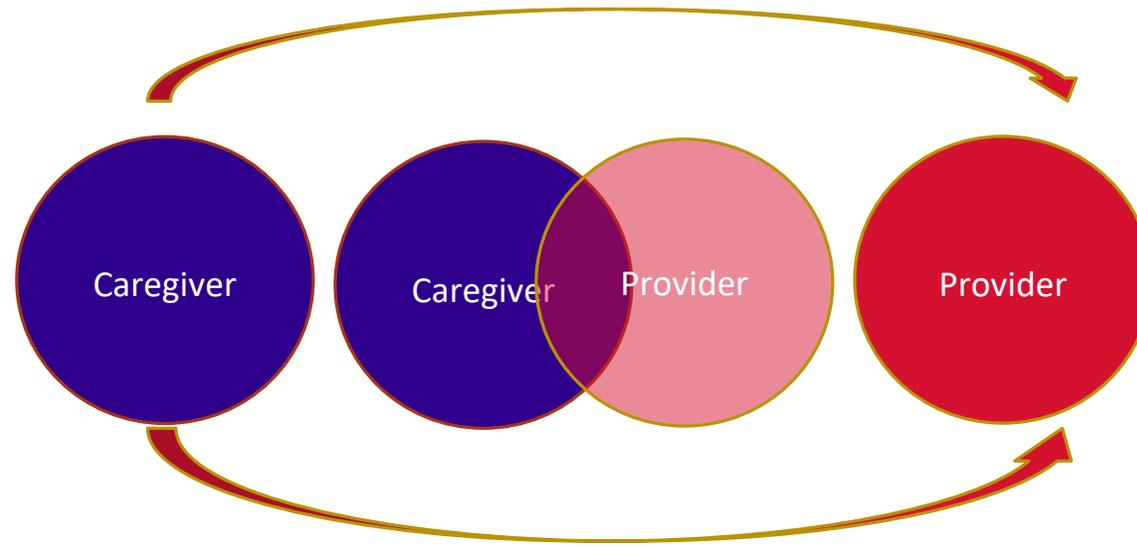
# Merged and reversed gender roles – in some cases, the women had taken the role of the breadwinner

## Women

Wives who had only focused on completing household chores and nurturing the young have been forced to seek ways and actively engage in 'Managing' household income. The gender role re-established during the lockdown.

Wives /women at home have taken over the purchasing decision – E.g. Opting for kiosks and cheaper means to purchase grocery items, sourcing nutrition from the surroundings

The loss of income had made the women 'enterprising' – She is willing to take on part time employment, small jobs in order to contribute to the family economy.



## Men

Extra time on hand due to unemployment / working from home had made the men appreciate the myriad of chores that had been taken care of the wife / women in the household. Helps around the house, Playing with children, engage in gardening.

Some fathers assist their children in studies, zoom sessions. More skilled compared to the mother and more educated (in some cases).

The loss of income had made them to plan alternative income sources.

# Annexure

## Res18 - SEC A – Working Male – Married (1/3)

Respondent works at Galle Face Hotel as a Deputy Manager ( Front Desk). Due to the Pandemic, Respondent had decided to take no pay leave and stay at home till things settle.

*“We were given the option of requesting for leave but it would be no-pay. This is because of the situation..Anyway, we were not getting our salary so rather than taking a risk with the current situation I thought of taking this option. I used to get a Salary of about 1 lakh. Now I don’t have any Income and manage with savings”*

