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S.1. Social Security Schemes in the Government Sector

The Department of Pensions manages one of the largest social security schemes in Sri Lanka. The different social security schemes handled by the department are:

- Public Servants' Pension Scheme (PSPS) {no longer renewed}
- Public Servants' Provident Fund (PSPF)
- Contributory Pension Fund (CPF)
- Widows & Orphans Pension (W&OP)
 - Widows & Orphans
 - Widowers & Orphans
 - Teachers & Widows & Orphans
- Armed Forces
- Local Government

Benefits offered under PSPS, CPF, PSPF and W&OP

Public Services Pensions Scheme (Not in Operation)

This was a mandatory pension scheme covering permanent public sector employees. It was closed to new entrants in 2002. Coverage consists of an estimated 800,000 currently serving civil servants, and 120,000 retired pensioners. Coverage of those eligible is 100 percent as it is a condition of service.

This is a general pension paid at age 60 years,(with the option of retiring at 55) of service to all public servants except for the armed forces. Officers are entitled to retire any time after 55 years of age. Any public servant who has worked for more than 10 years is eligible to receive a pension. The number of years worked would be the deciding factor as to what percentage of the salary would be paid as a pension.

At the death of a public servant, his/her dependants (Husband/Wife and unmarried children) will be considered as legal beneficiaries. Also, if there are unmarried children below 22 years (female) and male below 26 years they will be entitled to 50% of the deceased parent's pension while the spouse of the deceased is entitled to receive the balance. There is provision for a disabled child to draw the pension after the death of the spouse. (Pension minute of the Public Administration Department).

Contributory Pension Fund (CPF)

Set up under the management service circular No. 18 of 2003, all permanent employees in the public sector and provincial services are contributory members of this fund. Employees' contribution is 8% while the employers' contribution is 12%.

Public Servants' Provident Fund

Operated by the state, is for the benefit of certain non-pensionable employees of the government. At end 2002, there were approximately 165,000 members registered but the active membership base was around 50,000.

Benefits offered for the Armed Forces

Service Pension – If an Officer had served in the Forces for 22 years or more.

Gratuity – If an Officer had served in the Forces for 10 years.

Death Gratuity – If an Officer had served for 5 years or more and should die while serving the country.

Widows & Orphans Pension– If an officer is a part of the regular force and should die while serving, the dependents would receive this pension.
(If the officer deceased (at war) was in the voluntary force then his dependents would not receive this benefit).

Dependence Allowance – Death of an Officer at war (irrespective of whether or not they are in regular force or voluntary force) the family will be provided with this allowance.

Disabled Pension – Injury while at war is compensated with a 5 year salary Payment.

Other schemes that are not included in the main pensions scheme

Special Compensation for Armed Forces

This is not included in the armed forces pension scheme. Death or complete disablement of an officer while serving is paid directly by the Armed Forces to the officer or his dependents. In the case of disablement the salary is paid till he/she reaches the retirement age of 57years.

Work injury compensation for public servants

Any permanent public employee or judicial service officer, who is/is not eligible for receiving a pension (excluding army personnel), is eligible to receive this benefit when injured. This compensation is not a contributory scheme.

Any injury/injuries caused, while at work or while being occupied with a work related matter, while travelling to work from home/from work to home or while travelling to work related places, is covered by this particular scheme.

Government Officers Benefit Association (G O B A)

G O B A, is an association established by the public sector employees for their welfare. Basic requirements to enroll as members of this organization are:

- To be a government employee or to be in employment as a Provincial Council officer or at the level of local government as a permanent employee eligible for a pension.
- Should be less than 40 years of age.

Benefits Provided

➤ *Facilitation of Loans*

- Loans on mortgages and housing
- Loans for higher education
- Distress Loans
- Loans for special functions
- Loans for the purchase of household items

➤ *Medical assistance*

➤ *Death Gratuity*

Summary tables of available data

Table 1.1: Total Number of Pensioners 2002 & 2003

	Year 2002	Year 2003
Total Number of Pensioners in Districts	377,534	383,439
Total Number of Foreign Pensioners	1,797	1,888
Total Number of Displaced Pensioners	13	99
Local Government Pensioners	15,281	15,157
Total	394,625	400,583

Table 1:2: Expenditure under the Pension Payments, 2002 & 2003

Item	2002	2003
Compensatory Pension Gratuities	25,728,459	26,673,852
Widows & Orphans, Widowers & Orphans, Teachers & W & OP & PSPF	5,094,259	4,415,650
Total	30,822,718	31,089,502

Table 1.3: Total Number of Pensioners (2003)

	Civil Servants	Widows & Orphans	Armed Force	Others	Total
Total Number of Pensioners in Districts	245,182	102,122	29,343	6,792	383,439
Total Number of Foreign Pensioners	-	-	-	-	1,888
Total Number of Displaced Pensioners	-	-	-	-	99
Local Government Pensioners	-	-	-	-	15,157
Total	245,182	102,122	29,343	6,792	400,583

Table 1.4: Number of Contributors under the Widows and Orphans & Widowers and Orphans Pensions 2002 & 2003

Item	2002	2003
Widows & Orphans	619,704	634,310
Widowers & Orphans	141,390	157,617
Total Contributors	761,094	791,927

Table 1.5: Total Number of New Pensioners 2002 & 2003

	2002	2003
Total number of pensioners payable	394,625	400,583
Total number of new pensioners	24,084	26,302

Sources: The Department of Pensions – Statistics Division, Central Bank of Sri Lanka Annual Report 2002, Diagnostic Report on the Social Security Situation in Sri Lanka by Institute of Policy Studies & International Labour Organization, Public Administration Circular No. 22/93, Government Officers Benefit Association Brochure .

S.10 Approved Private Provident Funds

The APPF is administered by the Labour Secretariat at the Department of Labour and comprises of about 200 individual funds by private companies and benefits and all other decisions are made by those individual funds.

Basically, APPFs are given the authority to establish and maintain provident funds individually by the EPF Act itself. They are required to maintain the minimum requirements of the EPF (contribution rates, investments, benefits etc.), according to the EPF act. If any individual fund wants to change such requirements and have specific requirements, they can do so but, EPF requirements should be treated as the minimum level of such requirements. They can go beyond what the EPF has set, given that it will make members better off than before. E.g., Since EPF contribution rates are 8% and 12% respectively for employee and the employer, any APPF can keep higher rates (say 10% and 15% respectively) but not lower rates, which will make members worse off. Therefore, there are no unique criteria for the APPFs.

Though the individual APPFs are required to send their annual reports to the Department of Labour, they normally do not do so. Therefore the data available at the Department of Labour are not reliable and not comparable (as the reporting time frames are not the same). There is no annual report at the Department of Labour on APPFs either. Annual accounts of individual APPFs are a must to be recorded with the Department of Labour, but there are extensive delays in reporting and therefore comprehensive data is not available at hand at the moment.

S.11 Agrahara Medical Insurance Scheme

This scheme was set up under the Public Administration Circular 5/97 of 1997 and revised in 2005. It consists of the following three components: medical insurance, personal accident & death cover, and loan protection. Those eligible are all permanent and pensionable officers of the public sector and provincial governments. Originally this was not a contributory scheme. Contribution was required only if the person wished to obtain a loan insurance cover. But now it is contributory and the benefits have been enhanced. This is now a compulsory insurance scheme for the public sector employees, and they contribute a sum of Rs.75/- per month, while the Treasury contributes Rs.69/- per month per employee. The cover exists only as long as the employee is in service. On termination of employment, be it due to resignation, retirement, termination by employer etc., the employee is no longer eligible for benefits under this scheme. Under medical

cover, hospitalization (room charges up to RS. 1,500/-), surgeries etc. (up to RS. 50,000/-), doctor's fees etc. during hospitalisation (up to RS. 15,000/-), tests and special types of treatments (up to RS. 20,000/-), transport to hospitals etc, (up to RS. 1,500/-) with an upper ceiling for all of the above mentioned is provided. There is also member specific benefits on child birth, ayurvedic treatment, purchasing of spectacles etc. In addition, members are entitled to a maximum of RS. 350,000/- for treatment of heart attacks, by-pass surgery and strokes. Other surgeries on cancer, renal failure, major organ transplant, paralysis, multiple sclerosis etc. are given a maximum of RS. 100,000/-. Family members entitled to benefits are, for married persons, the spouse and unemployed children under 21 years of age. For unmarried persons, only parents that are below 70 years of age are entitled to the benefits. For personal accident and natural death, there is an upper limit of 60 years of age and the insured amount is RS. 600,000/-. On death or permanent disability the insured is entitled to the full benefit of RS. 600,000/-. For permanent partial disability it is 50% of the insured amount. For temporary complete disability, for 52 weeks one is entitled to RS. 300/- per week, for temporary semi-disability it is RS. 200/- and natural death it is RS. 50,000/-. Under the loan protection cover, all public employees who take loans with guarantors, except those who have taken loans on property, are covered. The maximum on this benefit is RS. 600,000/-. In the event the insured is completely or partially disabled or on death, the Sri Lanka Insurance Corporation is liable to pay the government of Sri Lanka the outstanding amount due to the government. All of the above information was extracted from the Public Administration Circular No. 12/2005. Numbers on beneficiaries and breakdowns of amounts paid out was not available, but some basic numbers were made available by the Ministry of Public Administration and is included in the scheme questionnaire in Annex 1.

S. 12 Social Protection for the Elderly

National Committee on Ageing (NCA)

NCA which functions under the Ministry of Social Welfare is the apex body established to assist the Ministry of Social Welfare in policy making and the formulation of national plans and programmes for the welfare of elderly people. It consists of officials of the Ministry of Social Welfare and the Department of Social Services, experts in the field of ageing and representatives of relevant government organizations and, NGOs. The NCA is responsible for coordinating the public and non-government sector activities for the elders.

Legislation for the elderly – Enactment of Act No. 9 of 2000 for the Protection of Rights of the Elders.

Some of the Salient features of the Act are as follows:

- Establishment of the National Council for Elders
- Protection of the rights of elders
- Registration of persons and organizations providing services to elders
- Establishment of a National Fund for the Welfare of Elders
- Appointment of Boards to inquire into complaints of elders and determine claims for their maintenance and other miscellaneous matters relating to their problems.

National Council for Elders (established under the Protection of Rights of Elders Act No. 09 of 2000) and the **National Secretariat for Elders** (established to assist the Council in the discharge of its functions) are two establishments working to promote and protect the welfare and the rights of elders in Sri Lanka and to assist elders to live with self respect, independence and dignity.

Some of their functions are:

1. Establishment of a Board for the determination of the claims for maintenance by elders

A Board has been appointed under the Act for the determination of the claims for maintenance by elders. Application forms for maintenance could be obtained from Divisional Secretariats and the National Secretariat for Elders.

2. Issue of Special Identity Card for those over 60 years of age
 - 5% discount from "Osusala" (Government pharmacy) when purchasing medicine.
 - 1% additional interest for fixed deposits from National Savings Bank.
 - Priorities when obtaining service from health sector, Post Office, Banks and other Public Services.

