

Impact of Macro Economic Reforms in Sri Lanka

Retrenchment and Early Retirement of Workers

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Impact of Macro Economic Reform on Women in Sri Lanka

- Reduction in public sector employment

1. Introduction

The Context

The macro economic reforms introduced since 1977 marked a sharp shift from a relatively closed economy prioritising import substitution policies to a liberalised market and an export oriented economy. These reforms were the outcome of the confluence of globalisation and the integration of structures of production, trade and finance in the global economy, the stabilisation and structural adjustment programmes promoted by the International Monetary Fund and the World Bank and changes in national economic policies in the context of slow economic growth.

These reforms encompassed

- (i) the liberalisation of trade and payments, a unified exchange rate, devaluation of the Sri Lanka Rupee,
- (ii) export promotion through incentives to attract investment in export oriented enterprises,
- (iii) reduction in public expenditure including social sector expenditure and consumer and producer subsidies,
- (iv) the reduction of employees in the public service and privatisation of public enterprises.

The private sector was envisaged to be the chief 'engine of growth'. The role of the state was to be severely curtailed and the benefits of economic growth were expected to 'trickle down' to the low income strata of the population.

While the impact of the positive social policies introduced since the 1940s cushioned economically disadvantaged segments of the population against some of the adverse

consequences of the new economic policies, income disparities widened and a substantial proportion of the population continued to be enmeshed in poverty (Tilekaratne, 1988; Lakshman, 1997; Colombage, 1998). Adequate gender disaggregated data are not available to assess definitely the impact of the reforms on women. Moreover, women are not a homogenous group. One area however in which the macro economic reforms had a considerable gender differentiated impact has been in labour force participation or employment (e.g. CENWOR, 1994; Jayaweera, 1998; Jayaweera and Sanmugam, 2001).

The 'rationalisation' of the public service and the privatisation of public enterprises were prioritised in the second phase of the structural adjustment programmes introduced in 1989. These policies affected both women and men state employees. The absence of 'gender disaggregated data' pertaining to those affected by the scheme of a 'golden handshake' or 'voluntary retirement' to reduce the size of the public sector and to privatise public enterprises, has been a major obstacle to researchers investigating the impact of these reforms on women. Sandaratne, in his inquiry in 1995 into the impact of macro economic reforms on the employment of women in the public sector, noted this lack of gender specific data. He observed that 44,066 women and men employees had retired from the public services by the end of 1991 under the 'voluntary retirement' programme while 60,000 women and men employees had been 'retrenched' from 42 privatised corporations by the end of 1993 (ILO, 2000).

In the late 1990s, the Department of Census and Statistics gathered as much basic data as possible regarding the women and men affected by labour shedding through retirement packages offered to state employees in the public service and in private enterprises. Using these statistics CENWOR carried out in 1999/2000 a study of a random sample of 60 women and 15 men workers retrenched or 'retired' from small state power loom factories in the Anuradhapura, Galle and Matara districts from 1990 to 1995. This investigation was a component of the study co-ordinated by the Institute of Social Studies Trust (ISST) New Delhi to examine the impact of macro economic reforms on women in textile and garment industries. These 'retired' textile workers were largely machine operators. The compensation they received was used chiefly to meet pressing

family needs. In a country with a high incidence of unemployment these women in particular and many men in their economically productive years, could not find alternative employment opportunities nor engage in viable self employment enterprises in view of the lack of policy support. The study found that there had been a sharp deterioration in economic resources and quality of life and a decline in self esteem among a majority of these workers (Jayaweera and Sanmugam, 2001). There has been, however, little or no research on the impact of official labour shedding through retirement schemes in the public service or private sector.

The Study

This study, which is a component of Phase 2 of the ISST sponsored research project, looks at the impact of the 'retirement' schemes offered to employees in the public service, public enterprises and the Mahaweli Development Scheme, as a strategy to reduce the size of the public sector under on-going structural adjustment programmes. The survey examined the impact of such retrenchment 'voluntary retirement' in the public sector as a consequence of the implementation of three official schemes:

- (i) Retirement of Public Officers under Public Administration Circular No. 44/90
- (ii) Voluntary Retirement Scheme for employees of Public Enterprises
- (iii) Voluntary Early Separation Programme (VESP) for employees of the Mahaweli Authority

These three schemes affected employees from a wide ranging field including health, education, administration, state owned industries such as leather, textiles, paper and the Mahaweli Authority which was one of the largest development projects undertaken by the government in the 1980s.

Retirement of Public Officers under Public Administration Circular No. 44/90

According to this circular, Public Officers who held a 'pensionable post' (Public Administration circular 44/90) in a government ministry or department were eligible to retire from service. The circular applied also to employees in the Provincial Public

Service and Local Government Service as well. It covered not only public administration, but also state health, educational and other services.

Employees were offered different retirement packages based on length of service and age of retirement. For example, a public officer who had completed 20 years of service (but less than 30 years) was eligible to receive a commuted pension (24 months) calculated at 90% of salary at retirement and a monthly pension of 80% of the last drawn salary. After completing 10 years of retirement, an employee was entitled to receive a monthly pension calculated at 90% of the salary at time of retirement. If employees retired under the provision of this circular on or before 1st of January 1991 and were below 59 years of age, they received an additional payment of a bonus equivalent to 6 months unreduced pension (i.e. 90% of last drawn salary).

Voluntary Retirement Scheme for Employees of Public Enterprises

According to a circular of the Ministry of Finance and Planning dated December 3, 1996, (PE Circular 114) several public enterprises were not “economically viable” and were “dependent on Treasury assistance for their operations.” It was therefore considered necessary to reform such enterprises of commercial and industrial nature in order to “eliminate waste and unproductive expenditure.” The circular also goes on to say that “employees of such enterprises have expressed willingness to voluntarily relinquish their employment in the event of the offer of a suitable compensation scheme.”

Compensation packages were offered on the basis of age and length of service. An upper limit of total compensation excluding terminal benefits under labour regulations was set at Rs.100,000 for non-executives and Rs.130,000 for executive grades. In addition, the employees were offered the benefit of importing buses, bus chassis, agriculture tractors or trucks on a duty free basis and import of passenger and delivery vans at a concessionary rate of 25% duty, in order to support them to engage in self employment activities.

However, since privatisation of state enterprises had been taking place quite frequently in the 1990s, there were varied packages that were offered by the different enterprises. Each

of these offered their own compensation package. There were some disputes regarding compensation that were settled through intervention by the Department of Labour.

Voluntary Early Separation Programme (VESP) for Employees of the Mahaweli Authority

The Mahaweli Authority of Sri Lanka was established in order to carry out the accelerated Mahaweli Development Project. The Mahaweli is the longest river in Sri Lanka and many Governments had proposed and planned several irrigation and hydropower projects along the river. The Accelerated Mahaweli Scheme was launched after the change of government in 1977. Under this scheme several large dams, hydro power stations and resettlement and agriculture projects were carried out in the Dry Zone.

A Circular issued by the Mahaweli Authority in November 1997, stated that it was necessary to restructure the Authority since most of the objectives of the Mahaweli Authority had been met, and that current staff numbers would invariably create considerable over-staffing in the restructured Mahaweli Authority. Therefore, as a sign of “gratitude” towards the staff of the Mahaweli Authority who have supported the successful completion of a huge task of “national significance,” it was proposed that a voluntary retirement scheme with compensation should be offered to all employees. However, in order to continue its future work, authority to approve the early retirement of individuals in certain positions regarded as essential was to lie with the Director General of the Mahaweli Authority (Sri Lanka Mahaweli Authority Circular VESP/01/1997).

The circular applied to all employees, permanent, casual and on contract, of the Mahaweli Authority who were employed on or before the 12 of January 1994. Compensation packages were offered on the basis of number of years of service and the nature of employment (permanent, casual, contract). A ceiling for the compensation of Rs.350,000 for non-executive grades and Rs.450,000 for executive grades was imposed. In addition employees were entitled to claim their EPF and ETF payments without delay. As of 31st December 2001, a total of 7,491 had applied for early retirement and 6,237 of those applications had qualified for the early retirement package.

Methodology

1 Selection of Samples

A Employees Retired under Public Administration Circular 44/90

Using the data base of retrenched workers created by the Department of Census and Statistics, districts in which a fairly high percentage of retired workers were women were identified and 6 districts were chosen purposively for the study. The high incidence of women workers and other factors such as level of socio economic development of the locations were also considered in the selection of districts. Approximately 10 % of women workers and an equal number of men workers were selected from each district. The total sample of workers selected were 275 women and 275 men. The samples of women workers and also men workers in each district were distributed among the different occupational groups in the same proportion as the distribution of the total women retired workers and men workers among the occupational groups in the district. The table below indicates the distribution of the sample:

Table 1.1
Distribution of Sample by Occupational Category

Occupational Category	Colombo		Nuwara Eliya		Hambantota		Puttalam		Anuradhapura		Kegalle		Total	
	W	M	W	M	W	M	W	M	W	M	W	M	W	M
Senior Administrators	-	1	-	-	-	-	-	-	-	-	-	-	-	1
Senior Managers	1	1	-	-	-	-	-	-	-	-	-	-	1	1
Junior Managers	1	5	-	-	-	-	-	1	-	-	-	1	1	7
Professionals	4	5	-	-	-	-	-	-	-	-	-	-	4	5
Technicians And Associate Professionals	10	12	-	-	-	1	1	1	-	1	1	1	12	16
Teachers	30	4	6	2	6	2	20	6	15	6	35	11	112	31
Health Workers	40	8	1	1	1	-	3	1	2	-	4	2	51	12
Clerical and parallel workers	43	33	1	3	1	3	3	10	4	7	4	15	56	71
Craft and related workers	1	21	-	1	1	1	1	3	1	2	-	4	4	32
Minor Employees	12	60	7	8	1	3	1	8	3	9	1	11	25	99
Not reported	8	-	-	-	-	-	1	-	-	-	-	-	9	-
Total	150	150	15	15	10	10	30	30	25	25	45	45	275	275

B Voluntary Retirement Scheme for Employees of Public Enterprises

Three districts that showed a high overall number of retrenched workers and a high proportion of female retrenched workers were selected using the data base of the Department of Census and Statistics. Sample size of 40, 35 and 15 women workers was fixed for Colombo, Gampaha and Trincomalee districts and an equal amount of men were selected from each district as well. The samples of women and men were distributed in the same proportion of women and men retired workers in the occupational categories in each district. Distribution of selected sample can be seen in the table below:

Table 1.2
Distribution of Sample by occupational category and district

Occupational Category	Colombo		Gampaha		Trincomalee		Total	
	W	M	W	M	W	M	W	M
Senior Offices/Managers	-	1	1	-	-	-	1	1
Professionals	1	1	-	1	1	-		2
Technicians and Associate Professionals	1	4	1	2	-	1	2	7
Clerical workers	19	9	12	7	1	1	32	17
Craft and related workers	1	7	1	6	-	2	2	15
Plant and Machine operators	1	4	2	4	-	-	3	8
Drivers/Heavy vehicle operators	-	2	-	1	-	1	-	4
Labourers	16	12	17	14	14	10	47	36
Not reported	-	-	-	1	-	1		
Total	40	40	35	35	15	15	90	90

C Voluntary Early Separation Programme (VESP) for employees of the Mahaweli Authority

Selecting the sample for the survey of 'retrenched' workers from the Mahaweli Authority proved to be more difficult than in the other two samples. The Mahaweli Authority had a database that indicated the name, occupational category and location of service of the retrenched workers. The database did not indicate the sex of the employee nor the address. However, it was possible to find out the sex of the employee based on the national identity card number that was stored in the data base. A total sample was fixed at 50 women and 50 men and distributed among the 3 selected units (MECA Head office,

System C and System H) in the proportion of women and men in the unit. The sample of women and men workers were distributed among the occupational categories in the proportion of distribution among occupational categories in the unit. The final distribution was as follows:

Total 1.3
Distribution of Sample by Unit and Occupational Category

Occupational Category	MECA Head Office		System C		System H		Total	
	W	M	W	M	W	M	W	M
Administrators	1	1	1	2	-	1	2	4
Accountants	1	-	-	-	-	-	1	-
Accounts related officers	2	-	-	-	-	-	2	-
Engineers	2	2	-	1	-	1	2	4
Engineering related officers	-	2	1	1	-	-	1	3
Middle level officers	1	1	1	2	2	1	4	4
Clerical and related workers	13	1	5	1	9	1	27	3
Draftsman	8	1	-	-	-	-	8	1
Skilled workers	1	5	-	3	-	4	1	12
Labourers	1	5	-	4	2	10	3	19
Total	30	18	7	14	13	18	50	50

Random samples of the determined sizes were selected from retired women and men workers in each of the occupational groups in the selected districts and units of the Mahaweli Scheme covered by the study.

However, the desired sample of Employees retired under Public Administration Circular, in the Colombo district could not be achieved due to the difficulties in tracing addresses of former employees and constraints of time in tracing a large number of employees who have moved from their original addresses as given in the data base. Thus the participants in the survey in the Colombo district was reduced to 113 women and 87 men and the total no of participants in the sample finally stood at 450 (238 women and 212 men). As four of the retired women from Public Enterprises in the Trincomalee district could not be traced, the final numbers in the survey were 86 women and 90 men.

2 Collection of Information

Information was collected by administering a questionnaire to each selected participant at his/her house by CENWOR field researchers. The questionnaires that were administered looked at employment history, retrenchment/retirement package, current economic situation, post retirement employment history, and perceptions regarding voluntary retirement and quality of life. The study focused on the reasons for opting for the retirement package and the post-retirement situation of these women and men - their current employment structure, economic circumstances, life struggles and well being and their own perceptions of their situation.

Many problems were encountered during field work as the addresses that were accessed from the database of the Department of Census and Statistics as well as the Mahaweli Authority were in many cases outdated. Street names and house numbers had also changed which made the task even more arduous. The Field researchers had to spend a considerable amount of time and effort to trace the addresses especially in the Colombo district.

The findings of the research are presented in Chapter 2, 3 and 4 of this study report and the conclusions in chapter 5.

2. 'Retired' Women and Men Employed in the Public Services

Profile of 'Retired' Workers

There were 238 women and 212 men, 450 in all, in the study of employees in the public service had opted to 'retire' under the terms of the Public Administration Circular No. 44/90 issued in 1990 pertaining to the retirement of public officers. Most of them had retired in 1990 and 1991 (41.2% of the women and 48.1% of the men), immediately after the introduction of the circular and in 1996 (37% women and 28.9% men) on the eve of the withdrawal of the circular (Table 2.1).

These women and men had belonged to seven occupational categories at different levels in the employment hierarchy - professionals (2.5% women and 2.8% men); junior managers (2.5% women and 3.3% men); teachers (43.3% women and 14.6% men); para professionals (13 % women and 8.9% men); clerical and related workers (18.9% women and 14.6% men); skilled workers (2.5% women and 14.6% men), and service workers (17.2% women and 50% men) (Table 2.2). The distribution of public sector employees in occupational categories is not markedly different from that in the Census of Public Sector employees of the Department of Census and Statistics, as the majority of women employees in the public services are in professional employment, chiefly as teachers and around half the men are service workers near the bottom of the hierarchy (Dept. of Census and Statistics, 1994). The sample, however, could not capture any senior administrators or managers who constitute 1.4% and 0.4% of men and women employees in the public sector. The professionals, other than teachers in the sample were all from the Colombo district. In this study teachers are identified as a separate category as there is a concentration of women in this occupation and a large number of teachers are said to have taken the option to retire.

At the time of the study, the ages of these employees ranged from the economically productive years of 35 to 54 years (34.1 % women and 40.6% men) to the older group (65.9% and 59.4%) respectively (Table 2.3). At the time of retirement 10.1% women and 12.7% men had been relatively young (30 – 39 years); 44.9% women and 51.9% men had

been perhaps on the path of upward mobility (40 – 49 years); and 44.1% of the women and 35.3% of the men had been nearing retirement (50 – 59 years) (Table 2.4). Around one-fifth (21.8% women and 20.3 men) had had over 30 years of experience, over half (59.2% and 53.3% respectively) had 20 to 30 years experience, and 18.9% and 24.4% had 10 to 20 years experience (Table 2.5). Around 55% to 65% of these employees had had many more years of service ahead when the incentives were offered to expedite their exit from the labour market.

The majority of the women (90.4%) and men (68.3%) had at least 10 years of education, but half the women and men service workers and half the male skilled workers were school drop outs. Women employees were more qualified than the men as 54.3% of them had professional qualifications or a university or higher degree as compared with 20.7% of the men (Table 2.6) This is not surprising since around two thirds of the women had been in jobs that required educational and/or professional qualifications while over half the men had been in low level jobs. It is not clear how these qualifications facilitated access to employment or re-employment as the trajectories of individuals are affected by a multiplicity of factors.

Around 85% to 95% were married, and only 4.2% women and 2.8% men were single, and (12.1% women and 0.5% men) were single parents.

Reasons for ‘retiring’

The immediate reasons for opting for early retirement were the financial incentives offered by the scheme and the fear that the Circular would be withdrawn and the opportunity lost. However, there appears to have been predisposing factors building up over the years that also contributed to the decision to withdraw from their jobs. The factors that motivated most workers reflect clear gender differentiation in concerns (Table 2.7).

Retired women workers have given priority to family needs and lack of job satisfaction. Transport difficulties also have been concerns.

(1)	Illness in the family	(20.6%)
(2)	Child care	(12.2%)
(3)	Need to spend time on children's education	(11.8%)
4)	No job satisfaction	(7.6%)
(5)	Housework	(5.5%)
(6)	Transport difficulties	(4.6%)

Retired men workers have been more concerned with employment related issues :

(1)	No job satisfaction	(16.3%)
(2)	Transport difficulties	(8.5%)
(3)	Fear the circular would be withdrawn	(7.8%)
(4)	Plan to start or improve business	(5.7%)
(5)	No promotions for a long time	(5.2%)
(6)	To get a new job and earn more	(4.7%)
(7)	Insufficient salary	(4.7%)

In consonance with the findings of many studies, women workers have had problems in combining their economic and reproductive roles, particularly when children are very young and when children need security. Some of them at least have not found adequate satisfaction in their employment to compensate for these role conflicts. The men, on the other hand, have been frustrated by stagnation in employment and have been motivated by the need to improve their economic status through more remunerative employment or self employment.

Plans for Retirement

Between 27% and 30% (27.3% women and 29.7% men) have not had clear plans for their post-retirement years. Those who articulated their expectations at the time of retirement had had their priorities, which again reflected gender differentiation (Table 2.8).

Women workers had focussed on the welfare and advancement of their families with a related interest in engaging in self employment rather than in formal employment outside the home.

- | | | |
|-----|---|---------|
| (1) | Educate and help children to gain a good position | (31.9%) |
| (2) | Childcare and housework | (15.5%) |
| (3) | Build a house | (13.4%) |
| (4) | Start/improve self employment/business | (7.1%) |
| (5) | Get daughter married | (4.2%) |

Men workers had two areas of interest – career and the upward mobility of the family

- | | | |
|-----|---|---------|
| (1) | Start/improve self employment/business | (22.1%) |
| (2) | Get a new job with a good salary | (14.9%) |
| (3) | Build a house | (13.2%) |
| (4) | Educate and help children to gain a good position | (8.5%) |
| (5) | Go abroad for employment | (4.2%) |

It should be noted that having one's own house and perceptions of education as an agent of upward socio-economic mobility are core family strategies to workers at all socio-economic levels in Sri Lanka, from overseas domestic workers to professionals. It appears that these women and men, too, saw both the financial benefits offered in the retirement package and opportunities of re-employment as avenues of realising these aspirations.

Perceptions regarding payment and use of commuted pension

The 'golden handshake' offered to those employees to induce them to retire prematurely comprised according to the circular

- (i) an enhanced commuted pension or 'once and for all' payment, which was virtually a compensation for the loss of employment and

- (ii) the pension computed again on terms that 'compensated' for early retirement, although the pension was not paid immediately for those with only ten years' service.

The Financial Package

The 'once and for all' payment or commuted pension was considered to have been adequate by 58.8 % of the women and only 38.7% of the men. Dissatisfaction was articulated chiefly by around half the women service workers, around 60% of male clerical and skilled workers, and 70% of male service workers, mostly those with limited resources. Disappointment was the outcome of

- (i) non realisation of expectations, and particularly the perception that the quantum of payment was not commensurate with their service, and
- (ii) the inadequacy of the payment to meet family expenses, settle debts and educate children, to invest in self employment and in improving their housing as planned. A few articulated a sense of injustice aggravated by the fact that salaries of state employees had been increased subsequently (Table 2.9).

Priorities in the use of the commuted pension by and large were consonant with their plans for retirement and reflected to some extent gendered perspectives. The women had used this 'lump sum' payment to

- (i) deposit it in the Bank as savings or to meet future needs,
- (ii) build a house,
- (iii) invest in the education of their children,
- (iv) improve their house,
- (v) settle debts

The men used it to

- (i) build a house
- (ii) settle debts
- (iii) improve their house
- (iv) deposit it in the bank and
- (v) reinvest in self employment/business

It is clear that financial imperatives and housing needs supervened in the case of both women and men. Gender difference was reflected in the priority given by women to educating their children (the near universal maternal motivation syndrome as a factor that influences the educational achievement of children), while the men were impelled by the need to ensure a source of income through entrepreneurship (Table 2.10). It is symptomatic of the Sri Lankan culture that some women and men were prepared to invest their compensation in expenditure on the wedding of a daughter, and a few used it for pilgrimages and alms givings while one man spent the whole compensation on his son's political election campaign.