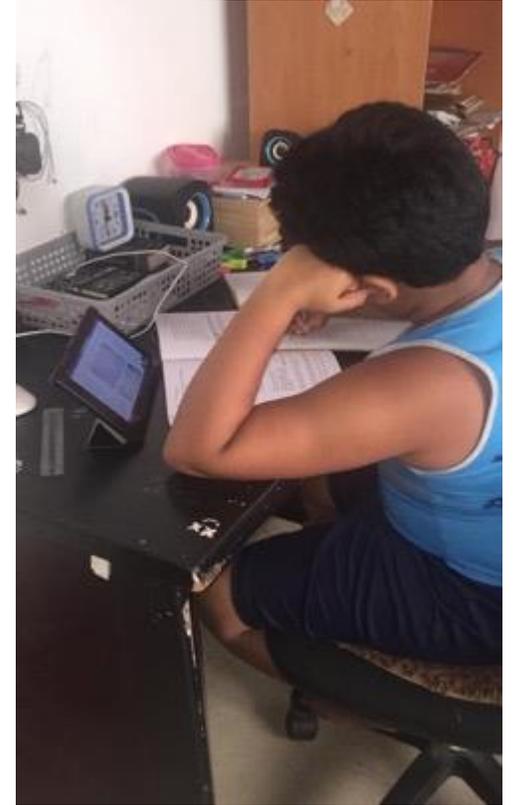
Respondent’s salary is not his only income. He is involved in a small export business. He had started it with a foreign party which he got to know through his job at GFH. The business is still in the start up stage and has come to a standstill due to the Pandemic ( He did not want to reveal much about his business) As a result, Respondent and his family is managing with his savings. He claims that he and his family has cut down unnecessary expenses like eating out and purchasing clothes. His main priority is his child’s education and he is not reluctant to spend on it.

His son who is 10 years old studies at Lyceum International school Wattala. His wife is a homemaker and his parents live with him.

*“ We don’t send him to tuition classes. He manages with what is taught at school. He plays Badminton but these days they don’t have practise” .*

Respondent is not reluctant to expose his son to digital medium. He has got a Tablet for him . Though it was used for entertainment purposes, he now uses it for studies.

*“He had a tab. Everything has good and bad so what’s to be done. They have to get used to using these devices also .He prefers the tab because of the touch screen, and he is used to it”*



*Son studying- he has classes about 5 hours a day*

## Res18 - SEC A – Working Male – Married (2/3)

He is well versed with technology and is present on social media. He does all his utility bill payments online and utilises apps of various banks.

*“I do everything online. I pay my bills online ..The water bill, electricity bill, telephone bill all that I pay online.Telecom has an app to pay the bill, CEB has a separate app, Water Board has another app, paying of loans, everything I do online”*

*“I think Sampath Vishwa and the new version at Commercial. Even NTB has a good system you can pay any bill, insurance payments, you can do everything. When you use Sampath Vishwa you have to enter the bill number and all details but when you go to the SLT app you can set up the account and keep paying. Sometimes when you make online payments you get a discount as well. Because of that I think that’s better, I pay all our mobile bills and parents mobile bills from my Dialgo App”*

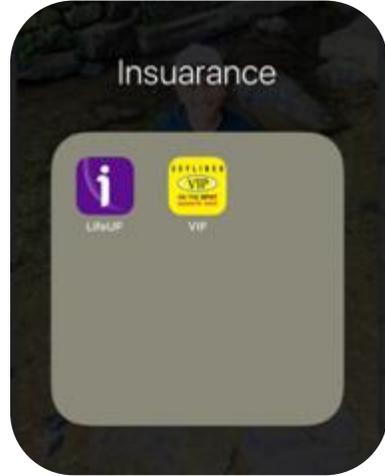
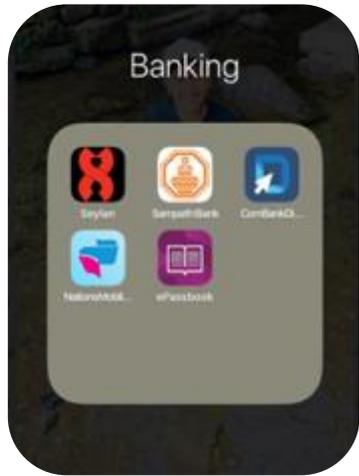
Although he is active and has more digital usage compared to all respondents he is also reluctant to purchase groceries online.