3. Issue of Eye Lenses

Eye lenses are issued for needy persons whose monthly income level is below Rs. 1,500/-

4. Establishment of Day Centres

A Day Centre is a place where the elders can meet together and engage in fruitful activities such as, religious programmes, exercise programmes, discussions, income generating programmes, health programmes etc.

The National Secretariat for Elders provides Rs. 25, 000/- to purchase furniture and equipment needed for the Day Centre as well as Rs 10,000/- for the purchase of raw materials and equipment through Divisional Secretaries.

5. Establishment of village level committees

The objective of setting up these committees is to organize elders for achieving social, economic, spiritual and cultural development through their participatory involvement. For this purpose, a sum of Rs. 5,000/- can be obtained by the committee on the recommendation of the Divisional Secretary. While Rs. 3,500/- of this amount should be deposited in a fixed account, Rs. 1,500/- can be used for day to day expenses.

6. Pre-retirement Seminars

7. Registration of societies and persons providing services for the elders

8. Distribution of publications related to Elders.

Vedihiti Awarana

This is a sponsorship scheme introduced by the National Council for Elders. The Objectives of Vedihiti Awarana Sponsorship Scheme can be listed as:

- Ensuring (as far as possible) that needy elders receive the basic necessities of life.
- To help needy elders receive appropriate mental and physical care.
- To encourage elders to live within their families and communities as long as possible and contribute creatively.
- To create opportunity for non governmental organizations, religious organizations, private sector establishments and individuals who wish to help the needy elders in the national ageing programme of Sri Lanka.
- To Support village level committees of elders to enable them to be organized to protect their rights.

Elders' Homes

Elders' Homes are yet another form of social protection for the elderly in Sri Lanka. There are 162 homes in the country housing 5,770 inmates, out of which only 2% of the homes are maintained by the government. 98% of the homes are private

homes where a registration fee and/or a monthly fee must be paid in order to make use of the facility.

Traditional Indigenous Family Systems

Sri Lanka has a well-established tradition of providing social protection to the elderly and the differently – abled people. The immediate family, the extended family and the community played a key role in providing for social protection needs. But the traditional indigenous nuclear family systems are now failing to take care of such needs with the economic and social changes resulting from the market oriented open economy reforms.

Sources: Published leaflets, brochures and handbooks and other data provided by the National Secretariat for Elders and the National Council for Elders.

S. 13 Social Protection Facilities Available for the Disabled

Disability Statistics

- Estimated at 900,000 to 1.4 million or 5% to 8% of the total population (Source: Sri Lanka Country Study prepared by the Foundation for International Training). The national census carried out by the Department of Census and Statistics in Sri Lanka in year 2001 counted persons with disability under a separate schedule and reported a total of 274,711 but excluded parts of the Northern and Eastern provinces.
- Data collected by the Ministry of Social Welfare in 25 districts identified 78,802 persons with disabilities.
- Sri Lanka Armed Forces official statistics indicate 4500 disabled soldiers, whereas unofficial data refer to more than 10,000 soldiers.

Information gathered by Dr. Padmani Mendis on the prevalence of the different types of disabilities among children (looking at 193 children) has come up with the figures shown below. As no official data is available for the prevalence among the whole population these results can be generalized to give an estimate.

Table 5.1: Disability Statistics Among Children

Type of Disability	No. of children	As % of group
Mobility	26	13.5
Hearing	26	13.5
Speech	15	7.8

Sight	9	4.7
Learning	13	6.7
Fits	9	4.7
Different Behaviour	14	7.2
Other Disabilities	24	12.4
2 disabilities	40	21.0
3 disabilities	9	4.7
More than 3 disabilities.	8	4.1
Total	193	100%

Studies have given the figures of disabilities between the genders, as 2.1% of the population as a whole to be females with disabilities while 2.9% to be males with disabilities.

The Ministry of Social Services conducted a study into the number of children with disabilities of school going age and found that out of 6,010 children in 76 Divisional Secretary Divisions, over half (3,015 children, 50.1% of the whole) do not go to school. The figures are even higher among pre-school children. Out of 1,425 children with disabilities of pre-school age, 909 (63.7%) do not attend a pre-school. This could be due to poor attitudes of teachers and other pupils, poor access to, and a lack of transport to and from schools. Most specially trained teachers do not go on to work in the special units of schools.

Causes of Disability in Sri Lanka

1. Malnutrition

According to UNICEF/Sri Lanka Government report, it is estimated that at least 4% of all children are persons with disabilities; 47% of these children are under 14 years of age, and their disabilities are related to prevailing conditions of poverty and malnutrition. This is related to low income, poor housing and sanitation. Iodine deficiency is a major health problem, which is one of the most important causative factors of physical and intellectual disabilities. Addiction (illicit alcohol and tobacco) is considered a major cause of poverty and malnutrition as well. Further, maternal under-nutrition is considered as a key cause for child malnutrition.

In Sri Lanka, deficiency of the 'A' Vitamin among children is 36%, which is a causative factor of visual impairment. A survey was conducted in 1995 on a sample of 13 children between 24 and 71 months and the following results were observed. A prevalence of 0.8% of night blindness slightly below the cutoff of 1% and 0.8% prevalence of Bitot's spots which is well above the cut off of 0.5% for public health significance. Considering that night blindness is very likely to be underestimated, the survey estimate serves more as a lower bound than a precise estimate of the population value. These observed levels of prevalence of Bitot's spots and night

blindness suggests that vitamin A deficiency could well be a public health problem in Sri Lanka.

The prevalence of malnutrition among infants and young children has been a persistent problem, which has its direct linkages to poverty and disability.

2. Accidents

The visible increase in the number of road accidents reported in Sri Lanka during year 2001-2002 has a major impact on the increase in the number of persons with disability. There had been nearly 1,000 deaths in a seven month period as a result of 30,000 road accidents. The cost of traffic accidents has been RS. 5 billion per year.

3. Conflict/Post Trauma

Physical disabilities caused by war are yet to be enumerated. It is estimated that more than 100,000 persons sustained physical disabilities as a result of the conflict due to land mine explosions, bomb explosions, air shelling, massacre of villagers etc. It is estimated that there are approximately 20 square kilometres of suspected minefield contaminated land in the north of the country. 30% to 40% of the level 1 survey of minefields completed in April 2000 identified 300 minefields covering 20,242,485 Sq. m.

Accurate details of civilian casualty figures are not available. The majority of the casualties are between the ages of 18 to 60 and are predominantly male. Most were heads of households, and injured while collecting firewood and coconuts. The second group included those who undertook household work, such as clearing compounds or repairing damaged buildings with the intention of returning to their property. Humanitarian workers have identified that over 1,500 landmine victims are awaiting prostheses in areas outside government control.

During the period 1997/98 the incidents of landmine injuries were 24 per 100,000 population and in 2001 it was 17 per population of 100,000, among them 85.7% were males.

Children account for nearly 30% of mine casualties. They suffer more than an adult in a mine blast. As s/he continues to grow, a child of 10 years may need 25 artificial limbs throughout his or her life. In addition to physical injuries children suffer severe psychological trauma and require special care for several years.

Psychological trauma has increased as a result of the conflict. The post-traumatic impact of the conflict is much higher than the physical disabilities. This includes persons with disabilities, war widows, children, the displaced, refugees, bomb blast victims, torture victims and other extended family members. According to the

Family Rehabilitation Centre, an NGO providing trauma counselling assistance, 170 war widows, 75 children, 161 displaced persons, 146 bomb blast victims, 718 torture victims and 367 extended family members were supported during the period between 1st January to 31st December 2001.

One study was conducted in the Valikamam area of Jaffna where there are an estimated 100,000 to 150,000 landmines. Of the sample of 67 landmine victims, it was found that there were three times as many males as females. 48% of these were in the productive age group of 20 to 39 years. One fifth of the victims were children. Among the females, 60% were unmarried and 33% were students. The majority of victims belong to low-income groups and more than 50% have lost their earning capacity after their injuries. The study revealed that 72% had post-traumatic disorders, 73% acute stress reaction, 80% anxiety disorders and 73% depression. The number of persons admitted to a psychiatric ward in Tellipillai between 1980 to 1993 (excluding 1990) was 7,427 males and 7,789 females.

An analysis of physical and psychological problems of 160 ex-detainees revealed that 56 of them suffered a hearing impairment, 89 suffered from visual impairment and another 39 suffered from fracture mal-union and bone infections. The psychological problems they had varied from mild depression to suicide attempts.

Impact of conflict as a cause of disabilities is visible among villagers who were victims of massacres and bomb blasts in the south, resulting in both physical and psychological disabilities among civilians. There had been more than 25 bomb blasts in non-conflict zones. The Central Bank bomb blast in Colombo reported the highest number of casualties at 1,338 persons. Some of them were visually impaired; others suffered from hearing impairment and other physical injuries. There are more than 5,000 persons injured as a result of bomb blasts and massacres.

More than 35 massacres were reported around conflict zones. Children who escaped these massacres and living in orphanages suffer psychological trauma. These bomb blasts and massacres not only resulted in physical injuries but severe psychological trauma.

The number of persons with physical disability among defence personnel is estimated as 20,000. But these are not confirmed numbers. There are thousands of soldiers who suffer from psychological disabilities as a result of direct involvement in war. The indirect psychological impact of war on immediate family members, especially children, had increased fear and rejection.

The above information indicates the impact of conflict as a causative factor increasing the number of disabilities in Sri Lanka. The inclusion, accessibility, and participation of this most economically productive group into mainstream activities need to be focused at all levels as a major priority to address poverty reduction.

4. Diseases

Excerpts from the Sri Lanka country study on identifying disability issues related to poverty reduction by the ADB revealed the following. Though Sri Lanka has been successful in delivering Polio vaccines to the majority of the population, the impact of disabilities related to STI/HIV/AIDS have yet to be analyzed. Non-infectious diseases such as diabetes, arthritis and strokes have had a significant impact creating disability among the Sri Lankan population. Disability related to congenital diseases is very visible in rural communities. It was revealed, during a discussion with Save the Children UK, that intellectual disabilities are more common among children in the Uva province. At another interview with Intermediate Technology Development Group, Sri Lanka (ITDG), it was revealed that the psychological trauma caused as a result of southern insurrection had an impact in increased number of birth of children with disabilities.

5. Ageing and Others

Fifty percent of the population in Sri Lanka is above 50 years of age and the optional age of retirement for government servants is 55 and the compulsory age is 60. With age comes many aspects of disability.

Disability Legislation

The Constitution of the Democratic Socialist Republic of Sri Lanka Chapter 3 on Fundamental Rights, Article 12 subsection 4 states, "Nothing in this article shall prevent special provisions being made by law, subordinate legislation or executive action for the advancement of women, children and/or persons with disability." Article 140 of the Constitution grants power to issue writs other than writ of habeas corpus. This facility was used by the Public Interest Law Foundation to institute action in the Court of Appeals on accessibility to external environment.