Access to Employment

Notwithstanding hopes for more remunerative economic activities, only 65.6% of the men and 26.5% of the women were engaged in employment or self employment (Table 2.11). Opportunities depended largely on labour market trends – increasing privatisation, downsizing of the public sector and the relegation of both skilled and unskilled workers to the informal sector. Hence those with skills, such as high level professionals, teachers and para professionals who sought employment, found jobs in the private sector as doctors, dentists, veterinary surgeons, technicians and teachers, earning far more than they did in government service. Teachers also found a source of income in conducting private tuition classes for which there is a great demand or in venturing into business. Junior administrators appear to have been handicapped by lack of specific skills that were in demand as well as experience. For instance, a Junior Manager had become a hotel owner but another had to be content with wage work. Unskilled workers in the service sector were the most disadvantaged as they were either unemployed or had recourse to self employment in small enterprises, trade, or local or overseas domestic service or wage labour or in the expanding security services in the country. For many of them at all levels, cultivation was a fall back strategy.

The numbers who said that they had not sought employment appear to be overstated. Nevertheless 35.8% of the women were over 60 years at the time of the study and 14.5% had very young children with no assistance in child care and these circumstances had

undoubtedly influenced their decision to withdraw from the labour market. It is possible to conclude that around 25% to 35% women and men were involuntarily unemployed as a tight labour market offered few opportunities for absorption.

Post retirement income

The economic situation of these 'retired' workers was determined therefore by several factors – the quantum of their pension, returns of those who had invested their commuted pensions, their monthly income from new employment, earnings of spouses or children and other family resources if any.

The majority of both women and men received pensions amounting to less than Rs.5,000 – 39.5% women and 45.3% men receiving between Rs.3,000 and Rs.5,000, and 37.4% women and 38.7% between Rs.1,000 and Rs.3,000 - while 19.3% women and 7.0% men had pensions between Rs.5,000 and Rs.10,000. One man received less than Rs.1,000 and one man – a professional between Rs.10,000 and Rs.20,000 (Table 2.12). The six women (2.5%) and 10 men (4.7%) who did not receive pensions were largely those who had had only 10 years service and were therefore not entitled to pensions as yet under the provisions of the Circular. There were however, two men with 21 and 17 years' service and one women with 17 years' service whose payments had been delayed inadvertently by bureaucratic tangles, causing immense hardship, frustration and loss of income.

Table 2.13 presents their monthly income, indicating that 45% women and men have an income between Rs.5,000 and Rs.7,500, around 25% between Rs.3,000 and Rs.5,000 and around 10% between Rs.7,500 and Rs.10,000. More women (6.3%) than men (3.7%) had very low incomes below Rs.3,000 or no income and more men (18.9%) than women (11.7%) had monthly incomes that were higher than Rs.10,000 increasing to over Rs.30,000.

The overall scenario is one in which 61.3% of the women and 67.5% of the men have incomes at the time of study that are higher than their pre-retirement incomes; 31.1% women and 25% have the same income; 4.6% of the women and 3.8% men have lower

incomes or no income; and 7 women (2.9%) and 8 men (3.8%) did not report any income. It has to be noted however that 26.5% women and 14.2% men received interest from Bank deposits and 8.4% women and 4.2% men have income from other investments of their commuted pension.

However socio-economic and gender differentiation are seen clearly within these overall statistics. While 42% of the women and 37% of the men have stated that their current income was adequate, responses appear to be largely determined by their past and present position in the occupational hierarchy. For instance, all the male professionals with their superior life chances and only one third of male clerical and service workers and 16.7% of male skilled workers expressed their satisfaction. Among the women too, clerical and service workers were the least satisfied.

A higher proportion of men than women were among the high income earners (Rs.20,000) but women appear to have more family support from employed spouses or from their families. Women also appear to be less enmeshed in debt as 51.3% of the women and 28.3% of the men said they had no debts. Further, more men than women had been in debt at the time of retirement and continued to be in debt, while more men had also acquired new debts since retirement. As was seen earlier, women have given more priority to savings of their commuted pensions, a fact that has perhaps cushioned them against falling into debt.

Among the 22 low income women and men, securing less than Rs.3000 and those with no income, the majority (63.6%) are women. Half these women and men have not received their pensions yet, a factor that contributes to their current economic difficulties. Around half are also service workers whose initial economically disadvantaged situation has been exacerbated since their retirement. Further, 42.9% of these women and 25% of the men retired during the 30s with many more years of productive employed ahead of them.

Among the women, 57% took advantage of the retirement scheme because they had child care responsibilities which they had found difficult to combine with the demands of their

jobs. They looked forward to a return to the labour market when their children were older, but several have been disenchanted by failure. Ill health motivated 21.4% of these women to retire and prevents them also from engaging in economic activities. The rest, (21.4%) have sought employment as they found that the retirement package that had seemed attractive, offered no safeguards for their future. Their experiences have been frustrating, inevitably in a situation of unemployment in the country. One woman is a daily domestic help in a household and is concerned about instability in income and lack of alternative opportunities in view of her limited skills. Two women are 'helping' in their husbands' small shops through lack of any other employment opportunity and are concerned by their lack of access to an independent income.

The men in the low-income group have been more adversely affected as 87.5% are still looking for stable jobs and one man had a spell of employment in West Asia but has been in search of jobs since his return - a typical situation among migrant returnees in low income families. Another man is engaged in casual labour jobs and has no regular employment. Self-employment has not offered the opportunities envisaged at the time of retirement. One of the men has embarked on animal husbandry and another has had to fall back on helping in his wife's family business. Half the men are in dire straits of unrelieved unemployment and lack of access to income.

The women have ambiguous feelings about their retirement. Those with young children are happy to be able to look after their children and are relieved of the stress of coping with two responsibilities without childcare support. At the same time they regret their loss of income. Other women are depressed by their situation and their economic dependence on spouses, and lack of avenues of social interaction, which have been a new experience for these ex-employees.

The men are extremely frustrated and depressed by economic constraints as well as by their loss of status in their current situation of non-income earners in a patriarchal society in which men are perceived to be the 'bread winners.'

At the same time, there are women and chiefly men among these study respondents who have benefited financially from their retirement as they have had access to new employment avenues in the liberalised economy and have, therefore, two sources of stable income – monthly pensions and a more lucrative source of income. Around 10% of the women, chiefly teachers and other para professional workers such as nurses, and around 15% of the men drawn from all occupational categories have increased their incomes to between Rs.10,000 and Rs.20,000. A minority have reached or retained a level of affluence – 7 men (3.3%) and two women (0.8%). This difference in the trajectories of women and men in their post-retirement years appear to be the outcome of factors that universally affect women’s labour market experiences, such as gendered perceptions of their reproductive role and visible or invisible barriers to upward occupational mobility.

Among the men, a surgeon, a veterinary surgeon and a chief accountant have very high incomes – well over Rs.30,000. The surgeon joined the private sector and has his own nursing home and a substantial private practice. The veterinary surgeon retired from the public service to establish himself in the private sector. After two years he obtained employment abroad and enjoys a large income (relative to the income he earned in Sri Lanka) and a better quality of life. He has only one problem, the lack of ‘status’ in a country in which he is a member of an ethnic minority. The former Chief Accountant of a state corporation has joined a private sector establishment as head of finance and administration and draws a high salary which, in addition to his monthly pension, has enhanced the quality of life of his family. He himself is relieved of the stress of working in a politicised state agency. Other men who have improved their prospects are, for instance, a tax officer who joined a Finance Company but before its collapse, established himself as a self employed tax officer, and an employee in the State Printing Press who invested his commuted pensions successfully in developing his own land, both earning around Rs.20,000 a month.

Only two women among the 238 in the study enjoyed such affluence. A ward sister had joined a private sector company in the same capacity as a nurse and earned over

Rs.20,000 and was happy that she was not obliged to undertake night duty as in the state hospital. A woman who had been employed in a clerical related job in the Municipal Council had participated in design and sewing training programmes after retirement, organised her own dress making establishment, employed four people and earned around Rs.30,000 a month from her enterprise. She had also obtained a pre-school diploma and was hoping to work abroad.

It is clear that there have been 'winners' and 'losers' as a consequence of involuntary retirement. Those who have gained most have been male professionals and those who have lost most are the unemployed service workers. It appears that those with stable and remunerative professional jobs have improved their financial status significantly. Other employees who had been teachers, nurses, technicians or clerks have benefited from opportunities that have opened up in private institutions or in private enterprises. The main victims of the 'golden handshake' have been the low income employees who have failed to find alternative opportunities in the formal or informal sector and are consequently depressed by their inability to meet family expenses.

Perceptions of Consequences of 'Retirement'

The study explored the self-perceptions of those women and men, regarding their economic situation, overall quality of life, level of satisfaction, their self confidence and self esteem, and their status in the family and the community.

There were marked differences among occupational categories and gender differences within these groups. Overall, more women (41.2%) than men (32.1%) felt they were better off in terms of income and more men (50%) than women (40.3%) stated that they were worse off than before. There were no gender differences overall in perceptions of improvement or decline in their quality of life. Nevertheless, male professionals (83.3%) were the most satisfied regarding their present incomes and quality of life. Women professionals who had become 'domesticated' said they were worse off financially but were less pessimistic regarding their quality of life. Among other occupational groups, over half the male junior managers and para professionals said they had better incomes. But only a small proportion of male teachers (19.1%); male skilled workers (16.7%) and

both women (29.3%) and men (27.4%) service workers shared this perception. Views regarding quality of life were not always consonant with negative responses regarding income as it is a multi-dimensional concept (Table 2.14).

It is interesting to note that there was even less congruence between these perceptions and the claims of two thirds of the women and men that they were happier since retirement (Table 2.14). A majority of even service workers admitted to a mental state of happiness. This perception tended to be gendered as many women's satisfaction at being able to care better for their young children appeared to outweigh their financial hardships – an illustration perhaps of the primacy of the family in the lives of women and the role conflict that ensues.

Perceptions of Self Confidence and Self Esteem

The overall impact at a personal level does not appear to be positive (Table 2.15). Only 26.9% women and 28.8% men felt that their self confidence, and 21.4% women and 26.9% men felt that their self esteem had increased over the years. A similar proportion stated that their self confidence and self esteem had decreased during this time. Overall, half the women and men experienced no change in this respect.

Both self confidence and self esteem had increased among the male professionals and others who had improved their financial status and took pride in their access to a better and more remunerative job or the establishment of a successful and independent private enterprise, had job security, stability in income and good prospects, and social recognition. The women chiefly and some men had acquired confidence and consequently self esteem in facing and solving problems and in making independent decisions, freedom from dependence on spouses in the case of the women, and awareness of their ability to help others. Women who had voluntarily or involuntarily withdrawn from the labour market were happy and confident that they could carry out their responsibilities as mothers and 'housewives' without stress and improve the quality of life of their families. The pension they received while engaged in these tasks facilitated the fulfilment of their family responsibilities. Their self esteem had increased because

they had been able to motivate their children to improve their educational performance and thereby their life chances and upward family mobility.

Those who had lost in terms of self confidence and self esteem were those who had not been successful in their search for alternative employment or were engaged in unviable self employment, and were confronted with sudden loss of job or dependence on a pension (which in the case of those with minimum years of service was not available for some time) and on a diminished income. They were in dire economic constraints, including indebtedness. Even some of those who had found jobs in the private sector felt they lacked the security and status of state employment.

Their loss of status and recognition as income earners and their inability to fulfill their aspirations of building a good house and educating their children had eroded their self confidence and self esteem. Their perception was that 'people only given recognition when one is in power.' They felt that they received less respect than earlier, had less share in decision making and were even ignored and marginalised. They said that they were totally depressed and felt like 'useless persons' and were overwhelmed by fears for their future and that of their families. The women felt that they had lost their economic strength and had been reduced to dependence on husbands, and were frustrated by their isolation in the homes and by domesticity. Both women and men were depressed by the loneliness they experienced without the social interaction that had been a stimulating aspect of their working lives.

Status in the Family and Community

'Retirement' was perceived to have affected their status in the family and the community – improvement in their status in the family by 25.2% of the women and 18.9% of the men, and in their status in the community by 22.7% and 30.3% respectively. Only 5.9% women and 2.8% men stated that they had diminished status in the family and 13.9% women and 16.5% men in the community (Table 2.15). There was both socio-economic and gender differentiation too in perceptions of both changing family and community status.

Those women and men who had had access to better jobs or had been more successful in business were respected for their increased economic contribution to the family. Their authority and responsibilities had increased, they had a greater share in decision making in the family, and the recognition accorded to them by the immediate family and by relatives had increased. One woman stated that even her son-in-law accepted her advice, and another that relations with her spouse had improved. However, the women whose child care responsibilities had confined them to domesticity also felt valued because they gave more time and support to the family, and older women had received greater recognition as carers of grand children.

Those who were involuntarily unemployed or had jobs of lower 'status' than their earlier job had experienced a corresponding decline in their status in the family. They claimed that they were marginalised in the decision making process in the family and were not consulted by their children even in family property transactions. Women claimed neglect by spouses and even increased domestic violence. Loneliness within the confines of their homes and lack of access to supportive networks compounded their problems.

Inevitably those who had improved economic status and affluence had increased status and social recognition in the community. They were in demand as participants and leaders in community, social or religious activities. Some of them engaged in services that were beneficial to the community.

However, around 15% of the women and men felt that their loss of job or their diminished job status had resulted in a decline in the recognition they received in the community. Several stated forcefully that "society had forgotten them after retirement" and that there was a misperception in the community that pensioners were powerless to assist anyone. Those who had left government service for employment in other sectors felt that they lacked the prestige that the public service had conferred on them in the perceptions of the community. Even the successful professional who was employed overseas had experienced a loss in recognition or perhaps a sense of alienation in a western, industrial society.

The women felt that their confinement to the house and to exclusive domesticity reduced their interaction with the community and the quality of their social relationships.

Perceptions of the Retirement Policy Package

In an issue as important as the ‘downsizing’ of the public service, it is necessary to explore the positive or negative perceptions of those affected by it. Positive views articulated by women and men reflected their priorities (Table 2.16a).

The practical advantages of the scheme have been uppermost in the minds of women and men – a solution to needs and problems in the workplace or illness, the ‘once-for-all’ payment, and, as a calculated strategy before services were terminated in line with public policy. Several women tended to perceive it as an opportunity to devote themselves to children and family, a concern that is also reflected in the statement “good opportunity for women.” Men saw its usefulness in offering an opportunity for investing in self employment/business, and both women and men appreciated the relief from stressful work in their jobs and the opportunity hopefully to obtain another job (in addition to the pension).

Negative reactions were similar among women and men (Table 2.16b). Its impact was seen as a personal loss in general particularly by women, as well as a loss to state of the services of able and experienced employees. The opportunity offered by the policy was seen to have given only a temporary advantage and there was regret by some that they had not waited till the usual retirement age. Teachers over 50 years were seen to be badly affected. Several felt that the circular should have been sent earlier for adequate consultation and they deplored its hasty implementation. There was, in fact, anger among some that they had been cheated because government had increased salaries subsequently and deprived them of this increase.

It appears that many participants in the scheme were impressed initially by what they perceived as its advantages and benefits and that realisation of the hardships imposed and

the injustices they perceived grew subsequently when they could do little but express regret at taking the option that had been offered.

Conclusion

The circular issued to facilitate the early retirement of employees in the public service was a part of the labour shedding process advocated by the structural adjustment programme. The study covered women and men employees in several occupation categories in the employment hierarchy. It was seen from the information that there were 'winners' and 'losers' as in all such programmes. It was clear also that there was a differential impact (i) on women and men and (ii) on different socio-economic strata among the participants.

In their reasons for retirement, plans for retirement and in the use of the once-and-for-all payment, both women and men were motivated by their goals of building a house and educating their children, but women also prioritised family needs such as child care and housework while men were more concerned with starting and improving a business or obtaining another job. Income wise, after retirement more women than men earn less than the paltry sum of Rs.3,000 a month and only 2 women (0.8%) compared with seven men (3.3%) were able to obtain employment that ensured high salaries and affluence. More women were unemployed because they had withdrawn from the labour market to care for young children and did not seek employment, but several men were frustrated by their inability to earn a living wage.

Self perceptions too had gendered nuances. High economic status contributed to increased self confidence and self esteem and improved status in the family and community for both women and men. Yet women's perceptions were ambiguous since their economic contributions or lack of it affected gender relations in the family, as in autonomy or dependence on spouses and even domestic violence. At the same time women had a sense of satisfaction in looking after their children, tinged with a sense of isolation in their domestic environment. However, there appears to be little gender difference in increase in decision making powers in the family (39.5% women and 34%

men) and in those expressing their regret in deciding to take the option to retire (33.7% women and 31.7% men).

All occupational groups were attracted by the financial incentives offered and the possibility of investing in housing and the education of children, and at the same time accessing new employment avenues. But while professionals and para professionals had the requisite skills to have access to alternative avenues of employment, the service workers, for instance, tended to be relegated to unemployment or to low income informal sector jobs

An important intervening factor was the macro economic policy environment, and policy perceptions that reduced the public sector and at the same time expanded the private sector. In this context, those with professional skills could respond to incentives in the liberalised market, engage in self employment or business, or seek jobs in the new private sector institutions such as those in the education and health sectors. Socio economic disparities were therefore reinforced by the process of retrenchment/retirement in a shrinking public sector and expanding private sector promoted by macro policies.

Table 2.1
Year of Retirement

	Professionals		Junior managers		Teachers		Para professionals and technical related workers		Clerical and related workers		Skilled workers		Service workers		Workers of all Categories																	
	W		M		W		M		W		M		W		M		W		M													
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%										
1990			1	16.7	2	33.3	3	42.9	10	9.7			3	9.7	5	26.3	5	11.1	2	6.5	1	16.7			4	9.8	11	10.4	25	10.5	22	10.4
1991	1	16.7	1	16.7	2	33.3	2	28.6	24	23.3	15	48.4	13	41.9	5	26.3	18	40.0	18	58.1	3	50.0	7	58.3	12	29.3	32	30.2	73	30.7	80	37.7
1992			1	16.7					4	3.9	2	6.5			1	5.3	1	2.2	3	9.7			1	8.3	3	7.3	7	6.6	8	3.4	15	7.1
1993					1	16.7			7	6.8	2	6.5	1	3.2			3	6.7	1	3.2			1	8.3	3	7.3	5	4.7	15	6.3	9	4.2
1994	1	16.7	1	16.7					3	2.9	2	6.5	5	16.1	2	10.5	2	4.4	1	3.2					2	4.9	4	3.8	13	5.5	10	4.7
1995					1	16.7	1	14.3	1	1.0			5	16.1	2	10.5	4	8.9	2	6.5					5	12.2	10	9.4	16	6.7	15	7.1
1996	4	66.7	2	33.3			1	14.3	54	52.4	10	32.3	4	12.9	4	21.1	12	26.7	4	12.9	2	33.3	3	25.0	12	29.3	37	34.9	88	37.0	61	28.9
Total	6	100	6	100	6	100	7	100	103	100	31	100	31	100	19	100	45	100	31	100	6	100	12	100	41	100	106	100	238	100	212	100

Table 2.2
Occupational Groups

	Colombo		Hambantota		Puttlam		Anuradhapura		Nuwara Eliya		Kegalle		Workers of all Categories			
	W		M		W		M		W		M		W		M	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Professionals	6	6	-	-	-	-	-	-	-	-	-	-	6	2.5	6	2.8
Junior Managers	4	2	1	1	-	1	1	-	-	-	-	3	6	2.5	7	3.3
Teachers	21	4	6	2	20	6	15	6	6	2	35	11	103	43.3	31	14.6
Para professionals	25	13	1	-	1	1	2	3	-	-	2	2	31	13.0	19	8.9
Clerical related	32	16	-	1	4	5	3	4	1	1	5	4	45	18.9	31	14.6
Skilled workers	1	7	1	-	1	1	2	-	-	1	1	3	6	2.5	12	5.7
Service workers	24	39	1	6	4	16	2	12	8	11	2	22	41	17.2	106	50.0
Total	113	87	10	10	30	30	25	25	15	15	45	45	238	100.0	212	100.0

