

**INDIA – SRI LANKA DEVELOPMENT PARTNERSHIP: A STUDY  
ON THE IMPACT OF INDIAN HOUSING PROJECT IN JAFFNA  
DISTRICT, NORTHERN PROVINCE, SRI LANKA (2012-2016)**

A Thesis Submitted in Partial Fulfilment for the Degree of  
**DOCTOR OF PHILOSOPHY**

IN THE D.D. KOSAMBI SCHOOL OF SOCIAL SCIENCES AND BEHAVIOURAL STUDIES

**GOA UNIVERSITY**



By

**RAHUL PILLAI SIVASHANMUGHAM**

Department of Geography and Research Centre

Parvatibai Chowgule College of Arts and Science (Autonomous), Margao, Goa

Goa University

Taleigao, Goa

**January 2023**

**INDIA – SRI LANKA DEVELOPMENT PARTNERSHIP: A STUDY  
ON THE IMPACT OF INDIAN HOUSING PROJECT IN JAFFNA  
DISTRICT NORTHERN PROVINCE SRI LANKA (2012-2016)**

A Thesis Submitted in Partial Fulfilment for the Degree of  
**DOCTOR OF PHILOSOPHY**

IN THE D.D. KOSAMBI SCHOOL OF SOCIAL SCIENCES AND BEHAVIOURAL STUDIES

**GOA UNIVERSITY**



By

**RAHUL PILLAI SIVASHANMUGHAM**

Research Guide

**PROF. NANDKUMAR N SAWANT**

Department of Geography and Research Centre

Parvatibai Chowgule College of Arts and Science (Autonomous), Margao, Goa

Goa University

Taleigao, Goa

**January 2023**

## Declaration

I, Rahul Pillai Sivashanmugham, hereby declare that this thesis represents work that I have carried out for the award of a Ph.D. degree in Geography on the “**India – Sri Lanka Development Partnership: A Study On The Impact Of Indian Housing Project In Jaffna District Northern Province Sri Lanka (2012-2016)**”, is my original contribution and that the thesis, or any part of it, has not been submitted for the award of degree/diploma to any Institute or University. To the best of my knowledge, the present study is the first comprehensive work of its kind from this area.

Place: Margao

Date: 16<sup>th</sup> January 2023

Rahul Pillai Sivashanmugham

Research Student

## Certificate

This is to certify that the thesis entitled “**India – Sri Lanka Development Partnership: A Study On The Impact Of Indian Housing Project In Jaffna District Northern Province Sri Lanka (2012-2016)**” Submitted by Mr. Rahul Pillai Sivashanmugham for the award of the degree of Doctor of Philosophy in Geography, is based on the research carried out by him under my supervision.

The thesis, or any part of, it, has not been previously submitted for a degree or diploma to any Institution or University.

Prof. Nandkumar N. Sawant

Research Guide

Department of Geography and Research Centre,  
Parvatibai Chowgule Collage of Arts and Science (Autonomous), Margao, Goa

## **Acknowledgment**

Without the help and support of those around me, I would not have been able to even attempt to undertake the endeavour to research and prepare this PhD thesis. I thank God for giving me this opportunity to be a part of this great journey, and to have been lucky to meet and learn from knowledgeable and kind people.

My Guide, Prof. Nandkumar N Sawant, Head of the Department of Geography & Research Centre, Parvatibai Chowgule College of Arts & Science (Autonomous), cannot be thanked enough for the stellar role he played in the completion of this thesis. Right from discussing and undertaking research guidance on challenging topics, braving great risks to personally supervise field research, to actually sitting down and working with me (and motivating me to work!) when all seemed difficult and lost, he went above and beyond his brief. His unwavering support is what made this thesis finally possible.

I am also thankful to Prof. Rahul Tripathi, Head of the Department of Political Science, Goa University, whose expert comments through regular Research Committee meetings has helped develop this research right from the inception. Dr. Anil Yegade, and other members of the committee have also contributed in helping me with develop research ideas. I offer my thanks to Ms. Kalpana Borkar and Ms. Swizel Crasto for all the help they had extended in getting all relevant office related administrative matters involved in this work.

Without the help of Thiru. Thinesh (Proprietor, Mahishe Cottage, Jaffna, Sri Lanka) and Thiru. Shiva (Autorickshaw owner-cum-driver, Jaffna, Sri Lanka), the field research part of this study would have been impossible. They worked in close coordination to ensure a safe and secure fieldwork, and helped have all things in place at the needed hour.

I thank the support of my colleagues, staff and members of Parvatibai Chowgule College of Arts and Science, Margao, Goa; and Goa University, Taleigao Plateau, Goa. I would like to specially thank Mr. Ulhas Gaonkar, and Mr. Deepak Kumbhar for the support they extended when I needed it the most in finishing up my thesis. Mr. Adrian Ferro and Ms. Mallica Desai, my fellow PhD students also deserve my gratitude for all the motivation that they have provided in this journey of knowledge.

My parents, Shri. P. V. S. Pillai and Smt. Girija Kumari deserves my immense gratitude for all that they have done. This is especially true for the solid support that they have given me in my research endeavours, without an iota of doubt in my abilities, even when I was at worst possible phases. My wife, Smt. Remya Rahul Pillai, deserves my heartfelt thanks for putting up with all the impossible demands I have made in carrying on with the research work that led to this thesis. And last, but not the least, my son, Master Aditya Rahul Pillai, for understanding his father in ways I cannot even begin to describe. You are a champ for doing this, Aditya!