Parliamentary Act No. 28 of 1996 to Protect the Rights of Persons with Disabilities has been passed in accordance with Sections 108,109,110,111, of the World Program of Action to achieve equal opportunities for persons with disabilities. The definition of the term disability means any person who, as a result of any deficiency in his physical or mental capabilities, whether congenital or not, is unable by himself to ensure for himself, wholly or partly, the necessities of life. This Act provides a legal framework for the activities of the National Council for Persons with Disabilities for the promotion, advancement and protection of rights of persons with disabilities in Sri Lanka; and to provide for matters connected therewith or incidental thereto. The Preamble states as follows: Whereas it is necessary to make legal provisions to give effect to the national policy on the rehabilitation, welfare

and relief of persons with disabilities and in furtherance thereof to make provisions for establishment of a National Council for Persons with Disabilities. The Act includes special provisions enabling disabled people to file action directly in the High Courts in case of violation of their rights, right to education, accessibility and employment. There are very crucial priorities with regard to equal opportunity and equal participation. Act No.28 of 1996 provides guidelines for the registration of non- governmental organizations addressing issues of disability under Sections 20,21, and 22 for implementation of better services for persons with disabilities.

A legal advisory board of lawyers has been established to advise the council on legal issues and provides free legal assistance to people with disabilities. Regulations on registration of voluntary organizations, which are engaged in providing services for disabled people, have been passed by the Parliament with the intention of recognizing and encouraging their role in delivering services. Regulations on accessibility to the built environment are already prepared. Incorporating accessibility facilities in the built environment and communication services have commenced. Codes and guidelines on the production of wheel-chairs have been developed in line with international standards.

Under the Social Security Board (Amendment) Act No. 33 of 1999, Section 4 repealed Section 4 of the principal enactment and substituted the following section: subject to other provisions of this Act the functions of the Board shall be to establish pension and social security benefit schemes for self employed persons other than those in the fisheries and agriculture sectors, and to administer and manage such schemes with the following objectives in view: to provide social security to self employed persons during their old age and on disability. Section 7 of the amended Act refers to Section 9 of the principal enactment amended by the insertion of sub section (1a) immediately after subsection (1) and states, "A contributor who is certified by a Medical practitioner registered under the Medical Ordinance to be mentally retarded and who commences to contribute to the Fund before reaching the age of thirty five years shall be entitled to a pension on reaching the age of forty years."

The Widows and Orphans Pension Scheme under Ordinance No. 13 of 1906 grants financial assistance to persons with disability irrespective of age.

In addition to the above, the Rana Viru Seva Authority (RSVA) was established through an Act of Parliament on 5th June 2000 (Ranaviru Seva Act No. 54 of 1999). RSVA is a semi government organization working under the Presidential Secretariat in close collaboration with the private sector. RVSA has a broad mandate, which includes the promotion, welfare and socio-economic integration of disabled ex-service combatants as well as their families.

The rehabilitation hospital at Ragama caters to persons with disabilities in terms of hospital services and rehabilitation. In terms of rehabilitation, they conduct a Patient's education programme and an orthopedic education programme once a month. Patient's awareness programmes, a wheel-chair project and a vocational training programme conducted by the Social Services Department are also among some of the programmes conducted at the hospital. It supports a bed strength of 250 with around 150 patients at the moment.

Other relevant legislation are: the Mental Disease Ordinance of 1873 which is in the process of amending as a Mental Health Act to protect the rights of persons with mental illness; Parliamentary Act on Trust Fund for Visually Handicapped Persons of 1992; an Act for the establishment of a Fund for the National Council; and the Poor Relief Act which repealed the Poor Persons Ordinance. The objective of the Trust Fund for the Visually Handicapped is to promote education and vocational training facilities for visually disabled children. The purpose of the fund includes creating employment opportunities and provision of financial assistance and guidance where necessary to persons with visual disability for self-employment. The Trust also assists in securing housing and implements activities for the welfare of visually handicapped persons, including sports. The Trust provides facilities for the marketing of products manufactured by the visually disabled, and takes action to eliminate situations, which prevents persons with visual disability gaining equal rights and equal opportunities. Under the General Circular No. 1221 of Sri Lanka, any patient whose income is less than Rs.123,480 per annum is eligible to receive standard spectacles free of charge.

In addition, Public Administration Circular No. 27/88 of August 18th 1988, instructs all ministries, departments and corporations to allocate 3 percent of the job opportunities to persons with disabilities.

The Employees' Trust Fund (ETF) is also set up to assist in times of disability, but is discussed in detail under S.3. The Workmen's Compensation Act Chapter 139 of 1934 provides compensation to workers who become disabled on the job.

The Wages Board Ordinance No.27 of 1941 is set up to assist disabled people defined as 'non able bodied', who are given easy work and are paid less than non-disabled people.

Ranaviru Sevana

The Ranaviru Sevana, the first of its kind in Sri Lanka was inaugurated on October 10, 1990. The Ranaviru Sevana, the rehabilitation centre, managed by the Army for soldiers who were disabled in Sri Lanka's war in the northeast of Sri Lanka, conducts a variety of rehabilitation programmes at both physical and psychological

levels on the directions of a panel of experts. Below is a description of programmes carried out at this rehabilitation centre in Ragama.

The Directorate of Rehabilitation facilitated the U/ M training courses for officers and ORs in liason with civil organizations/institutions. The courses completed are as follows:

Table 5.2: U/M Training Courses for Officers and ORs

Course name	2002		2003	
	Officers	ORs	Officers	ORs
Draftman	2			
Speech and language therapy	1			
Computer	20	18	14	11
Air conditioning and refrigerators		4		4
Aluminium fabricator		4		7
Barbering		19		15
Botanical gardener		6		
Carpentry work		18		17
Cookery		7		6
Electrician		6		2
Fitting		3		
Leather work		26		18
Motor mechanic		10		1
Tailoring		19		14
Tinkering and painting		4		2
Welding		8		10
Plumber		12		10
Radio and TV repair		5		1
Three wheel and motor repair		11		3
Certificate in civil engineering			1	
Total	23	180	15	121

The disabled soldiers have followed U/M courses organised by the Army. The courses completed are as follows

Table 5.3: Table 5.3: U/M Courses Organised by the Army

Course name	2002		2003	
	Officers	ORs	Officers	ORs
Intelligent course	2		1	
MTO course	1		6	
MGT Sgt course				2
Signal course	1		1	
Unit account officer course	9		9	
Unit admin course	5		1	
Unit security course	1			
Pay clerk		3		
Armoury NCOs		2		4
Clerk		53		33
Cookery		20		1
Driving		15		6
Electrical		4		
Leather work		15		9
Ledger clerk		18		
Office equipment maintenance		2		
PRI accounts course		3		
Radio repair and battery charging		5		8
Tailoring		20		
Target and repair		8		3
Unit PRI course		3		
Video cameraman		1		
Account and pay clerk				12
Production of coir items				11
Equipment repair				4
Total	19	172	31	105

The following were supported by the Ranaviru Sevana in 2002.

7 disabled soldiers were trained in computer repairs, while 29 took the Leather work course and 16 the course in sign language, 13 the orientation and mobility course and 1 took the course in music. In addition, a one day workshop was conducted in psychology for personality development, a computer repairs workshop, a three day counselling workshop and a one day workshop on motivation.

On the side of welfare and rehabilitation, the Directorate of Rehabilitation has provided houses for a few of the disabled soldiers in need of housing. Soldiers disabled due to war are provided with the necessary medical care, specialized therapy, required artificial limbs and vocational training. In terms of supplying prosthesis for amputees, the Colombo Friend in Need Society has provided 11 artificial above the knee limbs, 210 below the knee limbs and 12 elbow limbs. Through the Ranaviru Sevana, 2 more soldiers have been given houses, while battle casualties are also given medical and nursing care, with special education and counseling, 13 disabled soldiers received scholarships for their children and the following artificial limbs etc. were also provided. Artificial limbs (below knee) (564), artificial limbs(above knee)(35), artificial hands(below elbow)(3), artificial hands(above elbow)(3), surgical shoes(222), surgical instruments(18), commodes(18), Wheel-chairs(81), one pair of axially crutches, radio sets(17), walking sticks(15) and 50 talking watches.

Source:

Identifying disability issues related to poverty reduction, Sri Lanka country study, Foundation for International Training on behalf of the Asian Development Bank.

Sri Lanka Country Profile, March 2003, "employment of people with disabilities: The impact of legislation, ILO Infocus Programme

http://www.dinf.ne.jp/doc/english/intl/02rnn/srilanka_e.html

W.B.J.Fernando, Senior Assistant Secretary, Ministry of Social Welfare, Sri Lanka at the UNESCAP/CDPF SEMINAR ON THE INTERNATIONAL CONVENTION 4-7 NOVEMBER 2003 (<http://www.worldenable.net/beijing2003/papersrilanka.htm>)

Vitamin A deficiency status of Children, Sri Lanka, 1995/1996 by the Medical Research Institute of the MOH.

Other Facilities for the disabled

A Disability unit is set up at the Ministry of Social Services, which carries out specific tasks for the betterment of the disabled population. The main function of this unit is to train disabled persons for self employment. On average the unit trains around 550 persons per year. The beneficiaries consist of approximately an equal proportion of males and females. The training programmes can be as long as two years or as short as 2-3 months. Beneficiaries also get a stipend of RS. 60 daily and RS. 10,000 at the end of the programme. The entire expenditure of the unit is approximately RS. 16 million a year, which comes from the Treasury Department. The unit also provides training assistance to other such programmes (e.g., Ranaviru Sevana etc.) by transferring of services and training.

A number of vocational training centres have been started and both the government and Provincial Councils offer self employment aid to persons with disabilities and

donate wheel-chairs, hearing aids and spectacles etc. to help people with disabilities engage in employment.

Majority of the homes run for the disabled communities in Sri Lanka are voluntary, therefore the administration is individual. But the Ministry of Social Services does keep record of these institutions under the different provincial councils they come under. Donation of prosthesis etc. is all handled via the PCs. There are 27 schools for the deaf and blind in Sri Lanka, and part of the administration is through the Provincial Councils and the Department of Education.

The Table below gives the number of institutions for people with disabilities under the different PCs.

Table 5.4: Disability Institutions under Provincial Councils

Provincial Council	Type of care	Males/Females/Both	Number of homes
Western (49)	Mentally retarded	M	4
		F	4
		B	13
	Disabled	F	3
		B	16
	Deaf/Blind	B	7
	General	B	2
Southern (15)	Mentally retarded	M	2
		F	4
		B	2
	Disabled	B	3
	Deaf/Blind	B	4
Central (9)	Mentally retarded	B	4
	Disabled	B	3
	Deaf/Blind	B	2
North-Western (5)	Mentally retarded	B	1
	Disabled	B	1
	Deaf/Blind	B	2
	General	B	1
Sabaragamuwa (7)	Mentally retarded	B	3
	Disabled	B	3
	Deaf/Blind	B	1
North-Central (3)	Mentally retarded	B	1
	Disabled	F	1
	Deaf/Blind	B	1
Uva (4)	Mentally retarded	B	1
	Disabled	B	1
	Deaf/Blind	B	2

North-Eastern (7)	Mentally retarded	B	1
	Disabled	B	3
	Deaf/Blind	B	3

Note: In total there are 99 homes. Though categorized as homes, some of these institutions are training centres. In some instances though stated as an institute for the disabled, they also include the mentally handicapped.

Source: Ministry of Social Services.