Table 2.3
Age of Retired Employees at Time of Study

	Professionals				Junior managers				Teachers				Para professionals and technical related workers				Clerical and related workers				Skilled workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M		W		M	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%		
35 - 39												1	3.2			1	2.2					1	8.3	1	2.4	5	4.7	3	1.3	6	2.8	
40 - 44								2	1.9	1	3.2	3	9.7			5	11.1			1	16.7			1	2.4	10	9.4	12	5.0	11	5.2	
45 - 49	1	16.7	2	33.3					9	8.7	3	9.7	1	3.2	1	5.3	7	15.6	1	3.2	1	16.7			3	7.3	15	14.2	22	9.2	22	10.4
50 - 54			1	16.7	1	16.7			18	17.5	5	16.1	3	9.7	1	5.3	6	13.3	7	22.6	2	33.3	2	16.7	14	34.1	31	29.2	44	18.5	47	22.2
55 - 59	3	50.0	1	16.7	4	66.7	3	42.9	34	33.0	10	32.3	13	41.9	10	52.6	11	24.4	7	22.6	1	16.7	6	50.0	10	24.4	26	24.5	76	31.9	63	29.7
60 - 64	1	16.7	1	16.7	1	16.7	4	57.1	26	25.2	10	32.3	9	29.0	4	21.1	10	22.2	6	19.4	1	16.7	3	25.0	8	19.5	14	13.2	56	23.5	42	19.8
65 - 69	1	16.7	1	16.7					14	13.6	2	6.5	1	3.2	3	15.8	5	11.1	10	32.3					4	9.8	5	4.7	25	10.5	21	9.9
Total	6	100	6	100	6	100	7	100	103	100	31	100	31	100	19	100	45	100	31	100	6	100	12	100	41	100	106	100	238	100	212	100

**Table 2.4
Age at Retirement**

	Professionals				Junior managers				Teachers				Para professionals and technical related workers				Clerical and related workers				Skilled workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M					
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%				
30 - 34								2	1.9			1	3.2			5	11.1			1	16.7	1	8.3	1	2.4	9	8.5	10	4.2	10	4.7	
35 - 39			1	16.7			4	3.9	1	3.2	3	9.7	1	5.3	5	11.1					2	4.9	14	13.2	14	5.9	17	8.0				
40 - 44	1	16.7	2	33.3	1	16.7	11	10.7	5	16.1	9	29.0			12	26.7	5	16.1	3	50.0	4	33.3	5	12.2	23	21.7	42	17.6	40	18.9		
45 - 49			1	16.7	5	83.3			22	21.4	13	41.9	7	22.6	9	47.4	11	24.4	7	22.6	1	16.7	3	25.0	19	46.3	37	34.9	65	27.3	70	33.0
50 - 54	5	83.3	2	33.3			6	85.7	61	59.2	12	38.7	10	32.3	8	42.1	11	24.4	16	51.6	1	16.7	4	33.3	10	24.4	21	19.8	98	41.2	69	32.5
55 - 59							3	2.9			1	3.2	1	5.3	1	2.2	3	9.7					2	4.9	2	1.9	7	2.9	6	2.8		
Not reported																							2	4.9			2	0.8				
Total	6	100	6	100	6	100	7	100	103	100	31	100	31	100	19	100	45	100	31	100	6	100	12	100	41	100	106	100	238	100	212	100

**Table 2.5
Period of Service at Retirement**

	Professionals				Junior managers				Teachers				Para professionals and technical related workers				Clerical and related workers				Skilled workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M					
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%				
10 - <20	1	16.7	3	50.0			1	14.3	9	8.7	1	3.2	7	22.6	1	5.3	15	33.3	9	29.0	2	33.3	4	33.3	11	26.8	37	34.9	45	18.9	56	26.4
20 - <30	3	50.0	1	16.7	6	100	2	28.6	55	53.4	23	74.2	20	64.5	10	52.6	28	62.2	9	29.0	3	50.0	7	58.3	26	63.4	61	57.5	141	59.2	113	53.3
Over 30	2	33.3	2	33.3			4	57.1	39	37.9	7	22.6	4	12.9	8	42.1	2	4.4	13	41.9	1	16.7	1	8.3	4	9.8	8	7.5	52	21.8	43	20.3
Total	6	100	6	100	6	100	7	100	103	100	31	100	31	100	19	100	45	100	31	100	6	100	12	100	41	100	106	100	238	100	212	100

Table 2.6
Educational Level of Retired Employees

	Professionals		Junior managers		Teachers		Para professionals and technical related workers		Clerical and related workers		Skilled workers		Service workers		Workers of all Categories																	
	W		M		W		M		W		M		W		M		W		M													
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%								
No education																					3	7.3	1	0.9	3	1.3	1	.5				
Grades 1-5													1	5.3							1	8.3	5	12.2	11	10.4	5	2.1	13	6.1		
Grades 6 - 10													1	5.3			4	12.9	1	16.7	5	41.7	14	34.1	42	39.6	15	6.3	52	24.5		
Grade 6-10 + Technical																					1	8.3							1	.5		
GCE O/L						5	71.4	22	21.4	8	25.8	10	32.3	4	21.1	22	48.9	21	67.7	2	33.3	4	33.3	15	36.6	49	46.2	71	29.8	91	42.9	
GCE A/L					2	33.3			3	2.9	2	6.5	1	3.2	3	15.8	7	15.6	3	9.7				2	4.9	2	1.9	15	6.3	10	4.7	
GCE O/L +Professional /Technical	3	50.0			1	16.7	2	28.6	45	43.7	10	32.3	13	41.9	7	36.8	6	13.3	2	6.5	3	50.0	1	8.3	2	4.9	1	0.9	73	30.7	23	10.8
GCE A/L + Professional /Technical	1	16.7	2	33.3					18	17.5	8	25.8	5	16.1	3	15.8	6	13.3	1	3.2									30	12.6	14	6.6
University Degree	1	16.7	1	16.7	3	50.0			9	8.7	3	9.7	2	6.5			3	6.7											18	7.6	4	1.9
Post Graduate Diploma /Degree	1	16.7	3	50.0					6	5.8							1	2.2											8	3.4	3	1.4
Total	6	100	6	100	6	100	7	100	103	100	31	100	31	100	19	100	45	100	31	100	6	100	12	100	41	100	106	100	238	100	212	100

Table 2.7
Reasons for Opting for Early Retirement

	Professionals		Junior managers		Teachers		Para professionals and technical related workers		Clerical and related workers		Skilled workers		Service workers		Women workers of all Categories			Men workers of all Categories		
	%		%		%		%		%		%		%		No.	%	Rank	No.	%	Rank
	W	M	W	M	W	M	W	M	W	M	W	M	W	M						
1) Finance related																				
Thought circular would be withdrawn soon	16.7				4.9				4.4				8.5		9	3.8	8	12	7.8	3
2) Work related																				
No job satisfaction		16.7	16.7	28.6	8.7	12.9	9.7	15.8	6.7	19.4			17.9		18	7.6	4	34	16.0	1
No promotions for a long time						9.7	6.5	15.8		6.5			2.8		3	1.3		11	5.2	5
Insufficient salary		16.7						10.5			33.3		4.7		3	1.3		10	4.7	6
Illtreatment by senior officers													5.7					9	4.2	8
Unreasonable transfers													4.7		3	1.3		8	3.8	9
Heavy work load, night shift					1.9			10.5	4.4		33.3		4.9	2.8	7	2.9	9	3	1.4	
Transport difficulties				14.3	3.8				8.9	9.7		16.7	4.9	8.5	11	4.6	6	18	8.5	2
3) Career plans																				
To start/improve business													9.4		1	0.4		12	5.7	3
To get new job & earn more		16.7			2.9	6.5							5.7		7	2.9	9	10	4.7	6
4) Family related																				
Child care			33.3	14.3	7.8		12.9		24.4				9.8		29	12.2	2	1	0.5	
Spend time on children's education	33.3		16.7		11.7	9.7	12.9		6.7		33.3		14.6		28	11.8	3	6	2.8	11
Illness, care of sick				14.3	20.4	6.5	19.4		17.7		33.3		24.4	5.7	49	20.6	1	7	3.3	10
House work			16.7		3.9		12.4		4.4				4.9		13	5.5	5	1	0.5	
For security of daughter					3.9				8.9				4.9		11	4.6	6			
Total	6	6	6	7	103	31	31	19	45	31	6	12	41	106	238	212				

**Table 2.8
Plans for Future at Retirement**

	Professionals		Junior managers		Teachers		Para professionals and technical related workers		Clerical and related workers		Skilled workers		Service workers		Women workers of all Categories			Men workers of all Categories		
	%		%		%		%		%		%		%		No.	%	Rank	No.	%	Rank
	W	M	W	M	W	M	W	M	W	M	W	M	W	M						
1) Build House			16.7	28.6	8.7	16.1	9.7	5.3	8.9			16.7	36.6	16.0	32	13.4	4	28	13.2	3
Buy land						3.2							4.7				6	2.8		
Educate & help children to gain good position	50.0		16.7	16.7	36.9	12.9	19.4	5.3	35.6	12.9	33.3	8.3	19.5	6.6	74	31.9	1	18	8.5	5
House work & child care	50.0		33.3		8.7	3.2	19.4	5.3	24.4	6.1	16.7	8.3	12.2	2.8	37	15.5	3	6	2.8	
Get daughter married					0.9	3.2			6.7				14.6	0.9	10	4.2		2	0.9	
Look after elders & sick					2.9		6.1						2.4		6	2.5				
2) Start/improve self employment/ business		16.7	16.7	28.6	3.9	16.1		31.6	8.9	19.4		25.0	19.5	22.6	17	7.1	5	47	22.1	2
Get new job with good salary		33.3			0.9	12.9	16.1	10.5		16.1				11.3	6	2.5		25	14.9	4
Look after land					0.9				2.2	6.1		8.3			2	0.8		3	1.4	
Go abroad for employment					0.9	3.2	6.1		2.2	3.2		8.3		4.7	4	1.7		8	4.2	
3) Get treatment for illness					2.9		3.2	5.3	2.2	3.2			2.4		6	2.5		1	0.5	
Engage in religious activities					0.9				4.9				2.4		5	2.1				
Relax with family					1.7	3.2	6.2		4.4				2.4	1.8	9	3.8		3	1.4	
4) No plans	16.7	33.3	33.3	33.3	33.0	16.1	19.4	42.1	24.4	22.6	50.0	41.7	19.5	32.1	65	27.3	2	63	29.7	1
Total	6	6	6	7	103	31	31	19	45	31	6	12	41	106	238			212		

Table 2.9
Perceptions of 'Once and for all' Payment

	Professionals		Junior managers		Teachers		Para professionals and technical related workers		Clerical and related workers		Skilled workers		Service workers		Women workers of all Categories		Men workers of all Categories	
	%		%		%		%		%		%		%		No.	%	No.	%
	W	M	W	M	W	M	W	M	W	M	W	M	W	M				
Adequate	83.3	66.7	66.7	57.1	65.0	48.4	51.6	52.6	52.6	41.9	66.7	41.7	48.8	29.2	140	58.8	82	38.7
Not comparable with salary					2.9	3.2	3.2		6.7				1.9	7	2.9	1	0.5	
Did not get the expected amount					4.9	3.2	9.7	53	4.4		8.3	12.2	11.3	15	6.3	15	7.1	
Not sufficient for service		16.7	33.3	14.3	2.9	9.7	9.7	53	8.9	16.1	16.7	8.3	7.3	14.2	16	6.7	26	12.3
Not enough for family expenses					4.9	3.2		53	2.2	19.4			9.8	11.3	10	4.2	20	9.4
Not enough for settling debts						3.2	3.2		2.2				0.9	2	0.8	2	0.9	
Not enough for children's education					2.9										3	1.3		
Not enough for medical treatments					1.9	3.2			2.2			8.3	2.4	0.9	4	1.7	2	0.9
Not enough for improving business					0.9								0.9	1	0.4	1	0.5	
Not enough to start self employment				14.3									2.8			4	1.9	
Not enough for completing house						3.2	3.2								1	0.4	1	0.5
Not enough for anything						9.7	3.2		2.2			16.7	4.9	0.9	4	1.7	7	3.3
Very unfair					0.9				2.2	3.2			2.4	2.8	3	1.3	4	1.9
Unfair to give small amount																	1	0.5
If retired at 55 could have got higher payment								3.2					2.4		2	0.8		
Salaries were increased after retirement					0.9	3.2			2.2				0.9	2	0.8	2	0.9	
Total	6	6	6	7	103	31	31	19	45	31	6	12	41	106	238		212	

Table 2.10
Use of Commuted Pension

	Professionals		Junior managers		Teachers		Para professionals and technical related workers		Clerical and related workers		Skilled workers		Service workers		Women workers of all Categories			Men workers of all Categories		
	%		%		%		%		%		%		%		No.	%	Rank	No.	%	Rank
	W	M	W	M	W	M	W	M	W	M	W	M	W	M						
Deposited at Bank	50.0	33.3	50.0	14.3	23.3	6.5	25.8	21.1	37.7	22.6	50.0	3.3	14.6	11.3	64	26.9	1	29	13.7	4
Paid debts	16.7	16.7			5.8	9.7	3.2	15.8	6.7	22.6			21.9	15.1	21	8.4	5	31	14.6	2
Improved house	16.7			14.3	10.7	3.2	16.1	10.5	11.1	6.5		16.7	7.3	16.9	25	10.5	4	30	14.2	3
Built house		16.7	16.7	28.6	16.5	31.5	9.7		11.1	12.9	66.7	33.3	24.4	17.9	40	16.8	2	45	21.2	1
Used for education of children	16.7		16.7		11.7		3.2	5.3	11.1		33.3		9.8	4.7	26	10.9	3	6	2.8	
Used for business/self employment					4.9	25.9	3.2	10.5		3.2			2.4	12.3	8	3.4		24	13.8	5
Spent on daughter's wedding				28.6	3.9	12.9			2.2	6.5		8.3	4.8	1.9	6	2.5		8	3.8	
Bought land		16.7			2.9	3.2			4.4				2.4	2.8	5	2.1		6	2.8	
Used for medical treatments	16.7				3.9	3.2	3.2		2.2					0.9	7	2.9		2	0.9	
Purchased household items						3.2	3.2		4.4			8.3	0.9	2.4	6	2.5		3	1.4	
Used for daily expenses					2.9		3.2		2.2				4.8	0.9	6	2.5		1	0.9	
Bought vehicle					2.9	3.2			2.2				2.4	2.8	5	2.1		4	1.9	
Used money to go abroad		16.7			0.9		3.2			3.2			1.9	0.8	2	0.8		3	1.4	
Invested money for children					0.9		3.2						2.4	1.9	4	1.7		2	0.9	
Used for cultivation														3.8				4	1.9	
Parent's needs													4.8		4	1.7				
Did not use immediately				28.6	13.6	9.7	6.5	10.5					4.8	4.7	18	7.5	6	15	7.6	6
Total	6	6	6	7	103	31	31	19	45	31	6	12	41	106	238			212		

Table 2.11
Access to Employment after Retirement

	Women			Men		
	Total	No. employed	% employed	Total	No. employed	% employed
Professionals	6	3	50.0	6	5	83.3
Junior managers	6	3	50.0	7	4	57.1
Teachers	103	26	25.2	31	18	58.1
Para professionals & technical related workers	31	15	48.4	19	16	84.2
Clerical related workers	45	7	15.6	31	19	62.3
Skilled workers	6	1	16.7	12	8	66.7
Service workers	41	8	19.5	106	69	65.1
Total	238	63	26.5	212	139	65.6

Table 2.12
Monthly Pension

	Women		Men	
	No.	%	No.	%
< Rs.1,000	-	-	1	0.5
Rs. 1,000 - < 2,000	34	14.3	32	15.1
Rs. 2,000 - < 3,000	55	23.1	50	23.6
Rs. 3,000 - < 5,000	94	39.5	96	45.3
Rs. 5,000 - < 7,500	32	13.4	9	4.2
Rs. 7,500 - < 10,000	14	5.9	6	2.8
Rs.10,000 - < 20,000			1	0.5
No pension yet	6	2.5	10	4.7
Not reported	3	1.3	4	1.9
Total	238	100.0	212	100.0

Table 2.13
Current Monthly Income by Monthly Income at time of Retirement

Monthly income at time of retirement		No inome/ Not reported		Rs 1,000 - < 2,000		Rs 2,000 - < 3,000		Rs 3,000 - < 5,000		Rs 5,000 - < 7,500		Rs 7,500 - < 10,000		Rs 10,000 - < 20,000		Rs 20,000 - < 30,000		Rs 30,000 and above		All Income Groups	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Women	Rs 1,000 - < 2,000			1	0.4			5	2.1	3	1.3									9	3.8
	Rs 2,000 - < 3,000	1	0.4			5	2.1	21	8.8	16	6.7									43	18.1
	Rs 3,000 - < 5,000	2	0.8			1	0.4	30	12.6	55	23.1	6	2.5	3	1.3					97	40.8
	Rs 5,000 - < 7,500	1	0.4					4	1.7	29	12.2	13	5.5	14	5.9	1	0.4	1	0.4	63	26.5
	Rs 7,500 - < 10,000	1	0.4					1	0.4	1	0.4	7	2.9	8	3.4					18	7.6
	Rs 10,000 - < 20,000													1	0.4					1	0.4
	Not reported	3	1.3					1	0.4	3	1.3									7	2.9
	Total	8	3.4	1	0.4	6	2.5	62	26.1	107	45.0	26	10.9	26	10.9	1	0.4	1	0.4	238	100.0
Men	Less than Rs 1,000							1	0.5											1	0.5
	Rs 1,000 - < 2,000					1	0.5	7	3.3	1	0.5	1	0.5	1	0.5			1	0.5	12	5.7
	Rs 2,000 - < 3,000					1	0.5	15	7.1	13	6.1	2	0.9	2	0.9					33	15.6
	Rs 3,000 - < 5,000	4	1.9					23	10.8	55	25.9	6	2.8	16	7.5	2	0.9	1	0.5	107	50.5
	Rs 5,000 - < 7,500	1	0.5					2	0.9	23	10.8	5	2.4	7	3.3					38	17.9
	Rs 7,500 - < 10,000									1	0.5	4	1.9	4	1.9			1	0.5	10	4.7
	Rs 10,000 - < 20,000													1	0.5					1	0.5
	Rs 20,000 - < 30,000															2	0.9			2	0.9
	Not reported			1	0.5			1	0.5	4	1.9			2	0.9					8	3.8
Total	5	2.4	1	0.5	2	0.9	49	23.1	97	45.8	18	8.5	33	15.6	4	1.9	3	1.4	212	100.0	

Table 2.14
Perceptions of Retired Employees

	Professionals		Junior managers		Teachers		Para professionals and technical related workers		Clerical and related workers		Skilled workers		Service workers		Women workers of all Categories		Men workers of all Categories	
	%		%		%		%		%		%		%		No.	%	No.	%
	W	M	W	M	W	M	W	M	W	M	W	M	W	M				
Income : Better off	33.3	83.3	33.3	57.1	44.7	19.4	45.2	63.2	42.2	32.3	50.0	16.7	29.3	27.4	98	41.2	68	32.1
Worse	66.7	16.7	33.3	28.6	34.9	38.7	32.3	36.8	44.4	51.6	33.3	66.7	53.7	56.6	96	40.3	106	50.0
Same			33.3	14.3	20.4	41.5	22.6		13.3	16.1	16.7	16.7	17.1	16.0	44	18.5	38	17.9
Quality of life																		
Improved	50.0	83.3	100.0	28.6	47.6	45.2	64.5	68.4	51.1	51.6	66.7	41.7	19.5	45.3	113	47.5	103	48.6
Deteriorated	16.7			57.1	31.1	32.3	16.1	21.1	33.3	22.6	33.3	33.3	56.1	35.8	78	32.8	67	31.6
No change	33.3	16.7		14.3	21.4	22.6	19.4	10.5	15.6	25.8		25.0	24.4	18.9	47	19.7	42	19.8
Happier	66.7	83.3	83.3	71.4	65.0	45.2	70.8	57.9	60.0	64.5	83.3	50.0	56.1	71.7	153	64.3	137	64.6
Not happier	33.3	16.7	16.7	28.6	31.1	48.4	25.8	36.8	35.6	32.3	16.7	50.0	39.0	24.5	76	31.9	67	31.6
Same					3.9	6.4	3.3	5.3	4.4	3.2			4.9	3.8	9	3.6	8	3.8
Total	6	6	6	7	103	31	31	19	45	31	6	12	41	106	238		212	