*“There is no inconvenience but going there and physically checking the goods before buying is good. If you take vegetables like carrot or beetroot, when we order online, we don’t know what we will be getting until it reaches us but if we go to the supermarket, we can check the quality and then buy. We have our usual places where we buy vegetables and fruit, we buy fish from the Kadawatha fish market, like that we have our usual places. There are some things I don’t buy from the supermarket Our toiletries, like body wash, soap etc, dry rations we can buy online”*

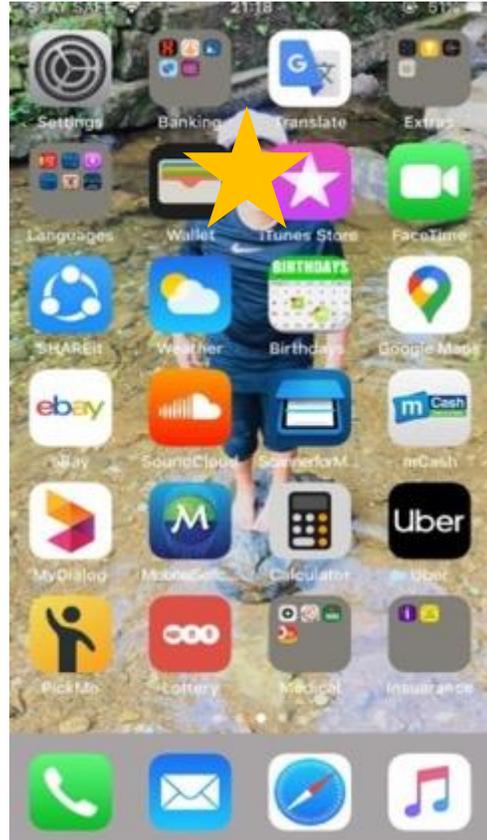


*They had been able to stock up- had no problem with food*

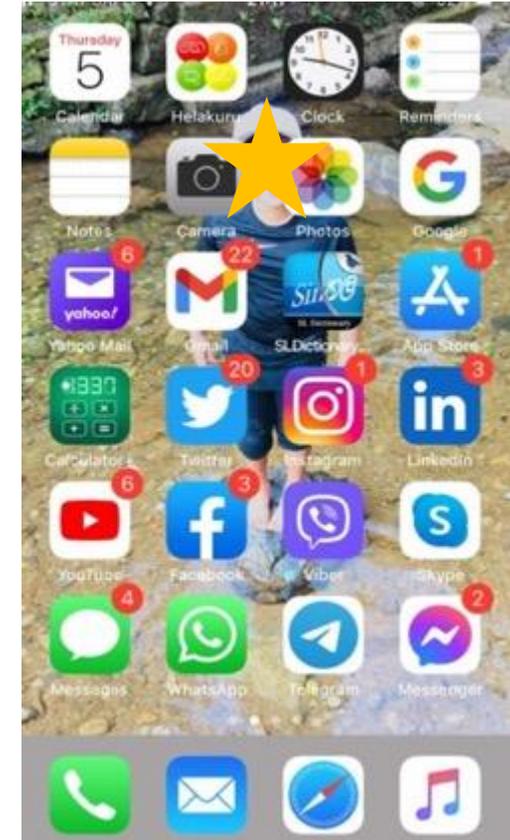
# Res18 - SEC A – Working Male – Married (3/3)



Utility Bill payment



Transport and Mobile bill payment



Social Media Apps

# Res14 - SEC B – Working Female – Unmarried (1/4)

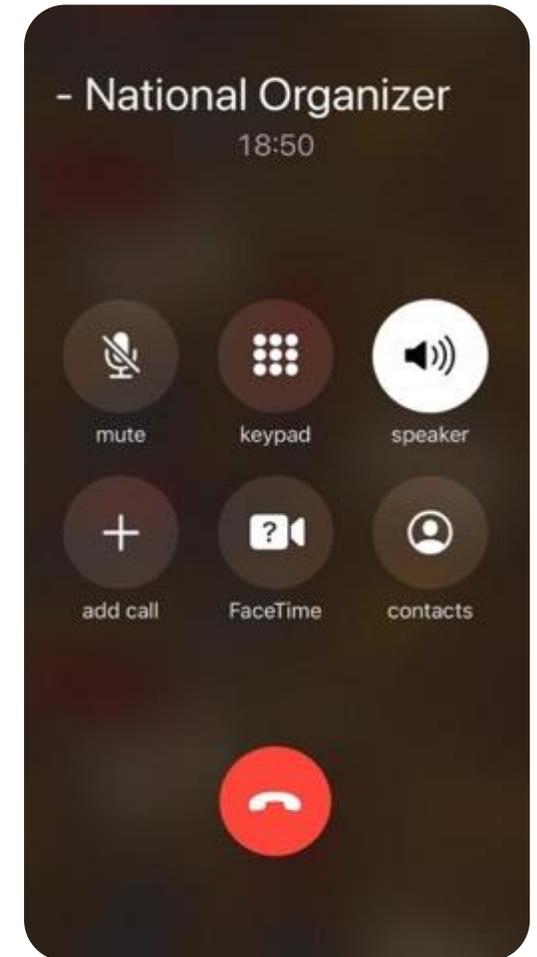
Res14 is 24 year old hailing from Minuwangoda. She works at Sarvodaya (Deshodaya Arm) as a Administration officer. She is ambitious and keen on accumulating skills and knowledge. She jumps at every opportunity that comes her way if it could give her exposure.