S. 14 Special Support for Health Development and Relief for Catastrophic Illnesses (Facilities available for sickness and health)

President's Fund

The President's Fund was established under an Act of Parliament in 1978, to provide funds for programmes beneficial to a large segment of the population, whose poverty and the lack of resources does not enable them to access certain specialized facilities in the health and education sector. It also supports the promotion of religious and cultural activities.

1. New medical units for Hospitals

The President's Fund has made a significant contribution towards providing modern facilities for government hospitals, which will largely benefit the less affluent patients seeking treatment at government hospitals. The Fund has also assisted in the setting up of the following facilities.

- A sum of Rs.11 Million was released by the President's Fund to construct a psychiatric ward at the Colombo South Hospital and to provide training facilities for doctors and nurses on psychiatric care and in-patient treatment.
- In view of the increasing number of Sri Lankans suffering from kidney failure, Rs.50 Million was granted to set up nephrology, dialysis and transplantation units.
- A sum of Rs.50 Million was released to the new Kandy Hospital Complex for the establishment of a nephrology unit. A further Rs.5 Million was given to the Sri Jayewardenepura General Hospital to set up a renal transplant unit.

2. Hospital Facilities

In view of the increasing incidents of heart disease, extensive funds were provided for the improvement of cardiothoracic facilities at the Colombo National Hospital and the Galle General Hospital. A further Rs. 65 Million was released for the improved facilities for cardiothoracic surgery and treatment at the Karapitiya hospital.

The President's Fund granted Rs.10 Million to upgrade facilities of the Government Ayurvedic Hospital in Pallekelle and Rs.12 Million to the Ministry of Health to improve the facilities for the mentally ill who seek treatment from state hospitals.

A sum of Rs. 24 Million was released to improve the hospital facilities of the Sri Lanka Army.

3. Supply of Medical Equipment

Modern medical equipment enables quick and accurate diagnosis of illnesses, and subsequently prompt and effective patient care. A sum Rs.40 Million from the President's Fund was made available for the purchase of 2 MRI scanners for the Colombo National Hospital. A further Rs.6 Million was granted to the Sri Jayewardenepura General Hospital to purchase equipment for a new scoliosis (spinal deformity) unit. A sum of Rs. 3 Million was granted to purchase mammogram machines for the Colombo National Hospital. Rs.10.3 Million was given to the Health Ministry for the purchase of 6 dialysis machines for use in the Colombo National Hospital, the Kandy General Hospital and the Karapitiya Teaching Hospital. A further Rs.110 Million was released to the Colombo National Hospital, to equip the new cardiology wing.

4. Financial Assistance for Needy Patients

During the period 1995 – 2004 the President's Fund disbursed a sum in excess of Rs. 2.5 Billion to an increasing number of patients suffering from life threatening diseases such as heart disease, kidney failure and cancer.

The Fund also provides financial assistance to cancer patients to obtain costly drugs. Kidney patients too have gained immense benefits from the President's Fund. It is estimated that around 700 new cases of kidney failure occur annually in Sri Lanka and each kidney transplant surgery costs more than Rs.300, 000. The Fund granted Rs. 315.5 Million to kidney patients between 1995-2004. This has provided immense relief to hundreds of poor patients who would have otherwise been unable to meet such high costs.

Source: *The President's Fund Sri Lanka,*
(http://www.priu.gov.lk/execpres/President's_Fund.htm)

Paid sick leave

According to the Establishments Code of the Democratic Socialist Republic of Sri Lanka, Volume I, Chapter 12, Section 6, sick leave on full pay, half pay or no pay may be granted for a period not exceeding fourteen days on a medical certificate from a registered medical practitioner. The same conditions apply generally in the private sector, but may vary from organization to organization. In the case of a public servant, if a medical certificate from such a private practitioner is produced for a period in excess of fourteen days, it may be accepted for the grant of leave for a few days beyond the fourteenth day provided, such a certificate is immediately followed by a certificate from a government medical officer for the same illness. In addition the following provisions are available for the public sector employees. They are :

- Accident leave on full pay for six months, and thereafter for a further six months on half pay may be granted with the approval of the Secretary concerned, provided the application is supported by a medical certificate from a government medical officer (conditions apply).
- Special full pay leave: A permanent public officer and a temporary officer who has completed 1 year's service either on monthly pay or on daily pay or both and a casual employee who has completed one year's continuous service, suffering from tuberculosis, leprosy or cancer and who is considered by a medical board to have a reasonable chance of recovery, may be granted special full pay leave (conditions apply).

Paid maternity Leave

Paid maternity leave is under a circular of the Ministry of Public Administration and Internal Affairs. Under the Establishment Code, Section 12, sub section 18 (amended), the following entitlement is allowed.

- For women who are temporarily, permanently or in any other form employed are entitled to this benefit.
- For every live birth, 84 days of full pay leave (excluding weekends, and public holidays). No mother will be allowed to report to work for 4 weeks after childbirth.
- Pregnant women who are over 5 months are allowed to report to work half an hour later and leave half an hour early than the normal time.
- The maternity leave taken should not be considered for promotions etc.
- In addition another 84 days of half pay leave followed by another 84 days of no pay leave is also available.

This applies to all public sector employees. For the private sector, in general 84 days of full pay leave is the entitlement. In cases where Saturday is considered a

working day, or half a working day, then the number of days (or half days) for the corresponding Saturdays are deducted from the 84 days of leave.

Supply of hearing aids and spectacles

This activity is mainly done by voluntary organizations or groups of individuals as well as the Ministry of Social Services and it is done at central locations as well as at village level. Statistics on this sort of activity is not readily available and needs further investigation.

Private medical insurance by companies for its employees for IP/OP care.

Most of the employers of the private sector establishments as well as government corporations and statutory bodies offer a medical insurance scheme for their employees. This generally has an upper limit for out-patient care and a higher upper limit for in-patient care. They include banks, private companies, BoI firms and government corporations. Employer direct expenditures excluding reimbursements amounted to RS.435 million, while RS. 177 million was spent through commercial insurance and indirect spending to reimburse employees own expenditures was RS. 1,742 million.

Source: SLNHA (unpublished).

Health Campaigns and preventive measures

Vaccine-preventable Diseases

Sri Lanka has a history of immunisation against vaccine-preventable diseases that dates back to the 19th century. The success story of immunisation in Sri Lanka started in 1886 and continues to this day.

Year Milestone

- 1886 Vaccination against smallpox introduced under the Vaccination Ordinance
- 1949 BCG Vaccination introduced against tuberculosis
- 1961 'Triple' vaccination introduced against diphtheria, whooping cough and tetanus
- 1962 Oral polio vaccine introduced
- 1963 BCG vaccination of new-borns introduced
- 1969 Tetanus toxoid administration to pregnant mothers introduced
- 1978 Launching of the Expanded Programme on Immunisation (EPI)
- 1981 Revision of the immunisation schedule and the introduction of a modified list

- of contraindications
- 1984 Measles vaccination introduced
- 1985 Strengthening of cold chain and logistics in the EPI
- 1989 Achievement of Universal Childhood Immunisation (UCI) with 80% coverage of all infants with the vaccines in the EPI

The immunisation success story was a result of a firm political commitment to immunisation, adequate numbers of trained staff, maintenance of excellent infrastructure support, adequate funding and not least, extremely motivated mothers, the single most important factor in the success of the immunisation programme. In 1996, 89% of children under 1 year of age were protected against tuberculosis, diphtheria, pertussis, tetanus, polio and measles.

Since 1988, strategies to achieve the twin goals of eradication of poliomyelitis and the elimination of neonatal tetanus were developed. The last virologically confirmed case of poliomyelitis was reported in 1993. The country achieved neonatal tetanus elimination status (less than 1 case per 1000 live births) in 1995.

The Ministry of Health conducts many campaigns and programmes especially aimed at prevention of diseases. A list of these is stated below.

Community health services

Family health services

- Maternal care
- Infant and child care
- Nutrition of pregnant mothers and children
- Care of the school children
- Adolescent reproductive health
- Family planning
- Women's reproductive health

Environmental Health

- Water supply and sanitation programme
- Food safety and hygiene

Quarantine services

- Surveillance of quarantinable diseases
- Granting of pratique
- Rodent control
- Release of dead bodies brought to Sri Lanka

Health education and publicity

Epidemiology

Thripasha programmes

Specialised public health programmes

Malaria

National Programme for TB and chest diseases

Filariasis
STD/AIDS Control
Leprosy
Public health veterinary services
Unit of youth, elderly, displaced and disabled persons

S.15 Facilities for the Unemployed

Gratuity

Employers (with more than 15 workers) are liable to pay a minimum of half a month salary per year of employment based on the average salary of the last three years of employment as a lump sum gratuity on termination of employment. Vesting period for this benefit is five years. There is no requirement for employers to establish a paid-in fund for gratuities, although an accounting reserve should be established. Where they exist, gratuity trust funds can invest in government securities (minimum of 50%) and bank deposits. Data is not collected as to the extent which employers have funded actual or projected gratuity obligations.

Gratuity funds are essentially unregulated and do not benefit from any type of government support. The only supervision that exists come from the Inland Revenue whose interest is limited to determining the legitimacy of expense which is charged against income. Even though the accumulation under a gratuity is much less than the contributions to the EPF or APPFs, given the tendency to make early withdrawals from private provident funds the gratuity is likely to form a material portion of the lump sum which workers receive upon retirement.

Source : Review of superannuation benefit programmes in Sri Lanka, 2000, Finance and PSD sector unit, South Asia Region, World Bank.

Relief on severance of employment

Sri Lanka provides extremely high compensation to laid-off workers and imposes correspondingly high costs on employers. The Termination of Employment of Workmen Act (TEWA) 1971 requires employers with more than 15 workers to inform the Commissioner of Labour about their intended layoffs and to obtain the Commissioner's authorization (for individual cases, not only for mass layoffs). The Act requires that the request be examined and a response provided in three months, but it does not determine the compensation to be provided to the laid –off workers.

The level of compensation under TEWA has been as high as 6 months of wages per year of service, the average being 1.6 months' wages per year of service in 2000 and 3.1 months' wages in 2001 (ILO 2003). Pay-out to laid-off workers have been large, with the maximum amounting to 36-50 months (ILO 2003).

S. 16 Family and Children and Orphanages

Paternity benefit

A circular is yet to be released on this and is still under discussion. A few institutions have already started implementing the facility, but details will be available only once the circular is in place.

Orphanages

The Probation and Child Care Services Department under the Ministry of Social Services is responsible for child welfare in Sri Lanka. Their key functions include formulation of national policy on probation and child care, training and research pertaining to probation and child care services, matters relating to adoption of children by local and foreign nationals, distribution of materials received from foreign organizations for the use of children and implementation of sponsorship programmes.

One of the key activities of the Department is the administration of remand homes. In 2003 there were 1121 admissions to remand homes. Out of these, 204 children had been admitted to certified schools with 11 being in the age group of 8-12 years, 93 being in the age group of 12-14, 84 in the 14-16 bracket and 16 in the above 16 years bracket.

In addition, there are state receiving homes and voluntary homes to assist children orphaned by other means.