Table 2.15
Effect of Loss of Job on Personality and Status

		Professionals				Junior Managers				Teachers				Para professionals and technical related workers				Clerical and related workers				Skilled workers				Service workers				Workers of all Categories			
		W		M		W		M		W		M		W		M		W		M		W		M		W		M					
		No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%				
Self confidence	Increased	3	50.0	6	100	2	33.3	2	28.6	29	28.2	5	16.1	9	29.0	8	42.1	11	24.4	8	25.8			2	16.7	10	24.4	30	28.3	64	26.9	61	28.8
	Remained the same	2	33.3			4	66.7	5	71.4	55	53.4	18	58.1	16	51.6	8	42.1	26	57.8	17	54.8	6	100	5	41.7	14	34.1	56	52.8	123	51.7	109	51.4
	Decreased	1	16.7							19	18.4	8	25.8	6	19.4	3	15.8	8	17.8	6	19.4			5	41.7	17	41.5	20	18.9	51	21.4	42	19.8
Self esteem	Increased	4	66.7	3	50.0	1	16.7	2	28.6	22	21.4	4	12.9	10	32.3	7	36.8	8	17.8	7	22.6					4	9.8	27	25.5	49	20.6	50	23.6
	Remained the same	1	16.7	3	50.0	5	83.3	4	57.1	58	56.3	21	67.7	17	54.8	10	52.6	29	64.4	18	58.1	6	100	7	58.3	23	56.1	61	57.5	139	58.4	124	58.5
	Decreased	1	16.7					1	14.3	23	22.3	6	19.4	4	12.9	2	10.5	8	17.8	6	19.4			5	41.7	14	34.1	18	17.0	50	21.0	38	17.9
Status in the family	Increased	1	16.7			3	50.0	1	14.3	24	23.3	4	12.9	8	25.8	5	26.3	15	33.3	5	16.1	1	16.7	2	16.7	8	19.5	23	21.7	60	25.2	40	18.9
	Remained the same	5	83.3	6	100	3	50.0	6	85.7	73	70.9	26	83.9	21	67.7	14	73.7	30	66.7	25	80.6	5	83.3	9	75.0	27	65.9	80	75.5	164	68.9	166	78.3
	Decreased									6	5.8	1	3.2	2	6.5					1	3.2			1	8.3	6	14.6	3	2.8	14	5.9	6	2.8
Status in the community	Increased	2	33.3	2	33.3	3	50.0	4	57.1	20	19.4	9	29.0	8	25.8	10	52.6	12	26.7	9	29.0	1	16.7	4	33.3	8	19.5	26	24.5	54	22.7	64	30.2
	Remained the same	2	33.3	2	33.3	3	50.0	3	42.9	76	73.8	18	58.1	19	61.3	8	42.1	28	62.2	14	45.2	5	83.3	6	50.0	18	43.9	62	58.5	151	63.4	113	53.3
	Decreased	2	33.3	2	33.3					7	6.8	4	12.9	4	12.9	1	5.3	5	11.1	8	25.8			2	16.7	15	36.6	18	17.0	33	13.9	35	16.5
Decision making in the family	Increased	2	33.3	2	33.3	1	16.7	1	14.3	39	37.9	10	32.3	16	51.6	5	26.3	17	37.8	11	35.5	1	16.7	6	50.0	18	43.9	37	34.9	94	39.5	72	34.0
	Remained the same	4	66.7	4	66.7	5	83.3	6	85.7	60	58.3	21	67.7	14	45.2	14	73.7	27	60.0	20	64.5	5	83.3	5	41.7	20	48.8	68	64.2	135	56.7	138	65.1
	Decreased									4	3.9			1	3.2			1	2.2					1	8.3	3	7.3	1	0.9	9	3.8	2	0.9

Table 2.16a
Perceptions of the Retirement Policy Package - Positive

	Women (238)			Men (212)		
	No.	%	Rank	No.	%	Rank
Opportunity to make decisions according to need	50	21.0	1	31	14.2	2
Opportunity for those with problems in the workplace or illness	27	11.3	2	50	23.6	1
Can look after children & family	23	9.7	3	-	-	-
Financially advantageous scheme	22	9.2	4	22	10.4	3
Good opportunity for women	14	5.9	5	-	-	-
Can use money for self employment	7	2.9	9	20	9.4	4
No need to engage in stressful work	11	4.6	6	16	7.5	5
Can do another job	11	4.6	6	9	4.2	8
If this opportunity not available, services will be terminated without payment	10	4.2	8	2	5.7	6

Figures in parenthesis denote Total Number

Table 2.16b
Perceptions of the Retirement Policy Package - Negative

	Women (238)			Men (212)		
	No.	%	Rank	No.	%	Rank
Loss in general	19	7.9	1	2	0.9	10
Government lost able and experienced employees	15	6.3	2	21	9.9	1
Circular should have been sent earlier to make better decisions	11	4.6	3	9	4.2	3
Only temporary advantage - regret now	10	4.2	4	11	5.2	2
Government cheated because there were salary increments subsequently	8	3.4	5	9	4.2	3
Unfair by teachers over 50 years	8	3.4	5	5	2.4	5
Better to have worked till retirement age	7	2.9	7	5	2.4	5

Figures in parenthesis denote Total Number

3. Workers ‘Retired’ from Privatised Public Enterprises

The sample of 86 women and 90 men in this component of the study was drawn from three districts, Colombo and Gampaha in the Western Province and Trincomalee in the Eastern Province, in which the most number of women workers were concentrated, according to the data base of workers retired from public enterprises in the special survey by the Department of Census and Statistics. The distribution of women and men workers by occupational categories within in each district was also based on the distributions in the same survey. The public enterprise/industries were not identified according to any specific criteria but were the establishments that were captured by the sample of women and men workers. The women and men in the study are not therefore representative of all the state enterprises that were privatised but they reflect the situation in which women were employed in large numbers.

Privatisation of public enterprises began in the late 1980’s before the introduction of policies to reduce the public service but the pace of privatisation accelerated in the 1990s. As seen in table 3.1, 8.2% of the women and 6.6% of the men had been retired from 1987 to 1991. Two waves of ‘retirement’ are seen in the sample in the first half of the 1990s, (56.9% women and 43.3% men), and again from 1996 (34.9% women and 49.9% men). The dates of privatisation of each enterprise accounted for this distribution.

Profile of Workers

These former employees were distributed among six major occupational categories. There was only one woman and one man who had been in professional jobs, 4.7% of the women and 3.3% of the men had been in junior management jobs and 1.2% and 3.3% respectively in para-professional (technical) jobs. Most women and men had been in clerical related or skilled jobs or had been service workers such as labourers. Among the women, 39.5% had been in clerical related jobs, 37.2% had been service workers and 16.3% skilled workers, and among the men , 36.7% had been skilled workers, 33.3% service workers and 22.2% clerical workers (Table 3.2).

Interestingly, their distribution in these occupational categories differed within the enterprises as the basis of selection was the overall distribution in the district. Workers in the sample were from twelve Corporations or public enterprises. The number of employees in five Corporations ranged from 26 to 51 each while the other seven had one to five employees. Service workers predominates in the Sugar Corporation (53.3% of the women and 55.6% of the men) and in the Porcelain/Ceramics Corporation (61.8% of the women and 64.1% of the men). Further, 26.7% and 29.4% women were clerical related workers and 22.2% and 23.5% men were skilled workers in these two Corporations. The largest number of workers in the Leather Corporation were skilled workers – 63.2% women and 44.4% men, - followed by 33.3% male service workers and 21.1% women clerical workers. On the other hand, 75% of the women who had been employed in the Ceylon Metal Corporation and all the women workers in the Steel Corporation were in clerical related employment and 50% of the men in the former and 52.4% in the latter were skilled workers, reflecting the gender division in the labour market that tends to exclude woman from technical related skilled occupations. One woman in the Porcelain/Ceramics Corporation and one man in the Sugar Corporation had been in high level jobs as Accountants. The few women and men in middle level or junior management were in these five Corporations. In the seven Corporations with minimal numbers, all the women and 57.1% of the men were in clerical jobs and the rest of the men were para professional, skilled and service worker (Table 3.2).

The current age of these women and men and their ages at the time of ‘retirement’ are given in Tables 3.3 and 3.4. It will be noted that 31.5% of the women and 27.7% of the men were under forty years at the time of retirement and 38.4% and 37.8% respectively were in their mid career years. Only around 30% to 35% could have envisaged retirement in the immediate future. At the time of the study 4.7% women and 7.8% men were still below forty years and 37.2% and 35.3% were in their forties with many more productive years of employment ahead. Around 10% of the women and men had been employed for less than 10 years when their services were abruptly terminated, and 46.5% women and

35.6% men had 10 to 20 years of services (Table 3.5). Over 90% had been married and had family responsibilities.

Educational levels differed in the occupational categories (Table 3.6). All professionals, junior management, para professionals and technical workers had at least a GCE (O/L) or (A/L), professional qualifications or a university degree. However, a high percentage of service workers (68.9% women and 83.3% men) and over half the skilled workers (50.2% women and 63.6% men) had been school dropouts and their lack of an educational base increased their vulnerability in the search for new employment in a stagnant labour market.

Reasons for ‘retiring/retrenchment’

Unlike in the public service, the majority of workers lost their jobs when the enterprise that employed them closed down (34.9% women and 43.3% men), was privatised (8.1% and 18.9% respectively) or restructured (3.5% and 4.4%) i.e. 46.5% of the women and 66.6% of the men were retrenched or compulsorily retired. They had no option but to accept this fate. A small number (9.3% women and 13.3% men) hastened to accept the compensation in anticipation of closure.

A little less than half the women gave specific reasons for agreeing to retire – 15.1% had child care and other family responsibilities, 9.3% were troubled by ill health, 7.8% were unhappy with their work environment, 2.3% were victims of political harassment, and 9.3% did not vouchsafe any reason. Most men said they were compulsory retired, but a few highlighted unsatisfactory working conditions (6.6%), the desire to start their own business or go abroad for employment (2.2%) political interference (3.3%) and 6.7% did not state any reason.

In the study sample, closure of establishments was a major factor that resulted in retrenchment in the Sugar Corporation and the Metal Corporation, but in all the industries the majority lost their jobs as a consequence of closure, privatisation or restructuring, and still others by opting for the retirement packages before services were terminated; 86.7%

women and 94.7% men in the Sugar Corporation, 62.5% women and all the men in the Metal Corporation, 80.0% and 86.9% respectively in the Steel Corporation, 52.7% and 77.7% in the Leather Corporation and 35.2% and 47.0% in the Porcelain/Ceramics Corporation and 80% and 71.5% in the other several Corporations with minimal representation.

In the occupational categories, the male Accountant, 50% of the women junior managers and all the male junior managers and para professionals were compelled to retire. The majority of the workers in the other occupational categories were in the same situation – 53.0% women and 85% men clerical workers, 71.4% women and 69.7% men skilled workers and 56.3% women and 80.3% men service workers. The gender specific factor was that around 12% to 21% of the women were motivated by the need to devote more time to their children (Table 3.7).

Plans for ‘retirement’

In a situation of compulsory retirement it is not surprising that 33.7% women and 40% men had no post retirement plans. However, 19.7% of the women and 18.8% of the men, chiefly among clerical, skilled and service workers hoped to improve their houses, buy land or vehicles and improve the quality of life of their families. A substantial proportion of women (33.3%) and lesser number of men (10%) gave priority to the welfare of their children. More men (28.8%) than women (14.%) planned to start their own business, acquire computer skills or go abroad for employment (Table 3.8). Women’s dual role within the domestic environment and in the labour market surfaces in this study as in others, as a factor that creates stresses and strains in the lives of woman.

Compensation

The financial incentive offered was a compensation package as specified in the circulars. It appears that the compensation has been paid speedily in most instances, and only around 5% women and 3% men have experienced a delay. Two women complained that they had not received their compensation but it appears that one at least, a service worker in the Sugar Corporation in the Trincomalee District has been cheated by others. In

addition to the compensation, workers were also entitled to their EPF and ETF and only a few have yet to receive their dues. Gratuity has been paid to those who had the stipulated years of service, Other benefits received were shares with profits (8.1% women and 5.6% men) and shares with no profits (3.5% and 12.2%). However, the majority (86% women and 80% men) have not received any such benefits. The circular also offered the incentives of duty free imports of vehicles for those who wish to embark on their own enterprises, but no workers in this sample have used this facility.

Views regarding the compensation received ranged from satisfaction to dissatisfaction and resentment of injustice (Table 3.9). Only 26.7% of the women and 22.2% of the men said that the compensation they received was adequate. The only Corporation in which there was a relatively high degree of satisfaction among the workers was the Steel Corporation (80% women and 52.4% men).

A substantial numbers (40.8% women and 39.9% men) stated that the compensation received was not adequate to meet their needs. The highest percentage of those with this perception was the Porcelain/Ceramic Corporation with its high percentage of service workers (52.9% women and 82.4% men).

Others articulated their resentment of what they saw as an unfair compensation and injustice in its computation. The workers who had been employed in the Sugar Corporation, many of them as service workers or labourers, were the most vocal in this respect (53.3% women and 77.8% men), followed by the workers in the Metal Corporation (50% women and 44.5% men).

Use of Compensation

The use of the compensation received has been determined partly by desire to save some part of it and partly by meeting the need for good housing as identified in plans for retirement (Table 3.10).

Women

1.	Deposited in the Bank	23.3%
2.	Not spent immediately	20.9%
3.	Built house	20.9%
4.	Renovated house	11.6%
5.	Bought land/house/vehicle	10.5%
6.	Children related expenditure	9.3%

Men

1.	Not spent immediately	33.3%
2.	Built house	22.2%
3.	Deposited in Bank	13.3%
4.	Bought land/vehicle	12.2%
5.	Invested in business/self employment	8.9%
6.	Children related expenditure	5.5%

Gender difference is seen only in the plans that men have had to invest in business for self-employment. Unlike in the public service, children's needs appear to have received less priority than, for instance, housing.

Depositing in the Bank has been a priority among professionals, junior managers, male para professionals and women clerical workers. Housing has been a priority for professionals and junior managers, and among skilled workers and service workers whose objective of owning a good house was indicated in the plans. Several skilled women workers and male service workers also attached importance to acquiring land or housing.

Access to Employment

As a substantial number of retrenched/retired workers were still in mid career positions, it is inevitable that alternative avenues of employment became necessary. Nevertheless, only 31.4% of the women have stated that they are employed in contrast to 70% of the

men. (Table 3.11). While some women could have been compelled by their child care responsibilities to withdraw temporarily from the labour market, a consequence of compulsory retirement has been clearly a high incidence of unemployment among women and to a lesser degree among men. Only 12.5% of women service workers, chiefly labourers and 38.2% of women clerical workers had found jobs.

The jobs of those who have been employed again, however, do not appear to offer stable incomes than before retirement for the majority. Among the women, 25.9% of those employed are in the same occupational field such as clerical jobs. Three women (11.1%) have achieved upward occupational mobility – a mid level manager becoming a Director of an establishment, a machine operator becoming a supervisor, and a clerk setting up her own business/shop. On the other hand, a supervisor, two machine operators and a skilled worker have been compelled to work as casual manual labourers, at the bottom of the employment ladder. For nearly half of the women (48.1%) the only economic situation available have been unstable, low income jobs in the informal sector, such as petty trade, sewing, domestic service and daily wage work.

Men have faced similar problems in access to employment. Around 22% of them have been able to find the same type of employment they had had earlier, 9.5% have achieved upward mobility chiefly through their own businesses, and 22.2% have been compelled to accept any job available. For instance, supervisors and storekeepers are employed as security guards or labourers, an electrician and a cashier have become salesmen, a foreman has obtained employment as a driver, and a production technician as a mechanic. As in the case of the women, a substantial number (36.5%) are in unstable jobs in the informal sector in trades, sales and wage work, while 9.5% have fallen back on cultivation of their paddy fields – none of these occupations providing remunerative employment.

The majority of these women and men who had been employed earlier in the formal sector with expectations of a reasonably secure livelihood have been catapulted now into an uncertain world of work without hopes of sustainable livelihoods. A minority here

invested their compensation in business ventures and have increased their incomes and improved their quality of life.

Income

As the majority of the women and men workers were clerical, skilled and service workers, and only one woman and one man were employed at professional level as accountants, incomes from jobs prior to retirement did not exceed Rs.10,000. As seen in Table 3.12 there has been a marked deterioration in the incomes of the majority as a consequence of retrenchment policies. Only 8.1% of the women and 26.7% of the men have enhanced incomes; 15.1% and 18.9% respectively have incomes within the same range as in their pre-retirement years; 12.8% of the women and 25.6% of the men have experienced a decline in their incomes; and 59.3% of the women and 28.9% of the men have no incomes as they have not been successful in finding jobs, or in some cases have not sought employment. The worst affected have been women skilled workers (71.4%) and women service workers (87.6%) and men in clerical related employment (70%). In the privatised public enterprises, those most adversely affected were the women (82.4%) and men (70.6%) in the Porcelain/Ceramics Industries, many of who were labourers, and women workers (79%) in the Leather Corporation who were largely skilled workers.

Only 23.3% of the women and 28.9% of the men said that their current incomes were adequate to meet living costs. The proportion of women (53.5%) who were enmeshed in debt was less than that of the men (65.6%). A high proportion of service workers (81.3% women and 83.3% men) skilled workers (92.9% women and 69.7% men) and clerical workers (67.7% women and 70% men) stated categorically that their incomes were inadequate to meet family needs.

It is clear that those with the least economic resources have been the most vulnerable to unemployment or underemployment as casual workers. Among the women, low income earners are two former machine operators, one of whom attempted to run a small shop which failed to generate profits and is now in casual domestic service in households, and other with young children who followed a pre-school training course and has part-time

employment as a pre-school teacher. Both have irregular incomes. An accounts clerk with child care responsibilities failed to find employment in the vicinity and has undertaken sewing for orders as a home-based enterprises but does not have a steady income. Her spouse is a petty trader who does not have a stable income. Two former clerk-typists have failed to find equivalent employment and one is a temporary pre-school teacher earning only Rs.750 a month and the other is a casual labourer when she can find work, earning around Rs.2,500 a month. She cannot find any other job and as a widow with a school going child, she is struggling to survive. Both women are well below the poverty line. Two women, a typist and a tailor, have not sought employment because the husband and son of one of them earn relatively 'high' incomes and the second woman's son is employed overseas. Both are totally dependent on these family members and feel keenly their loss of independent income.

Low income male earners have been reduced to poverty. A technician could not find similar employment and earns Rs.2,000 a month as a plumber undertaking casual work, while supporting an unemployed wife and family. A plant and machine operator runs his own business but earns only Rs.2,000 a month. A store keeper works as a casual security worker and earns around Rs.2,500 a month. A clerk worked on contract basis for two years in the private sector lost his job and his savings in a bank crash, and presently reads horoscopes but cannot earn a regular income. A security guard works as a casual labourer earning around Rs.3,000. Several labourers have been confined to casual labour, about ten days a month, earning around Rs.2,000 a month. Some have taken to vending fish or other commodities, and even the labourer who worked overseas is seeking employment. Some men, such as a senior technician, a security guard and a labourer have fallen back on farming their land with family members but have been affected adversely by long periods of drought. Some of the unemployed men are supported by income earning sons but others are in dire straits as they need to support their young families. In the context of the high incidence of unemployment in the country these women and men have lost what they had envisaged to be stable employment and have been frustrated in their search for new employment opportunities.

As expected in a liberalised market offering incentives for those with resources, a minority have increased incomes. It is interesting to note that two women have been the most successful in this respect. A clerk employed earlier in the Tractor Corporation, established a successful motor spare parts company and a large shop in partnership with her husband who also had resources from earning abroad, and earns at least Rs.25,000 a month. Another woman who had been a secretary to the Chairman of the Corporation in which she was employed, used her compensation to construct a building for a family business and is earning around Rs.20,000. Her spouse and children are also high income earners. Other women who have increased incomes are the Assistant Manager, Supplies, who has become a Director in a private company, the clerk who has been successful in obtaining a secretarial position in a private company and the typist who rents rooms in her house.

Among the men, a skilled worker has opened his own cycle repair shop shows evidence of prosperity, the Accountant has got a similar appointment in a private company, a Supplies officer has become the Personnel Officer in a private company, a Production officer has become a self employed welder, a clerk has become a self employed dealer in tractor spare parts, and a chief electrician is employed in the same capacity in a private company. These men have been successful in seeking employment in the private sector or have set up their own remunerative business.

The numbers of these successful women and men are few in comparison with the large majority of displaced workers who have lost in the process of privatisation, state withdrawal from production and restructuring. There are also clearly social class nuances in the 'success stories' as well as, of course, initiative in using advantages and opportunities.

Perceptions of Consequences of Retirement/Retrenchment

The subjective responses of these workers pertaining to the impact of premature or compulsory retirement are indicative of the multiple effects on their lives, their economic situation, status perceptions, and their personal well-being.

Income or economic situation, quality of life and 'happiness' are three dimensions of assessment of change in their lives. A small proportion (25.6% women and 18.9% men) felt that they were better off in terms of income, the majority (60.5% women and 73.3% men) believed they were worse off, and a few (14.0% women and 7.8% men) said their situation had not changed. These perceptions are congruent with the objective data regarding incomes presented earlier. Opinion was divided regarding impact on their quality of life which is a multi-faceted concept. Around one-third of women and men felt that their quality of life had improved, 37.2% of women and 43.3% of men felt it had deteriorated, and 26.7% and 23.3% said it had not changed. More women (64.3%) and men (41.1%) said they were happier now than before (Table 3.13). Both 'quality of life' and 'happiness' have non-economic facets, and it has to be noted that both women and men workers claimed to relief from manifold stresses in their workplaces, and women workers were happy that they had more time for their families, especially children. It is seen from Table 3.13, too, that responses tended to be more positive in ascending order in the employment hierarchy.

Self Confidences and Self Esteem

Perceptions of increase or decrease in personality facets such as self confidence and self esteem and 'status' or recognition in the family and society reflected the same trend (Table 3.14). It is salutary to note that only 11.6% women and 11.1% men felt that self confidence had increased and 2.3% and 2.2% that they had improved self esteem. Decrease in self confidence was experienced by 33.7% women and men, and decline in self esteem by 26.7% women and 38.9% men. Around half or more had not felt any change. The few who had increased self confidence and improved self esteem were those who had got new and satisfactory jobs, or had set up their own businesses successfully, had increased incomes and felt pride in their achievements and were able to look forward to the future. The women, in particular, said they had more strength to face problems and could make decisions independently. Conversely those who had not got new jobs and had no income were in a state of mental depression because they had lost their jobs and income suddenly, faced an uncertain future and faced economic problems and could not educate their children. They had lost their strength and energy and felt like 'useless

persons', sick, isolated and dependent on others. Not only had retirement led to loss of status and recognition as non-earners, but even successful entrepreneurs felt that their success did not compensate for the loss of status of a government job.