*“I’m following a course within Sarvodaya called Information technology for business. We have centers in 26 places on all island. one per district and two Anuradhapura, which includes one in padaviya and one in Anuradhapura. They are planning to introduce systems to feed information into databases, and how to create deposits. So I’m following that course called information systems. I have applied to a fellowship called media corp for mobile journalism. They informed me that they accepted the application, but don’t whether I’m selected. It is conducted by UNDP.”*

She is provided with lodging facilities at Sarvodaya head office premises in Moratuwa. She shares a room with two friends. Her evenings are spent at the Gym (at head office) or taking walks. When In Moratuwa, she often orders food from PickME Food which she devours with friends. In Minuwangoda, no restaurant shows up in PickMe app as none of the fast food joints are on it.

Since the news of the lockdown, she has come back to her home in Minuwangoda where she stays with her parents and Younger brother.

*“I received the message when I was on the way to Colombo on the 4th. There had been corona cases reported in diwulapitiya. I went to the Arcade with my friends and then I got to know, they have imposed a curfew on diwulapitiya. I called mom and inquired they need anything. We don’t buy anything then and there. We buy 5kg of rice. 1kg of dhal. We had enough groceries by then. I came home. we were not ready, I cant go to the office. from the office, they inquired about the status. From my hometown, it’s two bus stops to the affected person’s house. I told them about the situation. The next door was informed to be a self-quarantine house. because when the lady stayed at the hospital, the next door uncle had been admitted to the hospital. I informed the situation, they asked to stay home and work. we were not ready but it happened”*



*My Time is mostly spent on Zoom calls.*

## Res14 - SEC B – Working Female – Unmarried (2/4)

Res 14 and the family was not bothered about stocking up rations. Their experience from the previous lockdown was that most small grocery shops operates on the sly ( sells from the back door)

*“Once I had to buy spices. There’s a grocery which provides goods from their back door. The uncle from the self quarantined house is a seller at the market. When he was cured, he sold vegetables, we brought vegetables from him. also during the time, they lifted the curfew”*

*“We had polos 3 or 4 times this week, usually, we have polos about twice a month. We have kang kung, pol pala so we balanced our meals. During last corona, dad was seriously sick, He had wound due to diabetes, We ordered medicine online from a pharmacy, there was no response. so we had to run to the pharmacy close by and got them open it and give us medicine since we know them. This time everything was normal. we had enough things, so there was no need to buy anything online. We don't have uber here. I only use uber and PickMe when I’m in Moratuwa”*

Her online behavior is currently limited to fund transferring and to hail cabs occasionally However, as her income grows, there is a change her online behavior would increase. She is skilled in operating MS Office packages and other digital platforms related to work and study.

*“I always call my mother on WhatsApp. I have WIFI at SARVODAYA. I have an account at the Commercial Bank. I use the e pass book to check my balance. To check my expenses and salary deposits. If I register for online banking, i think i cant control my expenses..I mostly use the account at commercial. i have an account at BOC, which I don’t remember the name..Wi-fi is paid through my dialog app. Electricity bill is being paid through the electricity board website”*



*Greens and certain vegetables are from the garden. That has always been the case.*

## Res14 - SEC B – Working Female – Unmarried (3/4)

Her father had been a Three Wheel driver and now unable to work due to poor vision ( Diabetic). He receives treatment from Vijaya Kumaratuna Memorial Hospital – Seeduwa. The family is not able to provide treatment at a private hospital due to financial difficulties.