Table 8.1: Admission to State Receiving Homes in 2003

Category	Female	Male
Orphan	16	16
Abandoned	53	40
Destitute	104	87
Total	173	143
0-2 year	16	74
3-4 years	31	37
5-14 years	67	32

15-18 years	14	0
Total	173	143

The number of children discharged from state receiving homes were 184 males and 126 females. There were 22 children in the National Training and Counselling Centre for Children in 2003.

Adoption: A total of 54 children were adopted by foreign parents and 823 by local parents in 2003.

The table below gives the numbers of voluntary homes in Sri Lanka by province

Table 8.2: Voluntary Homes by Province

Province	Number of homes	Number of children
Western	73	3,516
Southern	19	671
Central	23	833
North-Western	27	942
Sabaragamuwa	14	549
Uva	5	274
North-Central	11	543
North-Eastern	53	3,706
Total	225	11,034

These include the S.O.S. Children's villages, where a set number of children are allocated to one mother and they live in one household.

Source: Statistical Report 2003, Department of Probation and Child Care Services.

S. 17 Housing Facilities and Benefits

Housing

National Housing Development Authority (NHDA)

The National Housing Development Authority was incorporated by the National Housing Development Authority, Act No. 17 of 1979 to undertake Housing Development activities in Sri Lanka.

The Authority with its head office in Colombo carries out its activities on an island wide basis through a network of 26 district offices and 2 metropolitan offices.

The NHDA has initiated a number of activities to reform and re-project its role to be the leader in facilitating the housing needs of the nation. The housing strategies so far implemented have also been re-visited and new strategies are being devised to achieve the goal of sheltering the nation.

New Initiatives

- Emphasis will be paid to harness the community support to a large extent in the realization of housing needs of the rural masses who have no source of regular income. With respect of housing for regular income groups, market instruments will be mobilized to promote housing construction by private sector developers providing incentives to bring down the cost of houses to an affordable level.
- Rationalization of current expenditure has been initiated in order to generate savings to be invested in development work. It is envisaged to generate Rs. 450 million in year 2005.
- To develop properties on a competitive basis in facilitating housing activities.

Housing Development Finance Corporation Bank (HDFC)

Housing development finance corporation bank is an agency under the National Housing Development Authority. The status of the HDFC was upgraded to a licensed specialized bank to engage in housing finance and lending activities in the year 2003. During the past 10 months it approved 8,817 loans to the value of Rs. 1,848 million. This includes the low cost funds provided by the Treasury to implement the Affordable Housing Finance Project. This has catered to the housing needs of 7,522 families who have started building new houses.

Source: <http://www.mhc.gov.lk/Line%20Agency.html>

Government Servants Housing Project

Under the guidance of Ministry of Housing and Construction Industry, Eastern Province Education and Irrigation Development, the National Housing Development Authority (NHDA) has launched a special housing project for the public servants. This project is funded through the low-interest loan extended to the Government of Sri Lanka (GOSL) by the Economic Development Co-operation Fund (EDCF) of South Korea. The total amount of this project will be Rs. 860 Million. Out of this amount EDCF has pledged to contribute Rs. 556 Million and the contribution of the GOSL to the project is Rs. 310 Million. The loan provided by

the EDCF will be used for the construction of houses and the GOSL component will be used to finance the construction of infrastructure and services facilities.

The proposed housing project is located at Jalthara in Homagama. It will have 352 housing units for the middle income people in three different sizes. In addition it will have its own sewerage disposal system, pipe borne water supply system, road network and three-phase electricity. There will be a recreation Centre, children's play areas and shopping facilities for the use of prospective buyers of houses.

Urban Housing Programme

Urbanization and the "Provider Approach"

In urban undeserved settlements, a provider approach needs to be pursued in order to release prime lands for other urban development while providing the alternate housing in the same localities. This programme has to fulfill the urbanization that is taking place at a rapid speed by putting up high rise buildings and structural design as those high rise buildings have to accommodate open spaces as far as possible.

Urban Renewal and Construction Flats/Relocation

This programme will aim to develop substantial number of low density, dilapidated settlements or flats located within the inner city areas in a planned development effort. The lands released would be used for appropriate development projects thus maximizing the utility value of these valuable lands.

Construction of Flats/Housin for Sale

This programme will aim to cater to the demand for "Ready to occupy" houses where a huge demand exists.

By adopting the "pre-sale" method of housing and the land available with National Housing Development Authority or to be acquired by it, the resource utilization by National Housing Development Authority could be optimized.

Site and Service Blocks with Housing Assistance

National Housing Development Authority mainly aims to cater to the low and lower middle income groups living in urban settlements which will not be covered under the earlier mentioned programmes. The programme would deal with regularization of tenure, rights of tenure, provision of basic amenities.

Low Income and Community Development Programme

Under this programme agencies like JOVC, JICA, USIP, UNICEF would extend financial support as well as human support through volunteers for educating and improving the living standards of thickly populated low income settlements in and around the city.

The community development programmes conducted under this programme would immensely benefit the people living in these settlements to improve the living conditions, health and sanitation, safety and to become better citizens in the society.

Rural Housing Programme

Overview

It is a basic objective of the National Housing Development Authority to assist the low income and lower middle income earners in rural Sri Lanka who have been unable to put up a house of their own or been unable to make their sub-standard dwelling habitable, to build a house suitable for decent living.

In order to realize this objective, the National Housing Development Authority is implementing the following programs aimed at rural population.

1. Housing Loan Programme
2. Housing Grant (Financial/ Material) Programme
3. Technical Advisory Services
4. Rehabilitation and Reconstruction Programme
5. Unique Feature in new Housing Programme
6. Housing Societies
7. Registration of Skilled Workers in the Field of Housing Construction

Housing Loan Programme

Loans are granted to build a new house, to effect repairs or to make extensions to existing houses under this program. In addition to repayment capacity the genuine need and prior preparedness of the beneficiary to build the house is considered on preferential basis for eligibility. The approved loan amount will be released in installments depending on the progress of construction. The technical advisory services and the required guidance will be continuously provided by the National Housing Development Authority. A housing loan subject to an upper limit of Rs.100,000/= is granted depending on the income and repayment capacity of the borrower. The loan could be repaid in monthly installments within a maximum period of 15 years (with a concessionary rate of interest) as may be consented by the loan recipient.

This program is effective under two main sub programmes.

- Cluster Housing Programme
- Scattered Housing Programme / Settlement Development Programme

Cluster Housing Programme

This is being implemented as Housing Projects at electorate level covering all administrative districts. Each project which will be implemented subsequent to an identification process based on a formal feasibility study, will consist of 50 –100 housing units. Projects are planned to be implemented according to a specified time frame within which construction of houses and infrastructure such as water, access roads, community halls, electricity etc. too are scheduled to be completed. With the view to making the project a success as desired, action is taken at the planning stage to obtain the assistance and provisions from the political leadership, non-governmental organizations, and the voluntary organizations in the area. This had been effective from the inception of the National Housing Development Authority in 1979. As at present 10,109 housing units in 214 projects are being constructed under this program, during this year

Scattered Housing Program / Settlement Development Programme

This program is implemented on annually targeted basis simultaneously with other programs. A loan amount subject to an upper limit of Rs. 50,000/= is granted to construct a new house/to effect improvements to an existing house on an extent of land already owned by the beneficiary. Under this program a large number of beneficiaries are assisted annually thereby catering to the housing demand of low income earners. Commenced with the one-million Houses Program launched at national level in the year 1984, this program even at present plays a conspicuous role among present day housing programmes.

Housing Grant Programme

This program is implemented at national level aimed at poorest of the poor families with nil affordability for repayment of a financial loan. This program provides for a financial grant or material aid (roofing sheets) or both to a deserving family. As at present the financial grant is subject to an upper limit of Rs. 25,000/= which is released in installments according to the progress of construction. Alternatively, basic building materials or roofing sheets (a maximum of 26 corrugated sheets and 03 plain sheets) are provided. A special feature of this program is the action taken and co-ordination effected by the National Housing Development Authority to obtain the assistance of philanthropists and voluntary organizations to suit the individual needs of the beneficiaries. The *SEVANA FUND* established for the very same purpose, has been a major contributor for this programme. The roofing sheets received under Indian Line of credit are distributed to the beneficiaries of this

programme.

Technical Advisory Services

Depending on various circumstances, for the houses being constructed by the families on their own efforts without any financial or material aid assistance from the National Housing Development Authority or with financial assistance from any other external institutions, technical advice and guidance are provided at the construction stage by the technical officers of the National Housing Development Authority. The technical officers who are attached to Divisional Secretariat offices are attending to this task on requests from the general public. These advisory services include assistance in the preparation of a type plan/obtaining approval from the relevant local authority and technical assistance at the stage of construction.

Rehabilitation and Reconstruction Programme

This program which commenced in the year 1989 is aimed at catering to the needs of families in the war-torn districts of Jaffna, Vavuniya, Mannar, Kilinochchi, Mulativu, Trincomalee, Batticaloa and Ampara in the north and east. With financial resources provided by REPIA, this Authority along with respective Government Agents distributes loans and grants to beneficiaries. These loans/grants are provided on the validity of the registration card issued to affected persons by the relevant Divisional Secretaries after investigating damaged property and other details of the family concerned. The loans and financial grants are limited to upper limits of Rs. 50,000/= and Rs.25,000/= respectively. So far 54,500 houses have been developed by loans amounting to Rs.172.7 Million and grants amounting to Rs. 471.4 Million. The recoveries from these loans are used to form a revolving fund to continue the program.

Unique Feature in New Housing Programme

This housing development programme being implemented has a unique feature in comparison to the other housing programmes. It is the fact that the financial assistance provided is minimal while the participatory contributions of the beneficiary commits to maximal, for example with a loan of Rs. 50,000/-, a house worth five times the value of loan amount, is constructed . This has become possible due to the efforts made by the officials to bring out the hidden capabilities and creativity of the poor communities. It was important to monitor the construction stages and to release loan installments accordingly.

Housing Societies

During this period, NHDA has been able to re-activate 920 housing societies in 28 districts. They have been educated to maintain their common amenities in order to improve their living conditions and friendly environment. By this programme the NHDA has been able to strengthen the relationship among the household families.

Registration of Skilled Workers in the Field of Housing Construction

Non availability of a skilled labour Data Bank is a main constraint in the field of construction for the development of the construction trade. In order to fulfill this requirement, the NHDA has taken action to gather the information related to the skilled labourers in the construction trade such as masons, carpenters, plumbers, painters, electricians etc.

Accordingly, information of 3,894 persons has been received. As the main agency connected with the construction industry, it is the responsibility of the NHDA to organize and give the necessary impetus for the youth and actively and confidently engage them in the construction industry thus leading to upliftment in their living conditions and to be recognized in the society.

Estate Housing Programme

Overview

The majority of the Estate workers still live in dilapidated line rooms constructed in the 19th Century, out of which about 150,000 units need immediate upgrading. Taking into consideration the population growth in the plantation sector, the total new housing requirement in year 2005 is about 100,000 housing units. Thereby the annual new housing target will be about 14,000 housing units. The main focus of the Plantation Community Settlement Development Programme is the restructuring of human settlements and assisting the community to construct their own houses with minimum basic infrastructure facilities. This is expected to transform the existing settlement into environment friendly settlements while creating a house owning society in the plantation sector. It has also expressed its commitment to the social upliftment of the plantation population and their integration within the mainstream of the society.