Status in the Family and Community

Increased economic contribution to the family had commensurate changes, in their view in the respect received from the family and in greater sharing in decision making. Women felt that recognition had increased with the time they could spend now with their families. On the other hand, lack of income and inability to spend on their children's education, resulted in lack of recognition and respect from even children and even in domestic violence at the hands of husbands.

Higher incomes had raised their economic status in the community. Further, ability to help people and more time to participate in community, social and religious activities had increased both respect and popularity. Those who had lost their jobs and incomes or had reduced incomes claimed to a decline in the respect of the community . They felt they had been treated better when they had state jobs. Their social interaction had been reduced and they felt they were forgotten, ignored and marginalised by the community. The majority, however, felt that their status in the family or community had not changed markedly.

The cumulative impact was that around 40% of the women and 60% of the men regretted their decision to retire or the circumstances and policies that compelled them to do so.

Perceptions of the 'retirement' Policies

The retirement policies of public enterprises offered few options. Workers were compensated with a package for loss of jobs through closure of establishments, privatisation of enterprises or restructuring, all resulting in labour shedding. There were those who opted to retire because they feared that if they did not use this opportunity the services could have been terminated later without compensation.

Looking back on their experiences, these women and men were able to identify the positive and negative features of the policy (Tables 3.15a & b). They accepted the fact that the policy offered financial advantages that might not have been available later and was therefore a useful scheme. There was the perception that it offered an opportunity for those who had problems in the workplace to retire with some benefits. Women saw the policy as a chance to meet immediate child care and other family needs. Both women and men spoke of the opportunity to use the compensation to embark on self employment or businesses, and in the case of some men, to find better jobs or to provide an income for older workers.

There was consensus among women and men regarding the negative fallout, particularly with hindsight. The financial benefits offered were considered to have been inadequate. The termination of jobs virtually imposed by the circular was seen as an enormous loss as jobs were difficult to find and the compensation offered was no substitute for a job as a means of a stable income. The circular was seen to be unfair as it created economic difficulties for those workers who had had low salaries, no other income and also had families to support while those with economic resources could invest their compensation to increase the incomes. Inevitable outcomes of the policy that could have been anticipated were increase in unemployment and deterioration in the physical and mental well-being of those adversely affected by it. Underpinning these comments were perceptions of injustice to workers as a consequence of the low profile of the role of the state in the economy.

Conclusion

Privatisation or closure of public enterprises began in the 1980s as a part of the structural adjustment programme, accelerated in pace in the 1990s and is still continuing. This sample of women were employed in 12 former state corporations and were chiefly clerical, skilled or service workers. Around two-thirds had many more years of employment when a compensation package was offered to ensure the termination of their services. It was virtually compulsory retirement or retrenchment as those who opted to retire appear to have succumbed to pressure. The compensation offered according to the

level of employment was deemed to be inadequate and unfair by the majority of these workers.

The analysis of their responses identified the factors that influenced both the pre-retirement process and the post retirement impact. Underlying these developments are gendered norms and socio-economic differentiation. Gender differences were seen in the priority given to child care and other family needs by women and to self employment and new jobs by men in their future plans. Women have been more disadvantaged in access to employment and to income. Overarching these, however, have been socio-economic differences resulting in the case of women, in the interface of gender and 'social class.'

The study found that both women and men in low income jobs descended into unemployment or casualised employment and to no income or to lower incomes, thus pushing them further below the poverty line. Retrenched workers in clerical, skilled and service jobs were driven to a frustrating search for employment even when they possessed requisite skills. Very few women and men have increased their incomes by access to private sector jobs or by starting their own business. Contrary to the findings of many studies, two women have been the most successful in organising their own enterprises in generating high incomes.

The perceptions of these workers of the aftermath of retirement reflect concerns of the majority regarding developments in their own lives and those of others similarly affected. The majority perceived their current incomes to be inadequate to meet family needs and felt that there had been a marked deterioration in their economic situation and their quality of life. The few 'winners' had enhanced self confidence, self esteem and status in the family and community. The majority saw no significant differences but those most adversely affected were mentally depressed, uncertain about their future, and were keenly aware of their marginalisation in the family and in the community. An interesting revelation was the perception of some successful entrepreneurs that the loss of government jobs had diminished their status in their community.

The retirement policy, too, was subjected to criticism of the injustice perpetrated in the current employment scenario and the distress that had been the consequence among the less economically favoured. At the same time, there was recognition that the policy pre-empted termination of services without some measure of compensation for services foregone.

**Table 3.1
Year of Retirement**

	Sugar Corporation/Factory				Porcelain/Ceramics Corpn./Factory				Leather Corporation				Ceylon Metal Industry/Corporation				Steel Corporation				Other				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M					
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%				
1987															3	16.7											3	3.3
1988													1	12.5											1	1.2		
1990	1	6.7					1	5.9	2	10.5															3	3.5	1	1.1
1991									3	15.8	2	22.2													3	3.5	2	2.2
1992	2	13.3	2	11.1	7	20.6	4	23.5	6	31.6	4	44.4											1	14.3	15	17.4	11	12.2
1993	2	13.3	3	16.7	5	14.7	1	5.9	6	31.6	1	11.1									2	40.0			15	17.4	5	5.6
1994	10	66.7	13	72.2	1	2.9	2	11.8	1	5.3	2	22.2	2	25.0	2	11.1					1	20.0			15	17.4	19	21.1
1995					1	2.9	1	5.9					1	12.5	1	5.6					2	40.0	2	28.6	4	4.7	4	4.4
1996					1	2.9	1	5.9	1	5.3			1	12.5	5	27.8			13	61.9			2	28.6	3	3.5	21	23.3
1997					12	35.3	6	35.3					3	37.5	7	38.9	4	80.0	8	38.1					19	22.1	21	23.3
1998					7	20.6	1	5.9									1	20.0					2	28.6	8	9.3	3	3.3
Total	15	100.0	18	100.0	34	100.0	17	100.0	19	100.0	9	100.0	8	100.0	18	100.0	5	100.0	21	100.0	5	100.0	7	100.0	86	100.0	90	100.0

Other includes Textile Corporation, Cement Corporation, Cycle Company, Tractor Corporation Bogala Graphite Minerals and Sand Corporation & CWE Motors

Table 3.2
Place of Work by Occupation

	Professionals		Junior Managers		Para professionals and technical related workers		Clerical and related workers		Skilled workers		Service workers		Workers of all Categories	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Sugar Corporation/Factory	1	3.0	1	3.0			7	21.2	6	18.2	18	54.5	33	100.0
Porcelain/Ceramics Corpn./Factory	1	2.0	1	2.0	1	2.0	12	23.5	4	7.8	32	62.7	51	100.0
Leather Corporation			1	3.6	1	3.6	4	14.3	16	57.1	6	21.4	28	100.0
Ceylon Metal Industry/Corporation			2	7.7			13	50.0	9	34.6	2	7.7	26	100.0
Steel Corporation			2	7.7	1	3.8	9	34.6	11	42.3	3	11.5	26	100.0
Other					1	8.3	9	75.0	1	8.3	1	8.3	12	100.0
Total	2	1.1	7	4.0	4	2.3	54	30.7	47	26.7	62	35.2	176	100.0

Table 3.3
Age of Retired Employees at Time of Study

	Professionals				Junior managers				Para professionals and technical related workers				Clerical and related workers				Skilled workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
30 - 34																1	7.1	1	3.0			1	3.3	1	1.2	2	2.2	
35 - 39												2	5.9			1	7.1	2	6.1			3	10.0	3	3.5	5	5.6	
40 - 44					1	25.0			1	100.0			6	17.6	2	10.0	4	28.6	3	9.1	5	15.6	5	16.7	17	19.8	10	11.1
45 - 49	1	100.0									1	33.3	9	26.5	5	25.0	1	7.1	8	24.2	4	12.5	8	26.7	15	17.4	22	24.4
50 - 54					1	25.0					1	33.3	9	26.5	1	5.0	1	7.1	7	21.2	7	21.9	4	13.3	18	20.9	13	14.4
55 - 59					2	50.0	1	33.3					4	11.8	7	35.0	4	28.6	6	18.2	10	31.3	4	13.3	20	23.3	18	20.0
60 - 64							2	66.7			1	33.3	3	8.8	4	20.0	2	14.3	6	18.2	5	15.6	5	16.7	10	11.6	18	20.0
65 - 69			1	100.0									1	2.9	1	5.0					1	3.1			2	2.3	2	2.2
Total	1	100.0	1	100.0	4	100.0	3	100.0	1	100.0	3	100.0	34	100.0	20	100.0	14	100.0	33	100.0	32	100.0	30	100.0	86	100.0	90	100.0

Table 3.4
Age at Retirement

	Professionals				Junior managers				Para professionals and technical related workers				Clerical and related workers				Skilled workers				Service workers				Workers of all Categories				
	W		M		W		M		W		M		W		M		W		M		W		M		W		M		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
20 - 24																				1	3.0							1	1.1
25 - 29													2	5.9			3	21.4	2	6.1	1	3.1	2	6.7	6	7.0	4	4.4	
30 - 34									1	100.0			4	11.8	2	10.0	2	14.3	3	9.1	2	6.3	4	13.3	9	10.5	9	10.0	
35 - 39					1	25.0							8	23.5	2	10.0	2	14.3	4	12.1	1	3.1	5	16.7	12	14.0	11	12.2	
40 - 44	1	100.0			1	25.0						2	66.7	7	20.6	2	10.0	1	7.1	4	12.1	6	18.8	8	26.7	16	18.6	16	17.8
45 - 49														6	17.6	3	15.0	3	21.4	10	30.3	8	25.0	5	16.7	17	19.8	18	20.0
50 - 54					2	50.0	2	66.7				1	33.3	5	14.7	7	35.0	3	21.4	5	15.2	11	34.4	5	16.7	21	24.4	20	22.2
55 - 59			1	100.0			1	33.3						2	5.9	4	20.0			4	12.1	2	6.3	1	3.3	4	4.7	11	12.2
60 - 64																						1	3.1			1	1.2		
Total	1	100.0	1	100.0	4	100.0	3	100.0	1	100.0	3	100.0	34	100.0	20	100.0	14	100.0	33	100.0	32	100.0	30	100.0	86	100.0	90	100.0	

Table 3.5
Period of Service in Public Enterprise

	Professionals				Junior managers				Para professionals and technical related workers				Clerical and related workers				Skilled workers				Service workers				Workers of all Categories				
	W		M		W		M		W		M		W		M		W		M		W		M		W		M		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Less than 5 years														1	5.0			1	3.0									2	2.2
5 - 9					1	25.0					1	33.3	4	11.8	1	5.0	2	14.3	3	9.1	2	6.3	2	6.7	9	10.5	7	7.8	
10 - 14													7	20.6			4	28.6	3	9.1	2	6.3	4	13.3	13	15.1	7	7.8	
15 - 19	1	100.0			1	25.0			1	100.0	1	33.3	10	29.4	8	40.0	4	28.6	8	24.2	10	31.3	8	26.7	27	31.4	25	27.8	
20 - 24											1	33.3	7	20.6	2	10.0	2	14.3	6	18.2	7	21.9	11	36.7	16	18.6	20	22.2	
25 - 29			1	100.0	2	50.0	2	66.7					4	11.8	3	15.0	1	7.1	8	24.2	2	6.3	1	3.3	9	10.5	15	16.7	
30 - 34							1	33.3					2	5.9	4	20.0	1	7.1	3	9.1	6	18.8	3	10.0	9	10.5	11	12.2	
35 and above															1	5.0			1	3.0	3	9.4	1	3.3	3	3.5	3	3.3	
Total	1	100.0	1	100.0	4	100.0	3	100.0	1	100.0	3	100.0	34	100.0	20	100.0	14	100.0	33	100.0	32	100.0	30	100.0	86	100.0	90	100.0	

Table 3.6
Educational Level of Retired Employees

	Professionals				Junior managers				Para professionals and technical related workers				Clerical and related workers				Skilled workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No education																					2	6.3			2	2.3		
Grades 1-5																	2	14.3	3	9.1	6	18.8	6	20.0	8	9.3	9	10.0
Grades 6 - 10													1	2.9	5	25.0	5	35.7	18	54.5	14	43.8	19	63.3	20	23.3	42	46.7
GCE O/L					1	25.0			1	100.0	1	33.3	18	52.9	10	50.0	7	50.0	6	18.2	8	25.0	5	16.7	35	40.7	22	24.4
GCE A/L							1	33.3					5	14.7	3	15.0					2	6.3			7	8.1	4	4.4
GCE O/L +Professional /Technical			1	100.0							2	66.7	5	14.7	2	10.0			5	15.2					5	5.8	10	11.1
GCE A/L + Professional /Technical					1	25.0							5	14.7											6	7.0		
University Degree	1	100.0			2	50.0	2	66.7																	3	3.5	2	2.2
Not reported																			1	3.0							1	1.1
Total	1	100.0	1	100.0	4	100.0	3	100.0	1	100.0	3	100.0	34	100.0	20	100.0	14	100.0	33	100.0	32	100.0	30	100.0	86	100.0	90	100.0

Table 3.7
Reasons for Opting for Early Retirement

	Sugar Corporation/Factory				Porcelain/Ceramics Corpn./Factory				Leather Corporation				Ceylon Metal Industry/Corporation				Steel Corporation				Other				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Closing of the establishment compulsory retirement	13	86.7	14	77.8	9	26.5	3	17.6	3	15.8	1	11.1	4	50.0	16	88.9			2	9.5	1	20.0	3	42.9	30	34.9	39	43.3
Due to privatisation			1	5.6	1	2.9			3	15.8	2	22.2	1	12.5			2	40.0	12	57.1			2	28.6	7	8.1	17	18.9
Retrenchment -change of management/restructuring					1	2.9	2	11.8							1	5.6	1	20.0	1	4.8	1	20.0			3	3.5	4	4.4
Due to heavy load of work/less freedom					1	2.9			1	5.3															2	2.3		
In the hope of getting the compensation			2	11.1	1	2.9	3	17.6	4	21.1	4	44.4			1	5.6	1	20.0	2	9.5	2	40.0			8	9.3	12	13.3
Difficult to work -illness					8	23.5																			8	9.3		
Political revenge					1	2.9	2	11.8	1	5.3	1	11.1													2	2.3	3	3.3
Frustration due to salary/insecurity/transfer					2	5.9	2	11.8					1	12.5					1	4.8			1	14.3	3	3.5	4	4.4
Salary not enough to live							1	5.9			1	11.1															2	2.2
Children's welfare	1	6.7			6	17.6			3	15.8			1	12.5											11	12.8		
To help in business	1	6.7															1	20.0							2	2.3		
To start business							1	5.9																			1	1.1
To look after old parents/siblings					1	2.9			1	5.3															2	2.3		
Met with accident							1	5.9																			1	1.1
To go abroad							1	5.9																			1	1.1
Not reported			1	5.6	3	8.8	1	5.9	3	15.8			1	12.5					3	14.3	1	20.0	1	14.3	8	9.3	6	6.7
Total	15	100	18	100	34	100	17	100	19	100	9	100	8	100	18	100	5	100	21	100	5	100	7	100	86	100	90	100

Other includes Textile Corporation, Cement Corporation, Cycle Company, Tractor Corporation Bogala Graphite Minerals and Sand Corporation & CWE Motors

Based on Multiple Responses

Table 3.8
Plans for the Future at Retirement

	Professionals				Junior managers				Para professionals and technical related workers				Clerical and related workers				Skilled workers				Service workers				Workers of all Categories				
	W		M		W		M		W		M		W		M		W		M		W		M		W		M		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
No plans			1	100							1	33.3	12	35.3	10	50.0	8	57.1	10	30.3	9	28.1	14	46.7	29	33.7	36	40.0	
Look after welfare of children	1	100			1	25.0			1	100			12	35.3	2	10.0	1	7.1	5	15.2	13	40.6	2	6.7	29	33.7	9	10.0	
To learn computer													2	5.9								1	3.3	2	2.3	1	1.1		
To start /improve self employment					2	50.0	1	33.3			1	33.3	5	14.7	6	30.0	1	7.1	6	18.2	1	3.1	5	16.7	9	10.5	19	21.1	
To build/improve the house													1	2.9			1	7.1	3	9.1	8	25.0	3	10.0	10	11.6	6	6.7	
To buy land													1	2.9			1	7.1	1	3.0	1	3.1			3	3.5	1	1.1	
To buy vehicle														1	5.0	1	7.1	3	9.1			2	6.7	1	1.2	6	6.7		
To improve family security							1	33.3					1	2.9	1	5.0	1	7.1	1	3.0			1	3.3	2	2.3	4	4.4	
To give treatment for wife's illness											1	33.3											1	3.3			2	2.2	
To go abroad					1	25.0	1	33.3											3	9.1					1	1.2	4	4.4	
To go abroad																		1	3.0			1	3.3			2	2.2		
Total	1	100	1	100	4	100	3	100	1	100	3	100	34	100	20	100	14	100	33	100	32	100	30	100	86	100	90	100	

Table 3.9
Perceptions of Compensation

	Sugar Corporation/Factory		Porcelain/Ceramics Corpn./Factory				Leather Corporation				Ceylon Metal Industry/Corporation				Steel Corporation				Other				Workers of all Categories							
	W		M		W		M		W		M		W		M		W		M		W		M							
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%						
Did not get	1	6.7							1	5.3													2	2.3						
Adequate	1	6.7	2	11.1	13	38.2	3	17.6	3	15.8	1	11.1	1	12.5	1	5.6	4	80.0	11	52.4	1	20.0	2	28.6	23	26.7	20	22.2		
Unfair	8	53.3	7	38.9	3	8.8			7	36.8	4	44.4	4	50.0	8	44.4			3	14.3	1	20.0	1	14.3	23	26.7	23	25.6		
Payment should be increased than what is enjoyed					1	2.9	1	5.9															1	1.2	1	1.1				
Economic problems			1	5.6	1	2.9	1	5.9						1	5.6									1	1.2	3	3.3			
Compensation paid equally to all														1	5.6											1	1.1			
Compensation given is not enough					6	17.6	7	41.2	6	31.6	3	33.3					1	20.0	2	9.5					13	15.1	12	13.3		
Not enough to do anything	1	6.7			9	26.5	3	17.6	2	10.5			3	37.5	5	27.8			1	4.8	2	40.0	2	28.6	17	19.8	11	12.2		
If retired late would have received more	3	20.0	3	16.7																				3	3.5	3	3.3			
Unfair by the service put on			6	33.3																						6	6.7			
Do not comply with the future needs	2	13.3	3	16.7																					2	2.3	3	3.3		
Those with less number of years of service received more than us			1	5.6															1	4.8						2	2.2			
Not adequate but reason not reported					1	2.9	2	11.8			1	11.1			1	5.6			2	9.5			2	28.6	1	1.2	8	8.9		
Answer not relevant														1	5.6			1	4.8	1	20.0			1	1.2	2	2.2			
Total	15	100.0	18	100.0	34	100.0	17	100.0	19	100.0	9	100.0	8	100.0	18	100.0	5	100.0	21	100.0	5	100.0	7	100.0	86	100.0	90	100.0		

Other includes Textile Corporation, Cement Corporation, Cycle Company, Tractor Corporation Bogala Graphite Minerals and Sand Corporation & CWE Motors

Based on Multiple Responses

Table 3.10
Use of Compensation

	Professionals				Junior managers				Para professionals and technical related workers				Clerical and related workers				Skilled workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Did not spend immediately					2	50.0					1	33.3	9	26.5	9	45.0	3	21.4	9	27.3	4	12.5	11	36.7	18	20.9	30	33.3
Renovation/modernization of house													2	5.9	1	5.0	1	7.1	1	3.0	7	21.9			10	11.6	2	2.2
Built a house/business premises			1	100	1	25.0							5	14.7	1	5.0	3	21.4	8	24.2	9	28.1	10	33.3	18	20.9	20	22.2
Spent on welfare of children															2	10.0					2	6.3	1	3.3	2	2.3	3	3.3
Could not do anything													3	8.8	1	5.0					1	3.1			4	4.7	1	1.1
Bought land/vehicle									1	100			3	8.8	2	10.0	3	21.4	3	9.1	1	3.1	6	20.0	8	9.3	11	12.2
Marriage of children/siblings													1	2.9	1	5.0			1	3.0	4	12.5			5	5.8	2	2.2
Treatment for illness of spouse/parents/children																							1	3.3			1	1.1
Deposited in the bank	1	100			2	50.0	2	66.7			1	33.3	12	35.3	1	5.0	2	14.3	7	21.2	3	9.4	1	3.3	20	23.3	12	13.3
Invested in business /self employment							1	33.3			1	33.3	1	2.9	2	10.0	1	7.1	3	9.1			1	3.3	2	2.3	8	8.9
Paid debts																			2	6.1							2	2.2
Spent on funeral																							1	3.3			1	1.1
Spent for own wedding													1	2.9	1	5.0			1	3.0					1	1.2	2	2.2
Paid to job agency																			1	3.0			1	3.3			2	2.2
Money lending																			3	9.1							3	3.3
Divided among children																					1	3.1			1	1.2		
Bought a house																					1	3.1			1	1.2		
Not reported																	1	7.1			2	6.3			3	3.5		
Total	1	100	1	100	4	100	3	100	1	100	3	100	34	100	20	100	14	100	33	100	32	100	30	100	86	100	90	100