*“In the midst of covid only we took him for medication to Seeduwa. then there was about 3 months to continue medication. later we couldn't go because there's no feedback about the hospital yet. We had to inject one eye after the other in the last two weeks respectively, during the last month before lockdown. We couldn't give him injections after that during the lockdown, dad says he can't see. We called and checked the hospital, they said they will inform, but we didn't receive any message yet.”*

*“Dad doesn't like to spend money, because of diabetes there's kidney failure too. We channeled a doctor at nawaloka Hospital Negombo. It doesn't matter how good the doctor is, his problem is that the hospital bill is too much for him. since Seeduwa eye hospital is available, he doesn't like to go to a private hospital”*

She has become the breadwinner of the household. She gives 15,000 every month to her mother to purchase rations. She has been receiving her full salary as she has been working from home. Her ambition is to get in to a career that would generate a favourable income for herself and family.

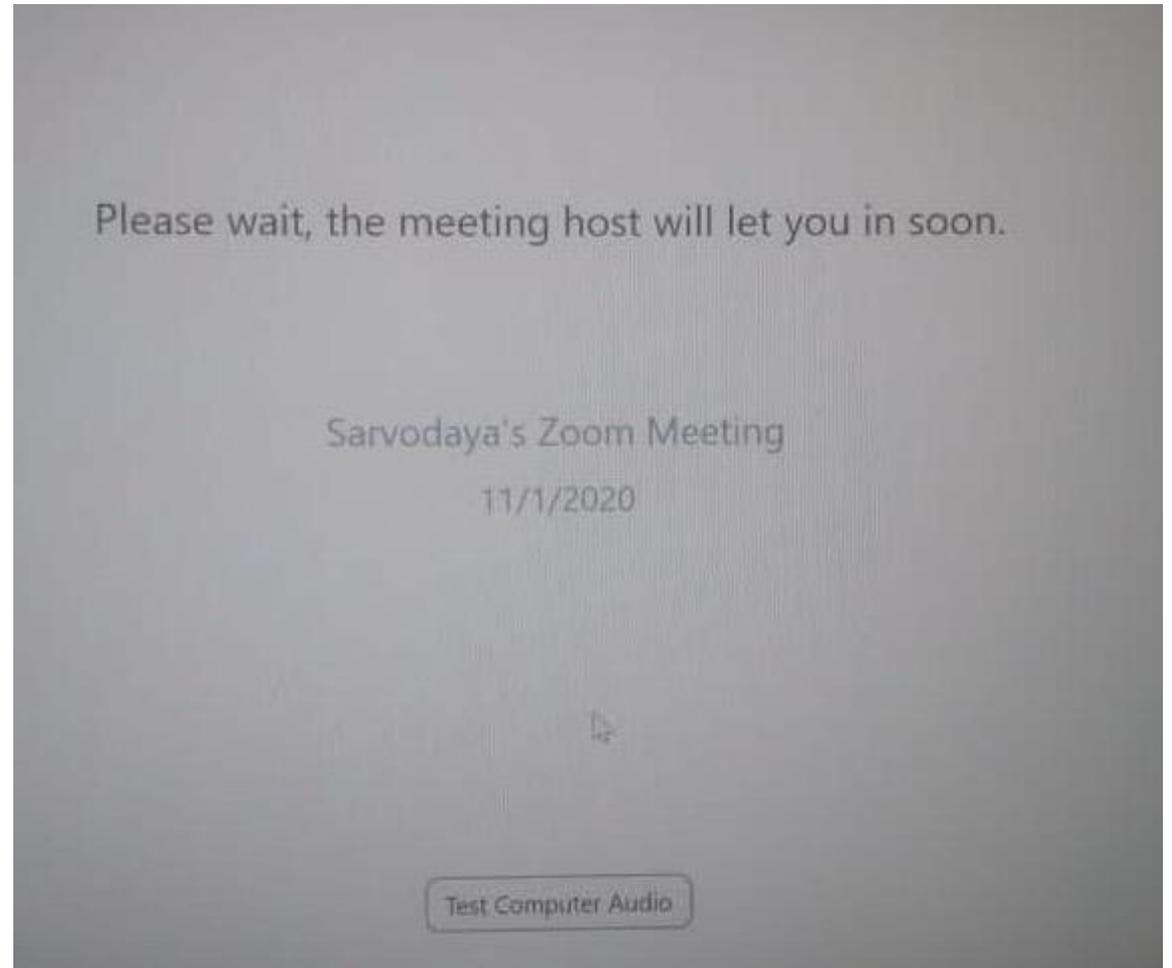
*“I don't work towards an aim, I feel I can't do anything if I work towards a dream. When we say I want to be a doctor when we were small. we didn't become doctors because of that. I decide my life as it comes without a single aim. Even I hadn't planned to work at Sarvodaya. I did compere, I did work with foreigners, I work with children. So I have not planned to become anybody. but I want to make the best decision as life goes.*