Community Mobilization and Development

Being a community based programme of action aimed at developing the problem solving capacity of the plantation community, the programme will depend greatly on the catalyzed community initiatives and involvements before and major activity is decided upon for implementation. Formation of community organization at

settlement level is therefore emphasized to enable the plantation community to take decisions on their own activities.

Land Regulation and Granting and Securing of Tenure

Since this is a comprehensive settlement development programme, regularization of existing core-settlement and development of new lands are main components of this process. This basically includes the preparation of individual land plots, accessibility, open space and community services etc.

Financial/ Material Assistance and Housing Advisory

This establishes the financing mechanism for the beneficiaries who need the housing assistance to construct or improve their houses. This includes the small recoverable loan assistance at nominal interest rate and material assistance. In the Plantation Sector, this strategy establishes a sustainable Housing Programme, providing finance and technical assistance.

Provision of Social Infrastructure Facility

Environmental improvement will be an important component of this strategy. The absence of proper water and sanitation facilities to the Plantation community has already created health hazards in their settlements. This strategy will support investment on public utilities and services necessary to maintain at least a minimum acceptable level of sanitation and community infrastructure facilities and services in water supply, toilets, micro drainage, small foot paths etc. This has expressed the launching of a new settlement development process, complete with all basic amenities and infrastructure facilities.

New Settlement Housing Programme (SELFHELP)

This programme is based on the self-help housing concept, and has been carried out since 1995 to accommodate the additional families living in existing line rooms, families in unauthorized huts and non resident worker families in the estates. Under these programmes, land plots in extent of 7.10 perches are given to the estate worker families. Land for these new housing settlements of about 20-25 housing units are given from marginal land already available within the boundaries of the plantations and the existing site, on which line rooms exist. These housing projects are provided with detached individual toilets and pipe borne drinking water.

Comments: Data on numbers of houses, beneficiaries, expenditure etc. are not readily available, and needs detailed research by programme.

Source: National Housing Development Authority (<http://www.nhda.lk/>)

Residential facilities

Termed as quarters, housing facilities are given to employees in some of the public sector institutes as well as some organizations in the private sector. Some of the persons that benefit from this facility are Hon. Ministers, Members of Parliament, Judges, Medical Officers, Nurses, Army Officers, Naval Officers, Air Force Officers, Police Officers, Railway Department Employees, Agriculture Officers, Irrigation Department Officers, Forest Department Officers, Survey Department Officers, some of the Health Department Officers in the field such as the midwives, drivers and attendants. In the private sector, large banks etc. too provide this facility. Rent for the occupation of government quarters will be recovered on the salary of the officer as follows.

An officer not entitled to scheduled quarters

- Permanent quarters – A married officer 12.5% of salary and an unmarried officer- 7.5% of salary.
- Semi permanent quarters – married or unmarried officer – assessed rent.

An officer entitled to scheduled quarters

- A married officer – 10% of salary and an unmarried officer 5% of salary.
- If in lieu of quarters being provided, an officer is paid a special rent allowance, or is reimbursed the expenditure actually incurred by him on house rent, a recovery will be made from him as under the above.
- Such an officer may opt to forego the reimbursement or special rent allowance referred to above and draw his full salary

Husband and wife, both public officers, are in occupation of government quarters

If not entitled to scheduled quarters, 12.5% of the salary of the higher paid officer, plus 5% of the salary of the lower paid officer. Where one or both of them are entitled to scheduled quarters, 10% of the salary of the higher paid officer plus 2.5% of the salary of the lower paid officer will be charged.

Officer sharing quarters – Two or more officers, can be allowed to share government quarters at the discretion of the allocating authority. 10% of the salary from each officer sharing the quarters will be charged. A recovery should be made from the chief occupant as appropriate.

Economic rent - If the rent deduction from an officer's salary exceeds by any considerable amount, the economic rent of the quarters allotted to him, the permission of the Secretary should be obtained to recover a fixed rent instead of a percentage of the officer's salary.

Tax refunds for owner occupiers on their mortgages

For those persons who have obtained a loan from a government/private bank for the purpose of constructing a house, a benefit is available of having a certain percentage of refund on the PAYE tax for the interest paid on the loan.

S.18 Other Facilities

1. Members of the clergy are in general exempt from paying for the use of public transport in Sri Lanka.
2. Internally Displaced Persons (IDPs). The Table below gives the internally displaced population as of 31st December 2004.

Table 10.1: Internally Displaced Population as at 31st December 2004

District	In Welfare Centres			Outside WC		Total	
	No of WC	Families	Persons	Families	Persons	Families	Persons
Jaffna	77	2,278	8,839	15,921	54,962	18,199	63,801
Kilinochchi	33	1,753	7,282	4,989	19,751	6,742	27,033
Mullaitivu	15	726	2,975	13,745	55,544	14,471	58,519
Mannar	6	970	3,479	6,844	26,809	7,814	30,288
Vavuniya	17	2,335	9,280	7,939	30,530	10,274	39,810
Trincomalee	10	636	2,395	3,313	17,188	3,949	19,583
Batticaloa				4,085	20,451	4,085	20,451
Ampara				823	3,946	823	3,946
Puttalam	81	8,758	32,501	5,735	29,262	14,493	61,763
Anuradhapura	21	1,086	4,823	926	5,751	2,012	10,574
Polonnaruwa	5	62	261	617	2,554	679	2,815
Kurunegala	10	146	612	559	2,503	705	3,115
Colombo	1	86	344	687	2,362	773	2,706
Gampaha				480	2,039	480	2,039
Kandy				4	13	4	13
Matale				692	2,743	692	2,743
Kalutara				369	842	369	842
Ratnapura				28	138	28	138
Badulla				47	239	47	239
Kegalle				12	41	12	41
Matara				355	1,238	355	1,238
Galle				125	569	125	569
Hambantota				28	108	28	108
Total	276	18,836	72,791	68,323	279,583	87,159	352,374

Listed below are some of the vulnerable groups amongst the IDPs and their status

- Returning children are especially vulnerable- many have dropped out of school and return to towns and villages that lack basic

infrastructure, such as shelter, water and sanitation, education and health facilities.

- Internally displaced women face loss of family members and male spouses, increased responsibility to provide for and protect children and family members, threats to physical safety, psychological insecurity, and more general issues of social marginalisation and lack of power.
- In Vavuniya District, an NGO indicated that 60 percent of IDP families were female-headed households (FHH).
- There are numerous Land and Property issues facing women both in 'Welfare Centres' and upon return.

Action plan for children affected by war (September 2004)

- UNICEF progress reports on the Action Plan for Children Affected by War show that recruitment of child soldiers remain a main concern - almost 500 children were recruited between 1 January – 30 June 2004.
- The January report estimated that 50,000 children in the North and East remain out of school, around 140,000 have been displaced, and that in 2003 alone 20 were killed and 17 maimed by landmines.

Men and women affected differently by displacement (May 2000)

- Men are more likely to be suspected of belonging to one of the warring parties and this influences negatively the authorities' response to the needs of the displaced family.
- Displacement often affects gender roles.

Widows are particularly at risk of being socially stigmatized and economically deprived

Around 100,000 Muslims have been displaced for 13 years (July 2002)

- 100,000 Muslims displaced by the LTTE in 1990 continue to live in camps in Puttalam and Anuradhapura districts, where dry food ration distribution stopped in December 2001.
- Following an agreement in April 2002, LTTE promised that Muslims would not be harassed and that they could start returning.
- After an absence of more than eleven years, Muslims seem to prefer group returns rather than individual returns, for reasons of safety and integrity of the community and on guarantees of social and economic sustainability.

Land and buildings, such as houses and shops, owned by Muslims in several areas of the North are occupied by internally displaced Tamils, who after ten years of occupation have acquired titles to land and buildings.

Source: Ministry of Relief, Rehabilitation and Reconciliation, Policy Planning and Coordination unit and UNHCR Statistical summary as at February 2005 and Global IDP data base (<http://www.db.idpproject.org/Sites/idpSurvey.nsf/wCountries/Sri+Lanka>)

The President's Fund

The President's Fund was established under an Act of Parliament in 1978, to provide funds for programmes beneficial to a large segment of the population, whose poverty and the lack of resources does not enable them to access certain specialized facilities in the health and education sector also for the promotion of religious and cultural activities.

The Presidential Scholarship Scheme for post graduate studies

The Presidential Scholarship Scheme was revamped to grant 175 scholarships to University Lecturers, Public Sector employees and their children and other bright youth to follow academic and training courses in fields that would meet the development needs of the country.

The Millennium Scholarship Scheme

A new scholarship scheme for G. C. E. A'Level students who excel in academic and extra curricular activities, was launched with the new batch of A' Level students in 2000.

A significant number of students drop out of school due to financial difficulties after they qualify for the G. C. E. A'Level. The Millennium Scheme is intended to provide financial assistance to needy and talented students, so that they can continue their studies up to G. C. E. A'Level. Under-privileged students in rural areas are given priority. Students from all districts of Sri Lanka are eligible to apply. Selections will be based on a special scheme, which takes into account the results of the G. C. E. O'Level exam in addition to other criteria. The scholarship will be for a period of two years, i.e., up to the G. C. E. A'Level.

Scholarship scheme for grade 6-11 students in the Northeastern Province

In 2002 a scheme was set up to help the less affluent children in the Northeast to continue their studies.

Source: The President's Fund Sri Lanka.
(http://www.priu.gov.lk/exepres/President's_Fund.htm)

S.19 Informal Sector

According to the Social Security Department of the ILO, not more than 10 percent of the working populations in most developing countries are covered by the formal social security systems. In Sri Lanka, while a minority of the working age population is covered by these formal systems a majority is excluded from the formerly provided social protection measures.

The perceived social security needs of the different groups among the excluded and the poor primarily include the following: Health care, disability and survivor benefits; Education assistance for children; Employment and basic income for living; Maternity and Childcare benefits; care of the aged and the differently – abled persons.

Therefore, Informal Social Security in Sri Lanka could be considered as:

Measures to provide better health care, protection from social exclusion and economic deprivation, security under conditions of debility and helplessness, filling gaps in social welfare such as education, health, loss of family income, child care, the security and care in old age and differently-abled conditions.

Alternative paths to provide for social protection of the excluded and the poor have been followed by various Non-Governmental Organizations and Community Based Organizations, which are outside the public sector.

Table 11.1 depicts the categorization of organizations involved in the informal social security sector. Funeral Aid Societies, Social / Community Development Organizations and Welfare Organizations are the three largest categories with number of units ranging from 1,025 to 2,084. Women's organizations, social/economic development foundations, cooperative organizations, Mutual aid societies and organizations on health and education are the next largest categories.