Based on Multiple Responses

Table 3.11
Access to Employment

	Women			Men		
	Total	No. employed	% employed	Total	No. employed	% employed
Professionals	1	-	-	1	1	100.0
Junior Managers	4	2	50.0	3	2	66.7
Para professionals & Technical workers	1	1	100.0	3	2	66.7
Clerical related workers	34	13	38.2	20	12	60.0
Skilled workers	14	7	50.0	33	24	72.7
Service workers	32	4	12.5	30	22	73.3
Total	86	27	31.4	90	63	70.0

Table 3.12
Current monthly income by monthly income at time of retirement

Income at retirement/retrenchment		Current monthly income																			
		No income		Less than Rs 1,000		Rs 1,000 - < 2,000		Rs 2,000 - < 3,000		Rs 3,000 - < 5,000		Rs 5,000 - < 7,500		Rs 7,500 - < 10,000		Rs 10,000 - < 20,000		Rs 20,000		All income groups	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Women	Rs 1,000 - < 2,000	2	2.3			1	1.2													3	3.5
	Rs 2,000 - < 3,000	13	15.1			2	2.3	2	2.3	1	1.2									18	20.9
	Rs 3,000 - < 5,000	24	27.9	1	1.2	2	2.3			4	4.7	1	1.2			1	1.2			33	38.4
	Rs 5,000 - < 7,500	8	9.3			1	1.2	4	4.7	3	3.5	5	5.8							21	24.4
	Rs 7,500 - < 10,000	2	2.3											1	1.2			1	1.2	4	4.7
	Not reported	2	2.3			2	2.3	2	2.3							1	1.2			7	8.1
	Total	51	59.3	1	1.2	8	9.3	8	9.3	8	9.3	6	7.0	1	1.2	2	2.3	1	1.2	86	100
Men	Rs 1,000 - < 2,000	1	1.1																	1	1.1
	Rs 2,000 - < 3,000	1	1.1			1	1.1	1	1.1	7	7.8	4	4.4							14	15.6
	Rs 3,000 - < 5,000	13	14.4			3	3.3			7	7.8	5	5.6	1	1.1					29	32.2
	Rs 5,000 - < 7,500	8	8.9	1	1.1	3	3.3	6	6.7	6	6.7	9	10.0	3	3.3	2	2.2			38	42.2
	Rs 7,500 - < 10,000					1	1.1			1	1.1	1	1.1			1	1.1			4	4.4
	Rs 10,000															1	1.1			1	1.1
	Not reported	3	3.3																	3	3.3
Total	26	28.9	1	1.1	8	8.9	7	7.8	21	23.3	19	21.1	4	4.4	4	4.4			90	100	

**Table 3.13
Perceptions of Retired Employees**

		Professionals				Junior managers				Para professionals and technical related workers				Clerical and related workers				Skilled workers				Service workers				Workers of all Categories					
		W		M		W		M		W		M		W		M		W		M		W		M		W		M			
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%		
Income	Better off	1	100	1	100	4	100	2	66.7			1	33.3	9	26.5	4	20.0	1	7.1	5	15.2	7	21.9	4	13.3	22	25.6	17	18.9		
	Worse							1	33.3	1	100	2	66.7	22	64.7	14	70.0	11	78.6	23	69.7	18	56.3	26	86.7	52	60.5	66	73.3		
	Same													3	8.8	2	10.0	2	14.3	5	15.2	7	21.9			12	14.0	7	7.8		
Quality of life	Improved	1	100	1	100	3	75.0	2	66.7	1	100	1	33.3	13	38.2	10	50.0	4	28.6	7	21.2	9	28.1	9	30.0	31	36.0	30	33.3		
	Deteriorated					1	25.0							1	33.3	11	32.4	7	35.0	7	50.0	14	42.4	13	40.6	17	56.7	32	37.2	39	43.3
	Not changed							1	33.3					1	33.3	10	29.4	3	15.0	3	21.4	12	36.4	10	31.3	4	13.3	23	26.7	21	23.3
Happiness	Happier	1	100	1	100	3	75.0	3	100	1	100	1	33.3	25	73.5	7	35.0	7	50.0	13	39.4	18	56.3	12	40.0	55	64.0	37	41.1		
	Not happy					1	25.0							2	66.7	9	26.5	13	65.0	7	50.0	20	60.6	14	43.8	18	60.0	31	36.0	53	58.9
Total		1	100	1	100	4	100	3	100	1	100	3	100	34	100	20	100	14	100	33	100	32	100	30	100	86	100	90	100		

Table 3.14
Effect of Loss of Job on Personality and Status

		Sugar Corporation/Factory				Porcelain/Ceramics Corp./Factory				Leather Corporation				Ceylon Metal Industry/Corporation				Steel Corporation				Other				Workers of all Categories			
		W		M		W		M		W		M		W		M		W		M		W		M					
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%				
Self confidence	Increased	1	6.7	2	11.1	3	8.8	1	5.9	2	10.5					2	40.0	7	33.3	2	40.0			10	11.6	10	11.1		
	Remained the same	5	33.3	5	27.8	25	73.5	14	82.4	7	36.8	4	44.4	4	50.0	8	44.4	3	60.0	9	42.9	3	60.0	4	57.1	47	54.7	44	48.9
	Decreased	9	60.0	11	61.1	6	17.6	2	11.8	10	52.6	5	55.6	4	50.0	10	55.6			5	23.8			3	42.9	29	33.7	36	40.0
Self esteem	Increased			1	5.6													1	20.0	1	4.8	1	20.0			2	2.3	2	2.2
	Remained the same	7	46.7	5	27.8	30	88.2	15	88.2	11	57.9	4	44.4	5	62.5	9	50.0	4	80.0	15	71.4	3	60.0	5	71.4	60	69.8	53	58.9
	Decreased	8	53.3	12	66.7	4	11.8	2	11.8	8	42.1	5	55.6	3	37.5	9	50.0			5	23.8			2	28.6	23	26.7	35	38.9
	Not reported																						1	20.0			1	1.2	
Status in the family	Increased	2	13.3	1	5.6	2	5.9							1	12.5	2	11.1	2	40.0							7	8.1	3	3.3
	Remained the same	12	80.0	16	88.9	31	91.2	17	100.0	17	89.5	9	100.0	6	75.0	15	83.3	3	60.0	17	81.0	5	100	7	100	74	86.0	81	90.0
	Decreased	1	6.7	1	5.6	1	2.9			2	10.5			1	12.5	1	5.6			4	19.0					5	5.8	6	6.7
Status in the community	Increased	1	6.7	4	22.2	4	11.8	1	5.9	1	5.3					2	11.1	1	20.0	5	23.8	2	40.0	1	14.3	9	10.5	13	14.4
	Remained the same	10	66.7	6	33.3	28	82.4	15	88.2	13	68.4	4	44.4	5	62.5	9	50.0	4	80.0	14	66.7	3	60.0	5	71.4	63	73.3	53	58.9
	Decreased	4	26.7	8	44.4	2	5.9	1	5.9	5	26.3	5	55.6	3	37.5	7	38.9			2	9.5			1	14.3	14	16.3	24	26.7
Decision making in the family	Increased	3	20.0	5	27.8	9	26.5			4	21.1	1	11.1	3	37.5	5	27.8	1	20.0					3	42.9	20	23.3	14	15.6
	Remained the same	12	80.0	13	72.2	25	73.5	16	94.1	12	63.2	7	77.8	5	62.5	12	66.7	4	80.0	19	90.5	5	100	3	42.9	63	73.3	70	77.8
	Decreased							1	5.9	3	15.8	1	11.1			1	5.6			2	9.5			1	14.3	3	3.5	6	6.7

Contd.....

Regret decision to retire	Did not regret	4	26.7	3	16.7	24	70.6	9	52.9	10	52.6	2	22.2	3	37.5	4	22.2	3	60.0	12	57.1	4	80.0	4	57.1	48	55.8	34	37.8	
	At the beginning	6	40.0	10	55.6	5	14.7	3	17.6	7	36.8	4	44.4	4	50.0	13	72.2	1	20.0	4	19.0			1	14.3	23	26.7	35	38.9	
	After 2-3 years					3	8.8	2	11.8	1	5.3					1	5.6									4	4.7	3	3.3	
	After 1 year																								1	14.3			1	1.1
	After 3 - 4 years																								1	14.3			1	1.1
	After 5 years												1	11.1															1	1.1
	Others	4	26.7	5	27.8	2	5.9	3	17.6				2	22.2	1	12.5			1	20.0	5	23.8	1	20.0			9	10.5	15	16.7
	Not reported	1	6.7								1	5.3																2	2.3	
Total	15	100	18	100	34	100	17	100	19	100	9	100	8	100	18	100	5	100	21	100	5	100	7	100	86	100	90	100		

Table 3.15a
Perceptions of Retirement Policy Package - Positive

	Women (86)			Men (90)		
	No.	%	Rank	No.	%	Rank
Can use money for self employment	6	6.9	3	8	8.9	2
Can do another job	1	1.2	7	2	2.2	3
Advantageous - Financial benefits - else termination of service	15	17.4	1	21	23.3	1
Opportunity to make decisions according to needs	12	13.9	2	2	2.2	3
No need to work with stress	5	5.8	4	2	2.2	3
Those who had problems were able to retire	4	4.7	5	1	1.1	7
Good for women	3	3.5	6	-		
Income for elder people to live	-			2	2.2	3

Table 3.15b
Perceptions of Retirement Policy Package - Negative

	Women (86)			Men (90)		
	No.	%	Rank	No.	%	Rank
Job was more valuable than compensation because difficult to find jobs	4	4.7	4	2	2.2	5
Termination of job was huge loss	9	10.5	2	13	14.4	2
Increase in unemployment	1	1.2	6	5	5.6	4
Those who retired on the circular received less fringe benefits	23	26.7	1	25	27.8	1
Economic difficulties for those who have no income, had low salaries + have families to support	7	8.1	3	6	6.7	3
Early retirement affects mental & physical health	4	4.7	4	2	2.2	5

4. Retired Women and Men Employed in the Mahaweli Authority

Profile of retired workers

The Mahaweli Authority was established in 1978 to manage and implement an ambitious irrigation based settlement scheme which began in the 1970s and was “accelerated” in 1978. The “accelerated” Mahaweli Development programme was launched with the objectives of generating employment, reducing agriculture imports (thereby saving foreign exchange) and providing electric power (Karunatilake, 1988:28).

By the late 1990s, the major work of the Mahaweli Programme had been completed and it was decided to “restructure” the Mahaweli Authority. A voluntary retirement scheme with a compensation package was offered to all employees. At the time the package was introduced, there were 10,786 employees and 3,185 casual or daily paid employees at the Mahaweli Authority. Employees except the casual employees, who were not eligible for the compensation package, were asked to apply for the early retirement scheme which was known as the “Voluntary Early Separation Plan”. However, many of the retired employees who were interviewed, mentioned that there was an element of compulsion in the retirement package. The employees were aware that the Mahaweli Authority was being restructured and that this would mean job loss. Many feared that if they did not opt for retirement, they would be forced to leave and not get the compensation. Also, they were afraid that if they did not comply they would be punished with transfers to jobs away from their families.

In the study, employees who retired from the Mahaweli Authority were selected from three areas, the Mahaweli MECA (Mahaweli Engineering and Construction Authority) Head Office, Mahaweli System H and Mahaweli System C. Mahaweli Systems H and C are settlement areas in the Dry zone, that were created under the Mahaweli Development Scheme.

For the purpose of this study, a total of 94 retired employees were interviewed. Of these, 48 were women and 46 were men. The most number of women had retired from MECA Head office and they were in the clerks and para professionals category. The most number of men had retired from Mahaweli System H and were service workers (Table 4.1).

There were 6 occupational categories in all: (Table 4.2)

1. Professionals
2. Senior Managers
3. Junior Managers
4. Para professionals and technical related workers
5. Clerical and related workers
6. Service workers

There were equal numbers of professional women and men (3 each). All three women professionals were based in the Mahaweli (MECA) Head Office while two males were in the Mahaweli Head office and one from Mahaweli System C. Two of the women were engineers at the time of retirement and the third an accountant. The two male professionals based in the Mahaweli Head Office were engineers and the other an assistant engineer based in System C. The majority of women, 58.3 % were from the category described as “clerical and related workers” which included clerks, typists and accounts assistants. 63 % of men were service workers, consisting of drivers, peons and photocopy machine operators (Table 4.2).

85.4 % of women and 80.4 % of men were below 50 years of age at time of retirement. 39.1 % of men and 29.2 % of women were between the ages of 40-44 years. Therefore the majority of those who retired did so during their productive years and in the middle of their professional careers (Table 4.4). 56.3 % of women and 63.0 % of men had completed between 16-20 years of service while 18.8 % of women and 19.6 % of men had completed more than 20 years of service. Thus, those who retired, were employees

with considerable amount of experience, as was pointed out by many of the respondents who said that the state lost many skilled and experienced workers (Table 4.5).

The educational level of the women was considerably higher than that of the men. Only 4.2 % of the women had dropped out prior to Grade 10 as compared to 45.6 % of the men. This was also reflective of the fact that the majority of the men who had retired were categorised as service workers. A higher number of women than men had completed more than 10 years of school, with 35.4 % of the women having studied up to their O Levels. 16.7 % women had studied up to their A levels. Only 6.5 % of the men had completed their A levels. As most of the women were concentrated in the Clerical and related work categories, the educational requirements of the women would also have been higher. An equal number of women and men (3) had graduated from university and one male had postgraduate qualifications. (Table 4.6).

At the time of the study, all the men were married whereas 6.3 % of the women were unmarried, 8.3 % widowed and one woman was divorced.

Reasons for Retiring

The compensation offered for early retirement proved to be a major incentive, especially for men, to take up the option of early retirement. 28.3 % of men cited the compensation as a reason for retiring while only 18.8 % of women also said the same. For women, the most important predisposing factors were family related with 31.3 % saying being transferred to locations far from home prompted them to opt for early retirement. 22.9 % women also said that they retired early for the sake of their children. Having to take care of sick family members were also reasons cited by women for opting for early retirement. In contrast, men cited more job related reasons such as uncertainties regarding job security due to restructuring programme and also plans to change jobs. Transfers were also among the reasons cited by men for choosing to retire. Another underlying motivation had been the fact that they feared if they did not accept the offer for early retirement, they would lose their jobs and not receive any compensation, as they were all aware that the Mahaweli Authority was being restructured (Table 4.7).

Plans at retirement

As expected, many women did not have specific plans for life after retirement, since many said they wanted to concentrate on their family responsibilities. However, it is clear that men planned to change jobs or seek other income generation opportunities. A majority of women 37.5 % and 34.8 % of men said they wanted to take care of their children's education and future after retirement. 24.9 % of women had no retirement plans compared with only 8.7 % of the men who said they did not have plans. The majority of men, 41.3 % wanted to improve their business or cultivation. Quite a substantial percentage of men, 28.3 % wanted to do a job again and improve their financial condition. 13.0 % of men and 12.5 % of women wanted to find good jobs for their children. For most women and men, investing in children was a priority as it is also a means for upward mobility. This shows also that many women, were under a lot of pressure combining their different responsibilities and they saw the early retirement scheme as an opportunity to spend more time at home. Thus, post retirement plans reflect the trend of family related factors motivating women to opt for retirement (Table 4.8).

Perceptions Regarding Payment and use of Compensation

37.0 % of the men and 29.2 % of the women said they had received less than they were promised. Quite a few mentioned that they were promised Rs 5 lakhs but received less than that. It is not clear whether the amount mentioned was officially announced or merely a unsubstantiated rumour. However, the fact remains, that most expected a higher compensation package. Only 4.2 % of women and 8.7 % of men said they found the payment adequate. 13 % of the men felt that it would have been better if service foregone was considered. 6.3 % of women felt the payment was inadequate considering the current cost of living and 8.3 % said the payment was inadequate considering the period of service. 8.3 % of women claimed they did not received any compensation (Table 4.9).

A significant majority of women, 60.4 % and 50.0 % of men deposited their money immediately in a bank. Building or completing a house was also one of the uses of the compensation, with 35.4 % of women and 32.6 % of men investing their money in a house. Interestingly, 12.5 % of women and 17.4 % of men bought a vehicle with their money, ostensibly for income generation (three wheelers, hiring of vehicles) or to support an income generation scheme, such as tractors for agriculture. Many of the other uses also relate to either setting up an income generation scheme or supporting an existing self employment project, such as to buy land, build office spaces etc (Table 4.10).

Access to employment

There are considerable gender differences in terms of post retirement employment. While 89.1 % of men were employed after retirement only 39.6 % of women were employed. However, many women claimed not to have sought employment after retirement. Of the unemployed, 69.0 % of the women said they did not seek employment while only 40 % of men said they did not seek employment (Table 4.11).

Again, this reflects the fact that women had cited family reasons for retiring early. It is clear that women are under a lot of pressure combining economic and reproductive roles. The temptation to accept the compensation package and opt for early retirement would have seemed like the best alternative given the difficulties they faced managing both roles. This shows that reproductive responsibilities continue to be seen very much as women's work and that they receive little support either at work or at home in this regard.

Post-retirement Income

There are considerable differences in income levels between men and women after retirement. A higher percentage of women, 37.5 % have either no income or not reported an income. Only 2.2 % of men, had reported no income at all. Many of these women were categorized as para professionals, clerical and related workers and service workers. 2 Junior Managers also said they do not have an income. 20.83 % of women and 17.39 % of men have incomes below Rs 3000.00 (Table 4.12).

There is one woman, a retired clerk who only has an income of Rs 800.00 a month. This is the interest she receives from an investment. A single woman, she retired in order to take care of her elder mother and brother who is disabled. She receives financial support from another brother. Although she says that she is happy that she is able to take care of her mother and brother she feels lonely and confined to the house.

As many of the women retired due to family responsibilities they did not seek employment after retirement. As a result, their incomes declined considerably since retirement. Among the sample the majority of women at time of retirement, were earning between Rs 7500 and Rs 10,000.00. However, since retirement, while the majority have not reported an income or said they do not have an income, only 10.4 % are still earning between Rs 7500 and Rs 10,000.00 Many said they were dependent on their husbands or other members of the family for financial support. After having a measure of financial independence while working, most of the women said they did not like having to ask their husbands or others for money, but felt they did not have a choice.

Some women were able to substantially increase their incomes after retirement. A Junior Manager retired from Mahaweli System H had an income of Rs 18,000.00. She had started various enterprises of her own including cake making, tailoring and beauty care service. She had undergone training in sewing after retirement and set up her own business. She feels that if she had continued working with the Mahaweli Authority, she would not have been able to earn as much and she says she has the added advantage of being able to spend more time with her children. However, she mentioned that her position in the community was better when she was government officer and this loss of status affected her children as well.

A retired senior manager enjoys a monthly income in the range of Rs 25,000.00. She is a university lecturer as well as having her own business. She says that at the time of retirement, the Mahaweli Authority was not very active and that they did not have much work. She says its far more satisfying to work hard and earn some money.

The other female employees who have retired and enjoy an increased income are engaged in self employment except for a female civil engineer who is lecturing at the Sri Jayawardenapura University. However, she is earning the same as she did when working at the Mahaweli Authority.

The study reveals that certain women with a confluence of other factors such as education, employable skills, social status and those with a bend towards entrepreneurship were able to better their financial situation and in fact, move on to completely new fields. Except for a few exceptions, women lower on the professional hierarchy and socio-economic status found it more difficult. The situation is similar among men as well.

17.39 % of men have incomes below Rs 3000.00. 13.0 % are earning between Rs 1000.00 and Rs 2000.00. The males are also engaged in self employment ventures or are employed in the private sector. For example, a retired driver has started a yogurt manufacturing business and also owns a school van. He has a monthly income of Rs 10,000.00 which is twice what he earned while working at the Mahaweli Authority. Another retired driver has started a vehicle repair shop from which he has a monthly income of Rs 10,000.00. A former clerk operates a three wheeler. The professionals, (Engineers and technicians) have been able to find other forms of employment. It is clear, that while those with qualifications and skills have a better chance of obtaining employment after retirement, the others have only been able to generate income if they were engaged in self employment in the informal sector. This type of business is risky and while some have been successful many have not been.

However, there does not seem to be as drastic a drop in incomes among men as was seen in women, after retirement. 37.0 % were earning between Rs 5,000 to Rs 7500.00 before retirement while 32.6 % are in the same financial category after retirement.

Women appear to be better at managing their incomes. 25 % of women said they were not in debt (either before or after retirement) while only 10.8 % of men were free from indebtedness. Even though women were earning less, 47.9 % said that although though they were in debt while working they were no longer in debt. 41.3 % men were in debt both before and after retirement compared to only 12.5 % of women.

The majority of women (56.3 %) and men (56.5 %) felt that they were worse off in terms of income after retiring. A somewhat higher percentage of men, 39.1 % said they were better off compared with 29.2 % of women. (Table 4.13). Women cited not having a permanent income, the rising cost of living and being dependant on their spouse financially as reasons for being worse off in terms of income. For men, too, not having a regular income and failure in their self employment initiatives were the most important reasons for being worse off (Table 4.13).