## Res14 - SEC B – Working Female – Unmarried (4/4)

**She has hope . She has been saving for a better future.**

*“I transfer Rs 13,000 to a BOC account and I have an insurance policy. I was able to save about Rs 40,000 during the first lockdown. That’s all .There is an investment plan for ladies. If you save Rs 13,425 for five years you get Rs 10 lakhs.A few friends of mine introduced me to that. It’s almost two years since I started”*

*“The Insurance is - It’s Ceylinco Insurance and I pay Rs 5000. the BOC payment is a standing order, so it gets automatically deducted from my salary. The insurance payment of course I gave the money to a friend and she has an app called Frimi”*



## Res4 - SEC C – Working Male - Married (1/2)

Res 4 is a 33 year old residing in Minuwangoda. He is married and has two children aged 4 and 2. Wife is a homemaker. Res 4 works at a Salon.

His biggest dream is to educate his children. He has made plans to enrol his elder child at a reputed English Medium pre- school in the area. His plans went down the drain with the Lockdown. The amount he had carefully saved as registration fees ( Rs. 10,000 out of Rs.15,000) was spent on Grocery items and to pump fuel.

*“Cash-wise we were strapped because groceries went up in price and I have unable to buy the baby’s milk. Also, we have to give the baby the injection which we could not do ..We had pawned some of my wife’s jewellery. We have received several letters, but we have not been able to redeem them, but I had to pay something to save the jewellery. My wife gave me some cash which she had saved up, so the jewellery is safe for the moment”*

Res 4 is a jovial person in nature. He meets up with friend at least twice a week to have a chat. He was hardly home due to the nature of his work. He says that he got the opportunity to spend time with his children thanks to the Lockdown.

*“I’m usually a bit lazy to do house and garden work, when my wife starts cooking I never go to the kitchen to help her but if she asks me for help I do it, and also I hate to do gardening but with this situation, I had some time on my hands so I got used to doing some gardening and I also help my wife a lot with the cooking. Also, I have more time to spend with the children, so I am able to play with them and be with them for longer periods. When the children go to my wife’s parents, home, they have neighbouring children to play with but now they have got used to playing by themselves with their own toys”*

He has no income at the moment. He is not allowed to open the salon due to government safety regulations. The loss of income has put a strain on household expenses. There had been occasions where he had to forego a meal.

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*Simple Lunch- We could only find Polos today ( day 4) the dhal we had was given to kids*