Table 11.1: Social Security Study – Categorization of Organizations

CODE	BROAD CATEGORY
A	Welfare Organization
B	Mutual Assistance Societies
C	Social Development/ Community Development Organization
D	Cultural Societies
E	Self Employed Group Organizations / Bodies
F	Associations of Unorganized Employees
G	Organizations of the poor
H	Samurdhi Organization
I	Social / Economic Development Foundations
J	Micro-Credit Institutions
K	Cooperatives
L	Women's Organizations
M	Youth Organization
N	Pensioners' Associations
O	Elderly and Aged people's Welfare Association
P	Rural Development Societies
Q	Funeral Assistance Societies
R	Farmer / Fishermen / Informal Groups for mutual Social Protection
S	Sports Societies
T	Religious Societies
U	Sarvodaya
V	Child Welfare Organizations
W	Environment / Resource Protection Organizations
X	Disabled Welfare Organization
Y	Organizations dealing in Education & Health
Z	Other Organizations

Table 11.2: Spatial Pattern of 17 Categories of NGOs/ CBOs Located in Districts

District/Category	*A	B	C	E	F	G	I	J	K	L	N	O	Q	U	V	X	Y	Total
Colombo	81	28	65	-	1	1	39	2	17	8	3	32	41	2	9	3	8	340
Kalutara	53	4	79	2	-	-	32	1	-	27	3	13	20	1	6	9	11	261
Gampaha	116	45	89	13	3	-	14	3	49	32	3	20	213	18	9	6	23	656
Galle	47	13	17	6	-	-	25	-	45	8	2	12	36	31	3	7	5	257
Matara	31	3	45	9	2	1	19	-	12	4	1	5	36	1	5	1	5	180
Hambantota	133	-	57	3	4	1	32	1	11	68	-	5	48	16	31	1	30	321
Kandy	105	45	45	3	2	-	29	1	14	26	4	12	219	9	4	2	13	533
Nuwara Eliya	64	13	28	1	1	-	4	-	-	5	1	2	86	1	5	1	1	213
Matale	50	18	16	3	2	-	5	-	6	23	2	4	227	7	3	-	6	372
Rathanapura	123	7	64	7	10	-	28	2	22	59	3	9	246	-	4	5	25	614
Kegalle	50	9	20	7	1	-	19	-	1	5	-	7	156	-	2	1	5	282
Badulla	28	13	234	4	3	-	45	5	5	28	3	3	99	8	3	-	9	490
Monaragala	12	2	47	4	-	-	27	3	19	19	-	3	60	18	2	-	8	224
Puttalam	3	-	83	-	1	-	20	-	8	31	-	-	24	4	8	1	7	190
Kurunegala	81	15	71	5	7	-	42	2	66	151	1	16	339	17	9	3	8	833
Anuradhapura	42	6	48	2	5	-	82	-	2	48	2	5	169	13	14	1	9	448
Polonnaruwa	24	9	5	4	4	-	8	1	-	92	1	1	41	-	-	-	1	191
Vavuniya	3	-	61	-	-	-	2	-	1	1	-	-	-	1	5	2	12	88
Ampara	61	3	97	1	2	-	29	3	1	77	1	1	24	2	7	-	8	317
Bataloa	10	-	33	-	-	-	-	74	-	7	-	3	-	-	12	2	11	152
Trincomalee	24	-	34	-	1	-	5	-	-	11	-	2	-	1	12	2	14	106
Jaffna	3	-	37	-	-	-	1	-	-	5	-	1	-	1	5	1	5	59
Mannar	1	-	22	-	-	-	1	-	-	2	-	-	-	1	6	1	9	43
Mulativu	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Killinochchi	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1
Total	1,025	233	1,298	74	49	3	507	98	279	737	30	157	2,084	152	164	49	233	7,172

The range of activities of the organizations given in Table 11.2 indicates the areas in which NGOs and CBOs provide social protection measures (though not specifically recognized under a social security framework). What must be noted is that though there are a variety of social security activities available, the number and the level of provision of such activities may be at variance with each other. While community development organizations attend to many of the activities in direct social and economic security, social and economic development foundations and those concerned with micro-credit makes the second level of contributions.

Table 11.3: A profile of Social Security Measures Provided by Different Categories of Organizations as perceived and identified by them

Type of Organization	*Direct social protection/ welfare measures	Economic security for social protection	Other related area
Welfare Organization		Dry rations to needy (1)	Housing to landless and homeless (1)**
Mutual Assistance Societies	Health care (1) Funeral assistance (1) (financial & material)	Development oriented services (1)	
Community Development Organization	Health care (4) Health clinic (3) Assistance during sickness (1) Education assistance for (3) School uniforms (1) School equipment (2) Preschools (4) Day care for children (2) Children's homes Child care (4) Nutrition (4) Micro insurance (1) Protection of the elderly (3) Elders' homes (1) Care of the differently-abled (2) Development of women (4)	Organic farming(1) Water Supply (1) Youth employment (4) Marketing of Goods (1) Micro-credit (3) Savings as economic and social security (2)	Protection of human rights(1) Housing(3)
Organizations of		Providing employment	

self employed		awareness (1)	
Unorganized Employees groups	Social welfare of members (1) Child welfare through preschools (1) Funeral Assistance (1)	Credit in case of vehicle accidents (1)	
Groups of poor in Samurdhi Societies	Nutrition(1) Savings for social security (1)	Micro-credit (1)	
Social and Economic Development Foundations	Health care (3) Child care (2) Support for children's education (2) Tuition assistance (1) Distress aid(1) Mother care(1) Nutrition (2) Elders' care (2) Elders' homes (2) Women and children's development (2)	Self employment (3) Consumer services (1) Micro – credit (5) Savings (3) Poverty eradication (4)	Human Rights(1)**
Organization concentrating on Micro-Credit	Health care (2) Mother care and Assistance for Pregnant mothers (1) Child care (3) Nutrition (2) Insurance scheme (1) (Divisarana) Life Insurance schemes (1) Poverty eradication (2) Assistance in distress (2) Elders' care (2)	Development assistance to the excluded (1) Self employment support through credit (2) Micro-credit for agriculture and economic distress (4) Savings to protect income (4)	Housing (2)**
Cooperatives Organization	Scholarships for students (1) Micro insurance (1) General social assistance (1) Funeral assistance (1)	Savings (1) Micro –credit (1)	
Women's Organizations	Health care (3) Micro insurance (1)	Self employment for women (3)	

	Child care (3)	Micro-credit (4)	
Elders Homes and Societies	Health care (3) Medical assistance for the sick (3) Child care (2) Scholarships for children (1) Elders' homes (10) Elders' protection (2) Nutrition for elders (3) Women's Social needs (1) Poor relief (1)		Women's and children's rights (3)
	Funeral Assistance (2) Assistance to the differently – abled (2) Day care Centres for elders (1)		
Funeral Assistance Societies	Funeral assistance (6) Elders' homes (1) Assistance to the physically weak (1) Assistance to the terminally ill (1) Medical assistance (1) Library assistance for children (1)	Loans to the needy (1)	
Organizations for Children's Welfare	Pre-school assistance (1) Medical Assistance to poor children (1) Tution (2) Childcare (1) Educational assistance (1)	Vocational training for employment (1) Credit for income generation (2) Credit and savings (1)	Housing loans (1)**
Religious Organizations	Childcare (1) Care of the sick (1) Education assistance (1) General social welfare (1)		

	Care of the elderly (1) Elders' homes (1)		
Organizations of the differently-abled	Medical care (1) Assistance to the physically handicapped (1) Care of the differently-abled(1)	Special income-generating activities for the differently-abled (1) Vocational training for the differently-abled(1) Micro-credit for self employment(1)	

Highlighting the recent activities in the informal social security sector

Micro - insurance

There are only four large organizations that have started micro-insurance schemes in Sri Lanka.

- Yasiru
- The Women's Development Foundation in Hambanthota District
- SANASA
- The National Forum of People's Organization

Yasiru

The Yasiru micro-insurance scheme was started in the year 2000 on the initiative of the All Ceylon Development Council, a medium size NGO with a network of 22 branches and 334 CBOs in seven rural districts.

The insurance scheme is organized under the Yasiru Mutual Provident Fund Society, affiliated to the parent body. The target group comprises of low-income earners who do not have any permanent employment, and within this framework, people between the ages of 18 and 65.

The monthly premium ranges from Rs. 10 to Rs. 100. The insurance cover includes payments on a death of a member due to accident, old age or sickness, hospitalization, an inability to work. It also provides accident cover for injury while at work due to natural hazards such as fire, lightning, and floods, road accidents, injury by animals and serpents. The micro-insurance funds of the society are re-insured with a reputed reinsurance Foundation called Rabobank Interpolis of the Netherlands.

The membership of the scheme has shown a remarkable increase from 2,500 in December 2002 to 7,000 in March 2003. The membership of the scheme presently constitutes 40 percent men and 60 percent women.

Table 11.4: Indicators of Operations

		2001	2002	2003*
a)	The membership dynamic			
	Target group penetration rate	2.69%	3.78%	4.47%
	Number of members growth rate	-	40.1%	97.5%
	Re-contribution rate	-	-	80.55%
	Growth rate unrelated to geographic extension		40.1%	52.94%
	Growth rate linked to geographic extension	-	-	44.6%
b)	Finance and Financial Aspects			
	Excess of income over expenditure	-		Rs. 326,290.50
	Total amount of benefits	Rs 62,870.00	Rs 85,500.00	Rs 283,5700.00
	Contribution recovery rate	-	72.6%	49.3%

*All the calculated rates and amounts were based on data up to 31 May 2003

Table 11.5: Services Covered by Yasiru

Risk Covered	Covered persons	Age range	Coverage limits	Waiting period
Death due to an accident	M&D	M-18 to 65 M – 1 to 65 DO – 18 to 65	Refer Table -6	1 month
Death due to natural causes	M & D	M-18 to 65 M – 1 to 65 DO – 18 to 65	Refer Table -6	2 years
Permanent (total or partial) disability due to an accident	M	18 to 65	Refer Table -6	1 month
Hospitalization	M&D	M-18 to 65 DC – 1 to 65 DO – 18 to 65	Refer Table -6	6 month

M – Members, D – Dependents, DC – Dependent Children, DO- Dependent (Others).

Table 11.6: Benefits Offered

Occasions of benefits payments	Benefits according to monthly fee (Rs.) paid				
	10	20	30	50	100
Death of member due to an accident	6,000	12,000	18,000	30,000	60,000
Permanent (total / partial) disability of the member due to an accident	12,000	24,000	36,000	60,000	120,000
Death of the member due to natural causes	3,000	6,000	9,000	15,000	30,000
Death of a person dependent on the member	3,000	6,000	9,000	15,000	30,000
Hospitalization of the member or his dependent	30 per day	60 per day	90 per day	150 per day	300 per day

Table 11.7: Total Membership Fee at 31 May 2003

Year	2000	2001	2002	Up to 31/05/2003
50% of membership fee (Rs.)	209,888.65	340,380.50	442,577.00	230,060.00

Table 11.8: Funds Received from Rabobank

Year	2000	2001	2002	Up to 31/05/2003
Rabobank Fund(Rs.)	1,894,153.64	833,014.04	873,758.12	1,239,683.62

Table 11.9: Total Membership Fee at 31 May 2003

Year	2000	2001	2002	Up to 31/05/2003
Hospitalization (Rs.)	47,120.00	77,130.00	63,840.00 ¹	88,090.00
Death of dependent (Rs.)	15,000.00	6,700.00	17,280.00	38,980.00
Death of member – Natural (Rs.)	750.00	1,750.00	-	2,500.00
Death of member – by Accident (Rs.)	-	-	54,000.00	54,000.00
Total (Rs.)	62,870.00	58,580.00	135,120.00	283,570.00

The Women’s Development Foundation - Hambantota

The Women’s Development Foundation Hambantota, has commenced a micro insurance facility with accessibility for both members and non-members from July 2002. A reason for initiating the scheme was to give better coverage to those who face difficulties in meeting expenses related to accidents, illnesses, hospitalization, and loss of life.