However, their perceptions of quality of life do not appear to be related to their income levels. The majority of those retired, 47.9 % women and 45.7 % men said their quality of life had improved after retirement. 52.1 % women and 56.5 % of men said they were happier after retirement. (Table 4.13). For women, being able to spend more time with their families and being able to take care of their children were the major reasons for being happier and having a better quality of life. Men too said that being able to spend time with their families contributed to a better quality of life, but they also said being free of responsibilities and job related stress were important factors in their increased happiness after retirement.

Interestingly, both men and women cited losing benefits that came with the job as a reason for unhappiness after retirement. This factor was ranked as important as insufficient income for causing unhappiness. The Mahaweli Authority was a well funded and resourced government agency and employees would have enjoyed the benefits of vehicles, travel and other perks freely. For women, being confined to the home was also a cause of unhappiness.

This indicates that while women appreciated the fact that they were able to spend more time at home with their families, they also resented this. Having more time at home meant they could meet their traditional gender roles, but this was in conflict with their own ambitions and desires. Their articulation of this unhappiness would also be made harder by the fact that their economic role is seen merely as an extension of their household responsibilities. Their work in the “public” sphere is not supposed to be for their own fulfilment or development. Women’s “natural” place is still seen as being with the family.

The effects of retirement on personality and status

50 % of women and 45.7 % of men said their self confidence had decreased after retirement. 39.6 % women and 41.3 % of men said their self esteem also decreased. (Table 4.14).

Women and men had given similar reasons for loss of self confidence and self esteem. The major reason for loss of self confidence and self esteem was insufficient income. The inability of meet the needs of the family and to provide for the family have resulted in decreased self confidence in both women and men. Business failures or inability of find jobs has also affected self confidence. Both women and men have stated that being dependant on their spouses for financial support has affected their self confidence and self esteem. For many having a government job conferred status and recognition, and losing the job has resulted in loss of status as well. Feeling isolated from friends and colleagues have also resulted in loss of self esteem and self confidence.

Those who said their self confidence and self esteem had increased, said the ability to earn more, success in new ventures, the sense of fulfilment and independence in working alone, increased self confidence and self esteem.

Retirement does not seem to have made a major difference in women and men’s status in the family although it appears to have made a difference to men’s status in the community. 70.8 % women said their status in the community did not change, compared

to 58.7 % of men. 8.7 % men said retirement increased their status in the community while 32.6 % said their status had decreased. For both women and men, decreasing status in the community was due to the loss of respect that went with having a government job. Being confined to the home and social isolation due to decreasing social interactions also affected women and men's status in the community.

Comments regarding retirement policy

Those interviewed had many comments regarding the retirement policy. Many opinions were mixed, since they saw advantages and disadvantages in the scheme. Women said that the scheme provided an opportunity for those with personal or job related problems to retire early. This comment is resonant with the motivations women had to retire as well. They also said, that it was a big relief to be able to retire with a compensation package since if they had retired under normal circumstances, they would not have received it. However, they felt many retired employees were facing economic problems. Many felt, that this scheme was more “termination by force” rather than “voluntary”. Although, it was a “voluntary” retirement scheme, they were under pressure to accept the scheme and the job insecurity that came with the restructuring programme compelled many to accept the scheme. Women also said that young people should not be allowed to retire. However, they also said, that those who retired young and were skilled found it easier to find employment after retirement. Another comment regarding the retirement scheme is the fact that the government is losing people with skills and qualifications. (Table 4.15a and Table 4.15b).

An unequivocal comment by men was that it was not good to retire without a proper plan. Although, like women, they were happy to have retired with a compensation package, a major weakness they pointed out in the scheme was not being given the amount that they were promised. They too said that many workers were facing economic problems. They also said that it would have been more profitable to continue with their jobs as they lost their benefits that came with the job when they retired. Men also said that it gave those with personal or job related problems and opportunity to retire early. The study showed

that many of the men were frustrated with their post retirement experiences with regard to financial security which coloured their perceptions of the early retirement policy.

The often conflicting and diverse opinions expressed regarding the policy shows that gender and socio-economic differences among workers influences retirement experiences and thus perceptions regarding retirement policy. Obviously, those who did well since retirement view the policy favourably, whereas, those who are finding life difficult since retirement, feel much more bitter about it.

Conclusion

The Mahaweli Authority was one of the most important state agencies and one of the best resourced while the Accelerated Mahaweli Programme was being implemented. However, it appears, that once the major work was completed, the directions of the Mahaweli Authority became less clear.

The impact of retirement on women and men workers has differed due to gender and socio-economic factors. For most women it has resulted in considerable job loss and increase of responsibilities in the household. Men have also been affected by their inability to fulfil their roles as the main “breadwinner”. Those who have increased their incomes or managed to do better since retirement, were able to do so due to their professional skills and of course individual effort and skills. Most women and men who did not have specific skills, entered the informal sector which is far more insecure.

The study also shows that women and men workers in state employment enjoyed benefits and certain level of prestige which they missed, even if they were financially better off in other sectors. The social benefits that went with state employment also affected their children.

One of the important aspects this study has revealed is that there was very little consultation with the employees during the whole restructuring programme. They were not made aware of the details of the programme nor of the compensation package

adequately. As a result, many were disappointed with what they received and felt cheated. Due to insecurity regarding the restructuring programme, many employees opted for retirement through fear of job loss. Although, this may have achieved the objectives of the restructuring programme, the post retirement lives of employees were affected due to their lack of preparation for retirement. A factor that should be considered by policy makers in such “restructuring” programmes is to have more transparent and consultative procedures. If employees were properly educated regarding the scheme and given adequate information and support while making the decisions, it is likely that they would have at least have planned their retirement in better ways. Restructuring results in insecurity and fear among employees and the least employers can do is to create mechanisms for adequately supporting employees through the process.

The mechanical promotion of self employment for retired employees also needs to be carefully considered. Self employment is seen as the panacea for lack of employment opportunities. Many of the retired workers had used their compensation to set up self employment schemes. But how many of these self employment schemes are actually successful? It is clear from this study, that many retired workers are struggling with their income generation projects. Of course, there are success stories; but what this indicates is that not everybody is going to be successful at self employment or entrepreneurship. Employees were encouraged to set up self employment schemes after retirement, but there is a high degree of instability in these ventures and many were left disappointed and financially weakened. Men and women in already vulnerable situations due to socio-economic factors were further marginalised.

It is also clear that those with technical and professional skills were better off after retirement as they were able to find employment or other sources of income using these skills. But the majority of for instance “clerks” do not have employable skills in the current economic environment. In a country with high levels of unemployment, a government job meant security and losing these jobs have resulted in very high levels of financial insecurity among many retired employees who did not have many options for finding other sources of employment.

One point that has emerged very strongly in this study, is that although Sri Lankan women are economically active, their traditional gender roles and identities have not changed very much. They are still responsible for all household and reproductive duties. They are also made to feel guilty for failing to spend time with children and families. They are constantly under pressure to juggle the different roles and responsibilities they have with very little support or understanding from either employers or family. This is something that needs to be considered by policy makers, for ensuring that employers recognise family and reproductive responsibilities and provide appropriate support such as child care facilities.

Table 4.1
Occupation Category by Work place

	Professionals				Senior managers				Junior managers				Para professionals and technical related workers				Clerical and related workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M					
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%				
MECA Head Office	3	100.0	2	66.7	1	50.0	-		1	20.0	-		8	100.0	2	50.0	15	53.6	2	50.0	-		9	31.0	28	58.3	15	32.6
System C	-		1	33.3	1	50.0	2	66.7	1	20.0	2	66.7	-		1	25.0	5	17.8	1	25.0	-		6	20.7	7	14.6	13	28.3
System H	-		-		-		1	33.3	3	60.0	1	33.3	-		1	25.0	8	28.6	1	25.0	2	100.0	14	48.3	13	27.1	18	39.1
Total	3	100.0	3	100.0	2	100.0	3	100.0	5	100.0	3	100.0	8	100.0	4	100.0	28	100.0	4	100.0	2	100.0	29	100.0	48	100.0	46	100.0

Table 4.2
Occupational Category of Retired Employees at time of Retirement

	Women		Men		Total	
	No.	%	No.	%	No.	%
Professionals	3	6.3	3	6.5	6	6.4
Senior managers	2	4.2	3	6.5	5	5.3
Junior managers	5	10.4	3	6.5	8	8.5
Para professionals and technical related workers	8	16.7	4	8.7	12	12.8
Clerical and related workers	28	58.3	4	8.7	32	34.0
Service workers	2	4.2	29	63.0	31	33.0
Total	48	100.0	46	100.0	94	100.0

Table 4.3
Age of Retired Employees at Time of Study

	Professionals				Senior managers				Junior managers				Para professionals and technical related workers				Clerical and related workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
35 - 39	1	33.3																							1	2.1		
40 - 44	1	33.3	1	33.3			1	33.3			1	33.3	2	25.0	2	50.0	10	35.7	1	25.0	1	50.0	7	24.1	14	29.2	13	28.3
45 - 49			1	33.3			1	33.3	3	60.0	1	33.3	5	62.5	1	25.0	4	14.3	1	25.0			9	31.0	12	25.0	14	30.4
50 - 54	1	33.3	1	33.3	1	50.0			2	40.0	1	33.3	1	12.5	1	25.0	12	42.9	1	25.0			6	20.7	17	35.4	10	21.7
55 - 59					1	50.0	1	33.3									2	7.1	1	25.0	1	50.0	7	24.1	4	8.3	9	19.6
Total	3	100.0	3	100.0	2	100.0	3	100.0	5	100.0	3	100.0	8	100.0	4	100.0	28	100.0	4	100.0	2	100.0	29	100.0	48	100.0	46	100.0

Table 4.4
Age at Retirement

	Professionals				Senior managers				Junior managers				Para professionals and technical related workers				Clerical and related workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
33	1	33.3																							1	2.1		
35 - 39	1	33.3	1	33.3			1	33.3			1	33.3	2	25.0	1	25.0	7	25.0	1	25.0	1	50.0	4	13.8	11	22.9	9	19.6
40 - 44			2	66.7			1	33.3	3	60.0	1	33.3	5	62.5	2	50.0	6	21.4	1	25.0			11	37.9	14	29.2	18	39.1
45 - 49	1	33.3			1	50.0			1	20.0	1	33.3	1	12.5	1	25.0	11	39.3	1	25.0			7	24.1	15	31.3	10	21.7
50 - 54					1	50.0	1	33.3	1	20.0							4	14.3	1	25.0	1	50.0	7	24.1	7	14.6	9	19.6
Total	3	100.0	3	100.0	2	100.0	3	100.0	5	100.0	3	100.0	8	100.0	4	100.0	28	100.0	4	100.0	2	100.0	29	100.0	48	100.0	46	100.0

Table 4.5
Period of Service in Mahaweli Authourity

	Professionals				Senior managers				Junior managers				Para professionals and technical related workers				Clerical and related workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
4 - 11 years	2	66.7	1	33.3														1	25.0	1	50.0	1	3.4	3	6.3	3	6.5	
12 - 15 years										1	33.3	2	25.0	2	50.0	7	25.0					2	6.9	9	18.8	5	10.9	
16 - 20 years	1	33.3	2	66.7			2	66.7	3	60.0	2	66.7	4	50.0	1	25.0	18	64.3	1	25.0	1	50.0	21	72.4	27	56.3	29	63.0
More than 20 years					2	100.0	1	33.3	2	40.0			2	25.0	1	25.0	3	10.7	2	50.0			5	17.2	9	18.8	9	19.6
Total	3	100.0	3	100.0	2	100.0	3	100.0	5	100.0	3	100.0	8	100.0	4	100.0	28	100.0	4	100.0	2	100.0	29	100.0	48	100.0	46	100.0

Table 4.6
Educational Level of Retired Employees

	Professionals				Senior managers				Junior managers				Para professionals and technical related workers				Clerical and related workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Grades 1-5																				1	50.0	2	6.9	1	2.1	2	4.3	
Grades 6 - 10																				1	50.0	19	65.5	1	2.1	19	41.3	
GCE O/L								1	20.0						16	57.1	2	50.0			8	27.6	17	35.4	10	21.7		
GCE A/L							1	33.3	2	40.0			2	25.0			4	14.3	2	50.0				8	16.7	3	6.5	
GCE O/L +Professional /Technical							1	33.3	1	20.0			1	12.5	2	50.0	6	21.4						8	16.7	3	6.5	
GCE A/L + Professional /Technical	3	100.0	1	33.3			1	33.3			1	33.3	5	62.5	2	50.0	1	3.6						9	18.8	5	10.9	
University Degree			1	33.3	2	100.0			1	20.0	2	66.7												3	6.3	3	6.5	
Degree +professional			1	33.3																						1	2.2	
Undergraduate															1	3.6								1	2.1			
Total	3	100.0	3	100.0	2	100.0	3	100.0	5	100.0	3	100.0	8	100.0	4	100.0	28	100.0	4	100.0	2	100.0	29	100.0	48	100.0	46	100.0

Table 4.7
Reasons for Retiring

	Professionals		Senior managers		Junior managers		Para professionals and technical related workers		Clerical and related workers		Service workers		Women workers of all Categories			Men workers of all Categories		
	%		%		%		%		%		%		No.	%	Rank	No.	%	Rank
	W	M	W	M	W	M	W	M	W	M	W	M						
To get the compensation	33.3		50.0		40.0		12.5	25.0	7.1		100.0	41.4	9	18.8	3	13	28.3	1
Forced to retire – retrenchment						33.3			7.1			13.8	2	4.2	7	5	10.9	4
Uncertainty of job		66.7		33.3					10.7	50.0		10.3	3	6.3	6	8	17.4	2
All friends retired												10.3				3	6.5	5
Unable to get a transfer closer to home	33.3	66.7			20.0		25.0	25.0	39.3	50.0		10.3	15	31.3	1	8	17.4	2
To do a job again				33.3				25.0		25.0		13.8				7	15.2	3
Fed up of work					20.0	33.3	12.5		7.1	25.0		3.4	4	8.3	5	3	6.5	5
No improvement in the job		33.3							3.6				1	2.1	8	1	2.2	6
Demotion in service								25.0								1	2.2	6
Working in difficult area							37.5		3.6			3.4	4	8.3	5	1	2.2	6
For the betterment of children	33.3				20.0		25.0		25.0			3.4	11	22.9	2	1	2.2	6
Illness of self/child/parent				33.3					17.9			6.9	5	10.4	4	3	6.5	5
Refusal to give in to sexual advances					20.0								1	2.1	8			
Family problems	33.3						12.5		3.6				3	6.3	6			
Due to political reason					20.0	33.3			3.6	25.0		3.4	2	4.2	7	3	6.5	5
Sudden decision			50.0										1	2.1	8			
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	48	100.0		46	100.0	

Tabl50e 4.8
Plans for the Future at retirement

	Professionals		Senior managers		Junior managers		Para professionals and technical related workers		Clerical and related workers		Service workers		Women workers of all Categories			Men workers of all Categories		
	%		%		%		%		%		%		No.	%	Rank	No.	%	Rank
	W	M	W	M	W	M	W	M	W	M	W	M						
To improve the business/cultivation					60.0	33.3	12.5	50.0	17.9	50.0		48.3	9	18.8	3	19	41.3	1
To do a job again and improve financial condition		100.0		66.7		33.3	12.5		17.9	25.0		20.7	5	12.5	4	13	28.3	3
To give good education and future for children	66.7	66.7	50.0		20.0	33.3	50.0	75.0	35.7	25.0		31.0	18	37.5	1	16	34.8	2
To look after children and give them protection									7.1				2	4.2	5			
To find good jobs for children			50.0		20.0			25.0	10.7	25.0	50.0	13.8	6	12.5	3	6	13.0	4
To build/complete house			50.0					12.5		25.0			2	4.2	5	1	2.2	6
No plans	33.3				40.0			12.5	21.4		50.0	13.8	11	24.9	2	4	8.7	5

Table 4.9
Perceptions of 'once and for all' Payment

	Professionals				Senior managers				Junior managers				Para professionals and technical related workers				Clerical and related workers				Service workers				Workers of all Categories			
	W		M		W		M		W		M		W		M		W		M		W		M		W		M	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Not adequate			2	66.7									1	12.5	1	25.0									1	2.1	3	6.5
Adequate					1	50.0											1	3.6					4	13.8	2	4.2	4	8.7
Yes, if continued up to 55 years would have retired without compensation																					1	50.0	1	3.4	1	2.1	1	2.2
No, only approximately 50 months salary was paid																	4	14.3	1	25.0			1	3.4	4	8.3	4	8.7
No, received less than what was promised	1	33.3	1	33.3			1	33.3	3	60.0					1	25.0	9	32.1	1	25.0	1	50.0	13	44.8	14	29.2	17	37.0
No, deducted from ours and paid casual employees															1	25.0							1	3.4			2	4.3
Only permanent service considered for number of years																	1	3.6							1	2.1		
It would have been better if service foregone was considered							2	66.7	1	20.0			1	12.5					2	50.0			2	6.9	2	4.2	6	13.0
Promised 1/2 acre Mahaweli land but did not receive																							2	6.9			2	4.3

Those who worked for more than 15 years and only 15 years received the same amount						1	50.0																1	2.1				
Not enough for the current economic status of the country												1	12.5			2	7.1					2	6.9	3	6.3	2	4.3	
Resigned in young age - compensation not enough	1	33.3									1	33.3										1	3.4	1	2.1	2	4.3	
No forced to leave									1	20.0														1	2.1			
Not sufficient for the period of service														1	25.0	4	14.3					1	3.4	4	8.3	2	4.3	
Deducted loans therefore amount not enough																2	7.1								2	4.2		
It is enough - faced problems while working												1	12.5				1	3.6							2	4.2		
Delayed promotions and paid less amount																1	3.6								1	2.1		
It is good because cannot save this amount while working												1	12.5												1	2.1		
Did not receive compensation	1	33.3										2	25.0				1	3.6							4	8.3		
Not reported												1	12.5				2	7.1					1	3.4	3	6.3	1	2.2
Total	3	100.0	3	100.0	2	100.0	3	100.0	5	100.0	3	100.0	8	100.0	4	100.0	28	100.0	4	100.0	2	100.0	29	100.0	48	100.0	46	100.0

Table 4.10
Use of Compensation

	Professionals		Senior managers		Junior managers		Para professionals and technical related workers		Clerical and related workers		Service workers		Women Workers of all Categories		Men Workers of all Categories	
	%		%		%		%		%		%		No.	%	No.	%
	W	M	W	M	W	M	W	M	W	M	W	M				
Built house/finished house work/Bought house	33.3	66.7		33.3	60.0	33.3	37.5	50.0	35.7			31.0	17	35.4	15	32.6
Deposited at bank	66.7	33.3	100.0	66.7	20.0	100.0	62.5	25.0	64.3	75.0	50.0	44.8	29	60.4	23	50.0
Used for business/self employment						33.3			7.1	25.0	50.0	6.9	3	6.3	4	8.7
Bought a land/paddy field									10.7	25.0		17.2	3	6.3	6	13.0
Bought a vehicle/tractor/lorry	33.3			33.3					17.9			24.1	6	12.5	8	17.4
House maintenance								25.0			50.0		1	2.1	1	2.2
Invested				33.3	20.0				3.6				2	4.2	1	2.2
Build office spaces							12.5						1	2.1		
Did children's activities												3.4			1	2.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	48	100.0	46	100.0

Table 4. 11
Access to Employment

	Women			Men		
	Total	No. employed	% employed	Total	No. employed	% employed
Professionals	3	2	66.7	3	3	100.0
Senior managers	2	1	50.0	3	2	66.7
Junior managers	5	4	80.0	3	2	66.7
Para professionals & Technical workers	8	4	50.0	4	3	75.0
Clerical related workers	28	7	25.0	4	4	100.0
Service workers	2	1	50.0	29	27	93.1
Total	48	19	39.6	46	41	89.1

Table 4.12
Current monthly income by monthly income at time of retirement

Monthly income at time of retirement/Retrenchment		Current monthly income																													
		No income /Not reported		Rs 800		Rs 1,000 - <2,000		Rs 2,000 - < 3,000		Rs 3,000 - <5,000		Rs 5,000 - <7,500		Rs 7,500 - <10,000		Rs 10,000 - <15,000		Rs 15,000 - <20,000		Rs 20,000		Rs 25,000		Did not like to disclose		All income groups					
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%		
Women	No income /Not reported	4	8.3					2	4.2																			6	12.5		
	Rs 2,000 - < 3,000					2	4.2			1	2.1																	3	6.3		
	Rs 3,000 - < 5,000	3	6.3			1	2.1			3	6.3	3	6.3															10	20.8		
	Rs 5,000 - < 7,500	2	4.2							1	2.1	1	2.1	1	2.1													4	8.3		
	Rs 7,500 - <10,000	7	14.6	1	2.1	2	4.2	2	4.2	1	2.1	1	2.1	2	4.2	1	2.1	1	2.1											18	37.5
	Rs 10,000 - <15,000	2	4.2							1	2.1					3	6.3											6	12.5		
	Rs 20,000																											1	2.1		
	Total	18	37.5	1	2.1	5	10.4	4	8.3	7	14.6	5	10.4	2	4.2	4	8.3	1	2.1			1	2.1					48	100.0		
Men	Rs 1,000 - < 2,000							3	6.5																			3	6.5		
	Rs 2,000 - < 3,000							1	2.2	2	4.3	3	6.5															6	13.0		
	Rs 3,000 - < 5,000							2	4.3	2	4.3	6	13.0	1	2.2													11	23.9		
	Rs 5,000 - < 7,500	1	2.2			1	2.2	1	2.2	8	17.4	3	6.5	1	2.2	2	4.3											17	37.0		
	Rs 7,500 - <10,000									1	2.2	2	4.3			2	4.3	1	2.2									6	13.0		
	Rs 10,000 - <15,000											1	2.2							1	2.2							2	4.3		
	Did not like to disclose																									1	2.2	1	2.2		
	Total	1	2.2			1	2.2	7	15.2	13	28.3	15	32.6	2	4.3	4	8.7	1	2.2	1	2.2					1	2.2	46	100.0		