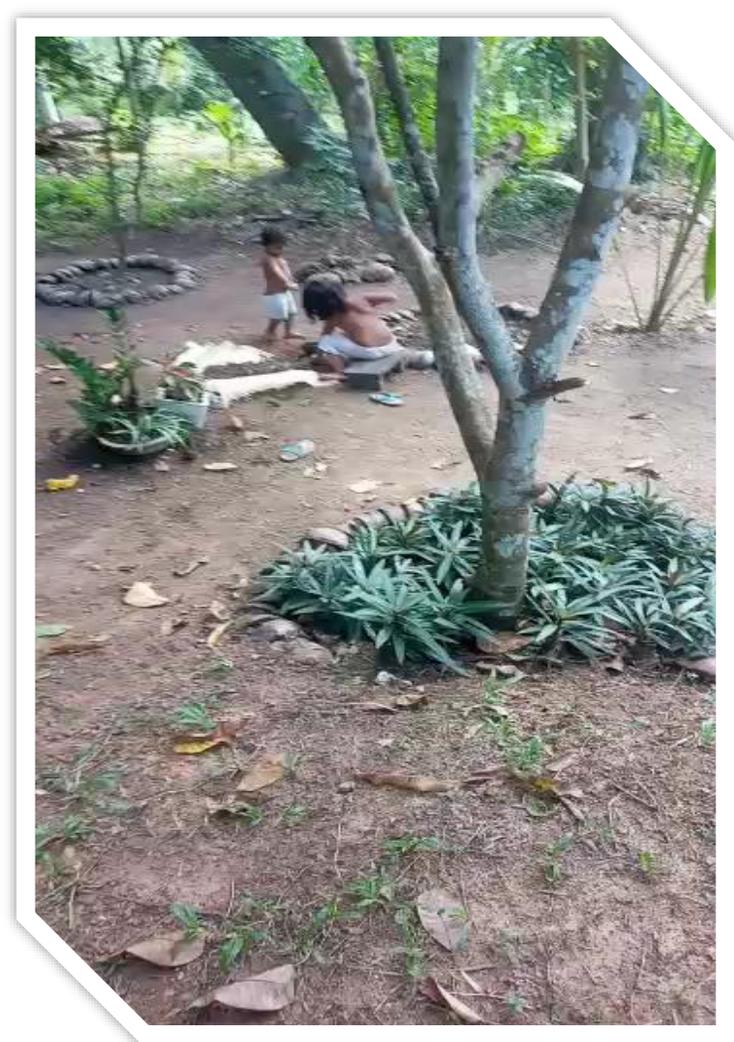
*The Freezer had been empty for the past couple of months*

## Res4 - SEC C – Working Male - Married (1/2)

*There were times when we did not have one meal. We gave the children to eat but there were days I used to have breakfast at around 11 am then lunch around 5.30 and at dinner time I just have tea and biscuits if there are any, and go to sleep”*

Not being able to provide for the family puts Res 4 under a lot of pressure.

*“I get angry quickly..I get angry with the kids, especially the little one. My wife always advises me not to get angry as the little one doesn’t understand so I’m trying to control myself.. That’s why I attend to the garden..at that time I forget about my problems, I’m only focusing on the job at hand...I still have a fear because this doesn’t seem to be ending. I don’t want to open the salon because various people come there and if a positive case comes, we also can get infected”*



## Res23 - SEC D – Working Female - Married (1/2)

Res23 works at a Bathik Workshop in the area. The workshop is 5 km away and she spends Rs. 30 for the bus up and down. Her daily wage is Rs. 800. They are provided tea and biscuits twice a day.

She has a grown son (23 years) who is takes up small electrical jobs in the locality. He has still not thought of getting a permanent job. Her husband is sick and is unable to work. He takes medicine from the Kiribathgoda hospital.

Res23 does not complain. She manages with whatever income she has. She is not looking to change jobs for a higher pay as she is familiar with the place now and the owners help her out when in need.

Their expenses are limited. Purchases only the essentials. As her child is grown, she can manage with the little income she gets. (She mentioned that the they had better day when the child was a young. Her husband has had a job then)

## **Res23 leads a simple life- She has adopted a mechanism to manage her income.**

*“I buy rice and coconuts. Vegetables of course I get some from the garden. I have Katurumurunga trees and other greens, so I make sambal. We don't eat much meat, and these days because of Corona we didn't eat fish for a long time. We manage with dry fish, eggs etc”*

*“Everything is expensive but we manage with what we have. You need Rs 100 to buy a coconut, a kilo of rice is Rs 110, in that way there are small differences . All together we spend About Rs 5 to 6000 per month. We buy a 5 kilo, bag which lasts for about a week”*

*“We don't cook too much, about two to three, maximum, during those days we didn't buy much vegetables also because of Corona. We didn't bother much. Our lifestyle wasn't any different in that way.”*

*“We are taking maximum precautions. Whenever we go somewhere, we wear the mask, we wash our hands constantly, when we go out and come, we wash and wash all our clothes and then only come into the house, so we are taking the maximum precautions”*