The membership of the organization exceeds 28,000. It has a network of 465 village-level societies, which are spread across various Divisional Secretariat areas. Micro financial institutions in the form of small banking units organized under 67 Janashakthi Banking Societies are at the next upper level. The Foundation has a federated organizational structure, starting at the base with small groups formed into village women’s societies at the next level. At zonal level is the Janashakthi Banking.

Funding is generated through a variety of sources as shown below:

Table 11.10: Sources of Funding WDF_ Hambanthota

Membership shares	Rs. 762,259
Member’s deposits	Rs. 2,666,351
Children’s deposits	Rs. 880,568
Other deposits	Rs. 1,859,912

SANASA

The Sanasa micro insurance scheme is based on commercial principles and provides fairly high coverage for its members. All Lanka Mutual Assurance Organization (ALMAO) is a subsidiary of Sanasa responsible for the micro-insurance scheme. So far 800 Sanasa Societies have joined the scheme. Its capital is contributed by Sanasa and funeral assistance organizations in addition to shares worth Rs. 100 bought by its members.

The Sanasa micro insurance scheme is an exclusive scheme. It provides cover only to those who are members. That too is based on the amounts of deposits available in their accounts.

Table 11.11: Sanasa Micro-Insurance Scheme

Age	Amount in account	Rate of payment in case of death
Up to 35	Rs. 100,000	Rs. 200,000
35 – 55	Rs. 100,000	Rs. 175,000
65 - 70	Rs. 100,000	Rs. 125,000

The National Forum of People's Organization

This is a mid-sized NGO working with a network of small NGOs. They provide insurance cover under a scheme called 'Diriya Matha Rakshana' (Courageous Mothers' Insurance) especially targeted to female street vendors, in the city of Moratuwa.

The Scheme is limited to its members. It is based on a reinsurance programme arranged with the Insurance Corporation. The beneficiaries contributes 50% and the organization assures them of a monthly payment after they reach 60 years of age.

Micro – finance

Micro – finance facilities available in Sri Lanka are provided by the state, the private sector, and non- governmental sector as well as by informal groups. The transaction costs and formalities in obtaining such facilities from the state and the private sector tend to keep away the poor and the excluded. As a result, they have continued to depend more on informal sources of credit, the cost of which is extremely high.

NGOs have now taken a key role in providing Micro – financing facilities to the poor and the excluded. A study on 'Sri Lanka's Micro – finance Sector' carried out in 2000 has identified the key players of the non – governmental sectors as follows:

Table 11.12: Finance Non-Governmental Sector

Local NGOs	INGOs
Sanasa and its PTCCS	CARE
Sarvodaya SEEDS	SAP
Janashakti Banku Samagam , (WDF Hambantota)	FORUT
Agro – Mart Foundation	SCF
Sewalanka	NFPO
Cooperative Rural Banks	Oxfam

Summarizing the participation of NGO's with regard to Micro – financing would be that: Sanasa, with 8,424 Primary Thrift and Credit Cooperative Societies (PTCC) and a total of 810,250 members, has the largest outreach in extending micro – finance facilities. SEEDS, with 2,200 societies encompassing 500 villages and more than 200,000 members, is the second largest, followed by the Janashakti Banking System which has more than 25,000 members under 67 banking societies and 449 small units.

Amongst these large organizations, there are also many medium and small size NGOs that are active in the field of micro – finance. Practically the majority of them extend micro – finance facilities to those who are either excluded from or have less access to financial facilities available in the formal / organized sector. They reach the community and small group levels through networks of branches or small groups, but moneylenders and shopkeepers still play a substantial role on their own.

Table 11.13: Credit Granted under Micro-Finance Arrangements

Purpose	A	B	C	D	E	F	G	H	I	J	K	L	M
Self-employment	2			1	3	2	-	-	1	-	1	2	12
To buy fishing gear, equipment and related activities	2	1											3
Agricultural activities	1	6	1	2	7	5	1	-	-	-	2	5	30
Illnesses						1						1	
Housing loans	1	2			1				1				5
Loans for toilets	1											1	
Small-scale businesses		3			1					1		1	6
Accidents	1		1			1	1			1		5	
Development activities for both	1											1	

children and women														
Training	1											1		
Development work and poultry farming		5		1	4	1						1	1	13
Repair of three-wheelers		1	1											2
Handmade items	1												1	
Funeral assistance		1												1
Vehicle accidents		1											1	
Development and income generation					3				1					4
Nutrition				1									1	
Urgent requirements					1									1
Business				3									3	
Garments industry					1									1
Others				3										3

- | | |
|---------------------------------|------------------------------------|
| A- Welfare organizations | B- Community development |
| C- Self-employed groups | D- Un-organized employee groups |
| E- Development foundations | F- Micro-credit institutions |
| G- Funeral assistance societies | H- Cooperatives |
| I- Children's welfare | J- Environment resource protection |
| K- Samurdhi | L- Women's organizations |
| M- Total | |

Other Activities

There were other activities that were identified as 'extended social security measures', provided by the organizations.

- Reduced violence against women
- Reduced violence in the home environment
- Provide environmental protection as a means of social interpretation
- Helping mental stability through counselling
- Aids and sexual disease prevention
- Contributing to family social events

Although these do not directly relate to the main areas of social security coverage, this reflects a form of thinking based on the interpretation of social security as an

area that covers a wide spectrum of activities concerning families as well as the large community.

Informal methods

There are also informal methods adopted by these organizations to further ensure social security. Some examples of which are: small group donation schemes, collective relief for families facing problems and in distress, voluntary contributions to provide social protection in specific instances in exchange of labour among families or groups, retail sale of essential goods purchased through bulk arrangements, and joint savings under cheetu systems – an informal system of rotational savings and credit etc.

Beneficiary Coverage & Beneficiary Participation of NGOs in Sri Lanka

Given in the Table below is the beneficiary coverage. According to which, nearly half the number of organizations cater to the needs of both members and other beneficiaries. Of the balance, one of the larger organizations has its beneficiary coverage limited only to members.

Table 11.14: Patterns of Branches / Community Units and Membership / Beneficiary Coverage

Type of Organization	Serial No. of Organization	Branches	Community Units	Members		Beneficiaries	
				F	M	F	M
Welfare Organization	1			268	200		
Mutual Assistance Organizations	2			12	30		200
Community Development Organizations	3		4	750	750	500	1000
	4	3	11	1,243	1,054	1,243	1,054
	5		1	370	1000		
	6						
	7	16	5	21	30	12	16
	8	22	334	20,391	12,809	10,395	7,456
	9		20	10	12		
	10		9	45	5		
	11	3	70	255	110	7,500	10,500
	12	20	20	250	40	250	40
	13	2		22	29		200
	14	150	160	7,000	3,000	7,000	3,000
	15						
	16			500	1000	500	1,000
	17						
	18		4	40	35		
	19	7	7	9	16	9	16
	20	3	15	160	40	90	30
	21			32	69	30,500	15,800
	22		207	57	24	1035	948
	23	2	5	25	30		

Self Employed Groups	24			23			
	25	2		30	20	15	10
	26	6	11	40	48	862	784
	27			86			
	28		1		24		24
Unorganized groups /	29				180		600
Employees	30	4		49	4		
Samurdhi Organizations	31		24	80	38	80	38
	32			5	5		
Development Foundation	33		4	45	63	134	70
	34			10	8	10	8
	35	4	5	30	160	200	400
	36	2	11	559	576	450	525
	37				25		25
	38			6	20		
	39				30		
	40		20	520	240	3,200	650
	41			520	220	3,010	710
	42	14	124	98	24	12,800	4,600
	43		12	212	172	158	100
	44			15	50	5	20
	45	6		625	522	112	99
	46			3	22		
	47			193	83		
	48	30	42	1,800	1,400	3,100	2,700
Micro Credit Organization	49		7	460			
	50	66	67	250		320	290
	51	67	3	518			

	52		6	460		320	
	53	66	10	320		320	
	54			712		335	
Cooperatives	55	8,400	8,400	494,342	355,340	40	
	56	5		150	100		
Women's Organizations	57	500	4,462	25000		10,000	
	58	3	10	23	9	300	15
	59	3	47	2448			
	60		9	35	6	240	128
	61	2	2	89		40	
	62	40	21	350	250	342	221
	63	76		24,781	11,205		
Organizations of the Aged and Elders' Homes	64			128	101	300	300
	65		1		74	20	16
	66				4		
	67	2					
	68						
	69		2	227	213	212	175
	70			30	65	30	65
	71			200	200		
	72			7		7	44
	73			25	25		
	74					4	7
	75			100	45	100	45
	76				20		
Funeral Assistance Societies	77			25	85	60	50
	78			30	50		
	79			200-226			

	80			100	100		
	81			250	180	200	100
	82			20	32	20	32
	83		1	28	30	28	30
	84					48	175
	85			5	18	38	51
Farmers' / Fishermens' Organizations	86		1	21	65	15	45
	87			22	44		
Religious Activity Organizations	88					23	140
Children's Welfare Organizations	89		1			33	22
	90			100	105		
	91			700	500		
Environment / Resource Protection Organizations	92		37	24	20		
Disabled Welfare Organizations	93	1		1,250	1,750	750	1,250
	94	2		1,068			
	95			75	80	75	80

Sources of funding and proportion of budget set aside for social protection

Table 11.15: Sources of Funding Presently Available for Social Security

Sources of funding	*Fully	*Largely	*Slightly	*Minimum
State assistance	-	3	13	10
Organization's own funds	23	20	20	2
Local sources	-	6	13	5
Foreign sources	11	8	9	1
Beneficiary contributions	17	10	27	7

Table 11.16: Proportion of Budget Set Aside by NGOs./ CBOs for Social Protection

Proportion of budget	No. of Organizations	*Percentage (%)
1-5%	4	13.8
6-10%	4	13.8
11-20%	8	27.6
21-30%	2	6.8
31-40%	1	3.4
41-50%	2	6.9
51-60%	2	6.9
61-70%	-	-
71-80%	3	10.4
81-90%	2	6.9
91-100%	1	3.5

*Percentage of total number of organizations that responded to the questionnaire.

Source:

* *Mapping of the Informal Sector Social Security Schemes in Sri Lanka. A study commissioned by the International Labour Organization (ILO) Colombo and the study reported by the Institute for Participatory Interaction in Development.*

* *'Yasiru' Mutual Provident Society (case study). A study commissioned by the International Labour Organization (ILO) Colombo and the study reported by the Institute for Participatory Interaction in Development.*