Table 4.13
Perceptions of Retired Employees

		Professionals				Senior managers				Junior managers				Para professionals and technical related workers				Clerical and related workers				Service workers				Workers of all Categories			
		W		M		W		M		W		M		W		M		W		M		W		M					
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%				
Income	Better off	1	33.3	2	66.7	2	100.0			1	20.0	2	66.7	2	25.0	1	25.0	8	28.6	3	75.0			10	34.5	14	29.2	18	39.1
	Worse	1	33.3					3	100.0	4	80.0	1	33.3	3	37.5	3	75.0	17	60.7	1	25.0	2	100.0	18	62.1	27	56.3	26	56.5
	Same	1	33.3	1	33.3									2	25.0			3	10.7					1	3.4	6	12.5	2	4.3
	Not reported													1	12.5											1	2.1		
Quality of life	Improved			2	66.7	1	50.0	1	33.3	1	20.0	3	100.0	6	75.0	1	25.0	14	50.0	3	75.0	1	50.0	11	37.9	23	47.9	21	45.7
	Deteriorated							2	66.7	3	60.0					2	50.0	10	35.7			1	50.0	11	37.9	14	29.2	15	32.6
	Not changed	3	100.0	1	33.3	1	50.0			1	20.0			2	25.0	1	25.0	4	14.3	1	25.0			6	20.7	11	22.9	9	19.6
	Not reported																							1	3.4			1	2.2
Happiness	Happy			2	66.7			1	33.3	2	40.0	3	100.0	6	75.0	2	50.0	15	53.6	3	75.0	2	100.0	15	51.7	25	52.1	26	56.5
	Not happy	2	66.7	1	33.3	1	50.0	2	66.7	3	60.0			1	12.5	2	50.0	12	42.9	1	25.0			13	44.8	19	39.6	19	41.3
	No change	1	33.3			1	50.0							1	12.5			1	3.6					1	3.4	4	8.3	1	2.2
Total	3	100.0	3	100.0	2	100.0	3	100.0	5	100.0	3	100.0	8	100.0	4	100.0	28	100.0	4	100.0	2	100.0	29	100.0	48	100.0	46	100.0	

Table 4.14
Effect of Loss of Job on Personality and Status

		Professionals				Senior managers				Junior managers				Para professionals and technical related workers				Clerical and related workers				Service workers				Workers of all Categories					
		W		M		W		M		W		M		W		M		W		M		W		M							
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%						
Self confidence	Increased			1	33.3							2	66.7	1	12.5			4	14.3			3	10.3	5	10.4	6	13.0				
	Remained the same	3	100			1	50.0			1	20.0			3	37.5	3	75.0	11	39.3	3	75.0			13	44.8	19	39.6	19	41.3		
	Decreased			2	66.7	1	50.0	3	100	4	80.0	1	33.3	4	50.0	1	25.0	13	46.4	1	25.0	2	100	13	44.8	24	50.0	21	45.7		
Self esteem	Increased			1	33.3							2	66.7	2	25.0	1	25.0	2	7.1			2	6.9	4	8.3	6	13.0				
	Remained the same	3	100			1	50.0	1	33.3	1	20.0			3	37.5	1	25.0	16	57.1	3	75.0	1	50.0	18	62.1	25	52.1	23	50.0		
	Decreased			2	66.7	1	50.0	2	66.7	4	80.0	1	33.3	3	37.5	2	50.0	10	35.7	1	25.0	1	50.0	9	31.0	19	39.6	17	37.0		
Status in the family	Increased													2	25.0			2	7.1					2	6.9	4	8.3	2	4.3		
	Remained the same	3	100	3	100	2	100	2	66.7	4	80.0	3	100	5	62.5	4	100	25	89.3	4	100	2	100	25	86.2	41	85.4	41	89.1		
	Decreased							1	33.3	1	20.0			1	12.5			1	3.6					2	6.9	3	6.3	3	6.5		
Status in the community	Increased									1	20.0													4	13.8	1	2.1	4	8.7		
	Remained the same	3	100	3	100	2	100					3	100	7	87.5	2	50.0	22	78.6	2	50.0			17	58.6	34	70.8	27	58.7		
	Decreased							3	100	4	80.0			1	12.5	2	50.0	6	21.4	2	50.0	2	100	8	27.6	13	27.1	15	32.6		
Decision making in the family	Increased			1	33.3			1	33.3								6	21.4	1	25.0			2	6.9	6	12.5	5	10.9			
	Remained the same	3	100	2	66.7	2	100	2	66.7	5	100	3	100	8	100	4	100	22	78.6	3	75.0	2	100	26	89.7	42	87.5	40	87.0		
	Decreased																							1	3.4			1	2.2		
Decision to retire	Did not regret	1	33.3	1	33.3	1	50.0	1	33.3			2	66.7	5	62.5	2	50.0	12	42.9	1	25.0			14	48.3	19	39.6	21	45.7		
	From the time of retirement/retranchment									4	80.0	1	33.3	1	12.5	1	25.0	8	28.6	1	25.0			5	17.2	13	27.1	8	17.4		
	After 2 - 3 years			1	33.3			1	33.3									3	10.7	1	25.0	2	100	4	13.8	5	10.4	7	15.2		
	Recently					1	50.0											1	3.6					1	3.4	2	4.2	1	2.2		
	After loss in business							1	33.3															1	3.4			2	4.3		
	After several months			1	33.3					1	20.0					1	25.0	2	7.1					1	3.4	3	6.3	3	6.5		
	From the time of joining the new job													1	12.5												1	2.1			
	At the time of retirement /retranchment																	1	3.6								1	2.1			
	After 2 - 3 years	1	33.3																	1	25.0						1	2.1	1	2.2	
	After coming to Sri Lanka																							1	3.4			1	2.2		
	When unable to spend for brother's funeral													1	12.5													1	2.1		
	Answer not relevant	1	33.3																									1	2.1		
Not reported																	1	3.6						2	6.9	1	2.1	2	4.3		
Total		3	100	3	100	2	100	3	100	5	100	3	100	8	100	4	100	28	100	4	100	2	100	29	100	48	100	46	100		

Table 4.15a
Perceptions of Retirement Policy Package - Positive

	Women (48)			Men (46)		
	No.	%	Rank	No.	%	Rank
Those with personal/service problems were able to retire	8	16.7	1	5	10.9	2
Should activate this kind of policy again and again	2	4.2	3	5	10.9	2
A big relief to retire with compensation	3	6.3	2	8	17.4	1
Qualified and young persons have opportunity to do a job again	3	6.3	2	1	2.2	3

Table 4.15b
Perceptions of Retirement Policy Package - Negative

	Women (48)			Men (46)		
	No.	%	Rank	No	%	Rank
Major weakness in this policy is not giving the promised amount	3	6.3	4	7	15.2	2
Should give a fair compensation to those who retire early	4	8.3	3	4	8.7	4
This policy can be identified as “termination by force”	5	10.4	2	3	6.5	5
Many workers are facing economic problems	8	16.7	1	6	13.0	3
It is unfair to retire employees by force due to political decisions	2	4.2	5	4	8.7	4
Not good to retire without any plan	1	2.1	6	9	19.6	1
Not good to terminate services of young officers	5	10.4	2	1	2.2	6
Should not retrench by force; must give the option to employees to decide	4	8.3	3	-	-	
Causes mental depression among employee and family	4	8.3	3	1	2.2	6
More profitable to continue the job because one can get benefits	2	4.2	5	6	13.0	3

5. Conclusions and Issues

The economic reforms and concomitant stabilisation and structural adjustment programmes introduced in 1977/78 and implemented over a quarter of a century marked a steep shift in the direction of national policies and had a far reaching impact on the lives of women and men. The earlier phase of the study examined the impact of the export orientation of the economy, the marginalisation of small local industries and the withdrawal of the state from direct involvement in economically productive activities, on the government and textile industries (Jayaweera and Sanmugam, 2001).

This study revisits the privatisation and ‘downsizing’ of the public sector effected largely through the offer of what are euphemistically described as ‘voluntary retirement’ packages. It used the data base prepared by the Department of Census and Statistics and the information available in the Mahaweli Authority to locate 720 women and men – 450 from the public service, 176 from privatized public enterprises and 94 from the Mahaweli Development and settlement programme – who have been affected by this process of labour shedding in the public sector from the late 1980s through the 1990s, in consonance with the objectives of the structural adjustment programme.

There were strong compulsory overtones and undertones in this exercise, palpably evident in the closure and privatization of public enterprises but also reflected in the broadly similar incentives offered to expedite exit in the form of ‘golden handshakes’ of enhanced pensions for those who retired prematurely from the public service and compensation packages for loss of service in all three schemes. It was spiced in the case of those who lost their jobs in former state industrial establishments with a small quota of shares in the enterprises (claimed by many recipients to be non-productive) as well as incentives for investment in private business for those who were able to respond to market needs.

The objective data and subjective perceptions of those affected by these changes presented in this study are not representative of this large, expanding and relatively

unexplored scenario but they present a gamut of experiences that are indicative of the consequences of these policies.

Pre-retirement scene

There was a preponderance of clerical and service workers among these ex-employees of the public service, public corporations/enterprises and the Mahaweli Authority and a substantial representation of teachers in the public service and skilled workers in public enterprises. As in the country's labour force, high and mid level professionals and managers were relatively limited in number. Educational levels varied commensurately with level of employment. A common feature was that a substantial proportion of women and men, 55% to 65% in the public service, 65% to 70% in the public enterprises and 80% to 85% in the Mahaweli Authority had 'retired' prematurely in the early stages of their careers or at mid level in their forties. They had many years of productive employment ahead when they lost their jobs abruptly, and some of them are still employable agewise. The large majority were married and at the time of 'retirement' some at least had young families. They had no choice but to retire and even those who said they had opted to retire were compelled by the impending threat of termination of services without the financial benefits offered by the schemes.

Post Retirement Experiences

The experiences of these women and men, affected ostensibly by 'retirement' but clearly by labour shedding have been examined with respect to their plans after retirement, adequacy and utilisation of compensation, access to alternative avenues of employment and current income and indebtedness. The study also explored the many dimensions of their perceptions with regard to changes in their economic situation, quality of life, self confidence and self esteem and status in the family and community.

Two crucial aspects surfaced from the exploration of these experiences – gender differences and socio-economic differentiation in the multifaceted processes and consequences of retrenchment or premature retirement.

Gender Differences

Women's productive and reproductive role and role conflicts resulting from gendered norms that ascribed child care and domestic tasks to women, accounted largely for gender differences in reaction and impact. Women gave priority to child care and to other family needs, and men to engaging in self employment or searching for new jobs, in opting to retire where such an option was available and in planning for the future and in using their compensation. However, improved housing and savings was a common concern of most women and men. Some women saw the positive aspects of the policy from a gendered perspective. It was also the absence of support for the care of young children that compelled many women to withdraw, what they hoped was temporarily, from the labour market.

Besides these constraints, gender inequality in access to employment in a relatively stagnant labour market is mirrored in the disparity in the post retirement unemployment rates of women and men – 73.% women and 34.5% men in the public service, 68.6% women and 30.0% men in the public enterprises, and 60.5% women and 10.9% men in the Mahaweli Development Programme. Those women who had voluntarily withdrawn for child care experienced difficulty in returning to employment when their children were older and school going. As in the case of the men, the most vulnerable had been the low level workers, whose quality of employment had deteriorated substantially, pushing women even more than men into unstable informal sector economic activities. However, women and men appear to have had equal access to professional and mid level service sector jobs in new avenues of employment in education and health services in the private sector, and in some instances in the emerging area of entrepreneurship.

The outcome of unequal opportunities and barriers has been gender disparity in incomes. Women are the majority of those in poverty, earning less than Rs 3000 or no incomes or the public service (65.2%) in privatized enterprises (77.9%) and the Mahaweli Authority (76.5%). Among the high income workers (Rs 20,000 or more) in the public service who

were able to reach affluence through their own private enterprises only 22.2% were women. Among the smaller samples of public enterprise and Mahaweli workers, however, a few women have been more successful or as successful as the few men who have 'made it' through their lucrative business activities.

The impact of their post-retirement situation on the personalities and status of both women and men has been negative, with few improving in self confidence or self esteem or in the recognition and status they enjoy in the family or community. There is, however, some difference in the way women and men perceived how their increased or decreased self confidence, self esteem or status in the family affects their lives. Women saw changes also in terms of gender relations such as autonomy or conversely dependence on spouses, sharing in decision making, and increased recognition or vulnerability to marginalisation and even to domestic violence, as consequences of the quantum of their economic contribution and access to income and resources. They are even more affected than men by confinement to the house and loneliness through lack of the opportunities they had had for social interaction as workers outside the domestic environment. These negative perceptions were articulated despite the satisfaction and happiness felt by women in their ability to devote more time to children and the family. The ambiguity of the responses of some women reflect clearly contending needs.

Socio-economic Differentiation

Blatant socio economic differences were seen in the consequences of involuntary or voluntary retirement for both women and men. Workers who had been in low level occupations such as service workers were the most vocal regarding the inadequacy of the compensation they had received to meet even basic family needs. It was these non-affluent workers who had minimal or no savings and who continued to be in debt after they had used their compensation for immediate family needs such as improved housing. On the other hand, those with other resources and bigger compensation payments were able to invest these funds in economic activities and in the education of their children to ensure the upward mobility of their families.

The highest rate of voluntary or involuntary unemployment, or access to unrewarding employment, was among workers in labour income occupational categories. Some workers with specific vocational skills had been reduced to casual labour in the informal sector and service workers who had stable jobs were now unemployed or were in casual jobs in the informal sector. Many had moved from stable jobs to competing in production for the 'poverty market'. Some others have had to fall back on unremunerative cultivation of their lands. Even employment overseas has benefited chiefly high level professionals. The 'success stories' are those of qualified professionals and para professionals who have found jobs in ever increasing private enterprises or overseas and those who have used their compensation, family resources and initiative to invest in their own business or land, and who are now earning incomes that far exceeded their previous salaries. Incomes wise, a minority enjoyed affluence while the vulnerability of those in low-occupational categories in a competitive market economy and a relatively stagnant labour market reinforced or exacerbated their poverty status.

The self perceptions of these workers underscore the multi dimensional impact of retrenchment or retirement. The minority who had prospered from their new economic activities were confident and proud of their achievements and these self perceptions were buttressed by the recognition they received in the family and community and their enhanced power in the domestic and social environment. Those who lost their jobs or who had lower status jobs than before tended to feel that they were marginalized in decision making in the family and 'forgotten' in community activities. The trauma of the sudden loss of jobs has been followed by frustration created by inability to earn an acceptable income and depression caused by their loss of economic resources, power particularly in family relations and social recognition, uncertainty regarding the future and the undermining of their personhood as 'useless persons'.

The interface of gender and social class in their new circumstances has reduced/compounded the constraints of women, at the two ends of the spectrum,

increased/reduced the economic independence and increase/decreased inequality in gender relations and the syndrome of domesticity. Interestingly the decline in the status in the community of those who had been displaced from 'government jobs' has been experienced even by those who have been successful in business enterprises – a commentary on the formal and informal power of state officials in local communities. The professional who was employed abroad was irritated and perhaps nostalgic regarding loss of 'status' as a member of an ethnic minority in an overseas community.

These positive or negative consequences stem from structural characteristics in the labour market, in the family, and in society. They tend, therefore to reinforce socio-economic disparities in a country that has a substantial poverty group, a high incidence of unemployment, and macro economic policies that generally lack a strong pro-poor focus and gender sensitivity.

Some Issues of Concern

The rationale for introducing retrenchment or retirement policies stemmed from macro-policies cum - a structural adjustment programme that saw the need to reduce public expenditure and the public sector and to give priority to the private sector as an 'engine of growth' in order to balance budgets and promote economic growth. In pursuance of this policy, public enterprise were closed or privatised and incentives were offered to facilitate the reduction of the public service and the personnel implementing the largest state development scheme – the Mahaweli Programme.

There is evidence to support the claim that the public service and the Mahaweli Authority were 'bloated' with surplus personnel and that public enterprises/corporations were inefficient, resulting in low productivity. It is pertinent, however, to inquire why the expansion in size of the public service and the Mahaweli Authority employees could not have been checked by effective recruitment policies implemented by independent bodies and isolated from political interference in appointments. It is also necessary to ask why public enterprises that were inefficient could not have been restructured gradually with

increasing infusion from the private sector, according to a time bound plan that could effect a smooth transition of control and reorganisation. It appears from the study that workers in these institutions have been the victims of the inefficiency and lack of foresight of policy makers, planners and the implementing bureaucracy.

There is clearly much reliance on the private sector to provide increasing employment opportunities. The study showed how the macro economic environment created by market liberalisation, did provide some opportunities for professionals and para professionals, and even other labour grades in private institutions that flourished in the liberalised economy. It also offered incentives to those who had the capacity to operate as private entrepreneurs. It is a moot point however, whether the private sector has expanded adequately over two decades to provide employment opportunities for even a fraction of those displaced by retrenchment and retirement. The 1990s have been described as a decade of 'jobless economic growth'. The incentives offered by macro policies to stimulate foreign and local investment in private ventures were limited to large investors including potential local entrepreneurs with economic resources.

Economic theories and plans cannot be implemented in isolation from the context in which they are applied. In Sri Lanka, as in other low income countries, studies have noted that the poor and specially poor women have suffered disproportionately from the impact of structural adjustment programmes. (Lakshman, 1997, Tilakaratne, 1988, Jayaweera, Alailima and Rodrigo 1995, Jayweera, 1998). This study has confirmed the findings of CENWOR's earlier small study of retrenched textile workers, that low income workers in particular, who are left to the mercies of the market have plunged further into poverty without any visible support policies or programmes other than the compensation offered to expedite their exit from the labour force, The absence of a 'level playing field' has increased the vulnerability of low income workers. In this context an issue that surface's is whether a once-and-for-all compensation is an adequate form of 'social protection' for sudden loss of livelihood in households with low incomes. Clearly there is need to

integrate social protection measures in macro policies to strengthen the capacity of poor households to withstand 'income shocks'.

For instance, in Sri Lanka access to education has been a major strategy in enabling poverty groups to escape from immiserisation. Nevertheless, as the study indicated, 'drop outs' from secondary education have been concentrated in low level occupations and have been the most vulnerable to increase in poverty. The implications are that macro economic policies should not reduce social sector expenditure that is necessary to increase the access of the poor to a complete secondary education and to skill development. Similarly, relegating those displaced from the formal sector to the perceived panacea of self employment in an amorphous informal sector has to be preceded by macro policies that provide adequate incentives for viable self employment. Preventive measures and not merely 'post loss' compensation are required to cope with the consequences of what are interrelated macro policies.

The social construction of gender that underpins public perceptions of the roles of women and gender relations has multiplied the constraints faced by women who are affected by public policies and programmes that are often gender insensitive. The study indicates also that gender roles have changed very little over the years and that some women at least, have internalised gendered norms that ascribe child care and household work exclusively to women. There appears to be, therefore, a long road ahead in the gender sensitisation of women and men at all levels in the socio-economic structure.

Retired/retrenched workers have claimed that the limited time given to respond to circulars informing labour shedding policies had precipitated hasty action due to pressure to make quick decisions. It is desirable that future programmes of this nature should ensure transparency and consultation or discussions with employees regarding the terms of the 'retirement' policy and its implications. In this way the sudden loss of livelihood could be reduced and more time would be available to workers to plan for retirement.

Support programmes including skills training could help to mitigate the ‘shock’ of retirement and offer options for a sustainable livelihood.

The experiences presented in this study are those of workers who have been even minimally cushioned by retrenchment or retirement compensation packages. It is salutary to note that a large number of other workers in private sector industries have been and are being dismissed without notice by ‘footloose industrialists’ or unsuccessful entrepreneurs overwhelmed by global forces who are violating labour regulations with impunity. State interventions to protect these workers or to mitigate adverse consequences are being assailed by entrepreneurs preoccupied with their own concern for profit. The state’s stance is unclear in a macro policy environment that is often biased against those with less resources.

This study therefore raises the issues of human development, social justice, gender equality and equitable international economic relations as a framework for the formulation, implementation and evaluation of macro policies that have an intensive but often ignored impact on the working lives and future prospects of women and men in the public, private and informal sectors in employment.

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