I offer my regards to all of those who supported me in any and every respect during this journey of thesis completion, and I apologize for any omissions that I may have inadvertently made. Needless to say, the mistakes and shortcoming are mine alone.

Rahul

## Table of Contents

|   |     |
|---|-----|
| Declaration .....   | i   |
| Certificate .....   | ii  |
| Acknowledgment .....  | iii |
| CHAPTER I- CONCEPTUAL FRAMEWORK .....   | 1   |
| 1.1 Introduction.....   | 1   |
| 1.2 Choice of Topic .....   | 5   |
| 1.3 Aims and Objectives .....   | 6   |
| 1.4 Research Database and Data Sources .....  | 7   |
| 1.5 Methodology .....   | 8   |
| 1.5.1 Structure of the Questionnaire: .....   | 8   |
| 1.5.2 Nature and Purpose of Questions in Different Sections: .....  | 9   |
| 1.7 Chapterization .....  | 15  |
| 1.8 Limitations and Challenges.....   | 19  |
| 1.8.1 Limitations in the Present Research.....  | 19  |
| 1.8.2 Fieldwork Challenges .....  | 20  |
| CHAPTER II – SRI LANKA IN INDIA’S DEVELOPMENT NARRATIVE: RECENT DEVELOPMENTS IN<br>THE WIDER REGION OF SOUTH ASIA ..... | 22  |
| 2.1 Introduction.....   | 22  |
| 2.2 India’s Maritime Resurgence .....   | 24  |
| 2.3 India’s Connectivities: The Bay of Bengal Context.....  | 24  |
| 2.4 Indo-Bangladesh Maritime Relations: .....   | 25  |
| 2.5 Indo-Myanmar Maritime Relations: .....  | 28  |
| 2.6 Indo- Sri Lankan Maritime Relations: .....  | 29  |
| 2.7 The Connectivity Narrative: The Need for an Analytical Framework.....   | 32  |
| 2.8 Geographic Profile of the Region: .....   | 33  |
| 2.9 Development Perspective of Connectivity:.....   | 34  |
| 2.10 Regional Trade and the Connectivity Rationale: .....   | 34  |
| 2.11 Capital Mobilization for Connectivities:.....  | 35  |
| 2.12 Political Economy of Maritime Infrastructure: .....  | 35  |
| 2.13 Geopolitics of Connectivity: .....   | 36  |

|   |    |
|---|----|
| 2.14 Securitization of the Port and Shipping Infrastructure:.....                                   | 37 |
| 2.15 Relevance of Maritime Defense Agency Port Infrastructure: .....                                | 38 |
| 2.16 Summary:.....  | 38 |
| CHAPTER III- INDIAN HOUSING PROJECT: AN OVERVIEW.....   | 41 |
| 3.1 Introduction.....   | 41 |
| 3.2 Vulnerabilities and Security in the Local Context: Idea Behind the Indian Housing Project ..... | 43 |
| 3.3 From Policy to Practice: Implementing the Indian Housing Project.....                           | 52 |
| 3.4 Indian Housing Project in Jaffna, Northern Province .....                                       | 57 |
| CHAPTER IV– PERCEPTION OF LOCAL POPULACE TOWARDS INDIAN HOUSING PROJECT .....                       | 68 |
| 4.1 Introduction.....   | 68 |
| 4.2 Brief Background of the Villages Surveyed .....   | 68 |
| 4.3 Sampling Process:.....  | 70 |
| 4.4 Scale-based Perception About the Indian Housing Project.....                                    | 71 |
| 4.5 Representation of Data.....   | 74 |
| 4.6 Demographics of the Sample villages.....  | 75 |
| 4.5 Employment, Income and Expenditure:.....  | 76 |
| 4.6 Summary of Socio-Economic Conditions of Surveyed Households: .....                              | 81 |
| 4.7 Analysis of Indebtedness Among the Surveyed Households.....                                     | 83 |
| 4.7.1 General Indebtedness of the Surveyed Households.....  | 83 |
| 4.7.2 What are Households Generally Borrowing For?.....   | 83 |
| 4.7.3 Are Households Borrowing for Construction? .....  | 86 |
| 4.8 What is Causing Housing Beneficiaries to Borrow Funds for Construction?.....                    | 87 |
| 4.9 Additional Costs Associated with Standard Measurement House:.....                               | 88 |
| 4.10 Motivations for Beneficiary Deviation During House Construction .....                          | 89 |
| 4.11 Other Reasons for Indebtedness:.....   | 90 |
| 4.11.1 Settling Previous Debt .....   | 90 |
| 4.11.2 Poor Financial Literacy Among Beneficiaries.....   | 91 |
| 4.11.3 Is There a “Debt Problem”?.....  | 91 |
| 4.11.4 Analyzing How Debt Impacts the Socio-Economic Wellbeing of Beneficiaries: .....              | 92 |
| 4.12 Comparison between the Two Study Villages: .....   | 93 |

|  |     |
|--|-----|
| CHAPTER V- ALTERNATIVE TO INDIAN DEVELOPMENT MODEL? - AN OVERVIEW OF CHINESE INTERVENTION IN SRI LANKA ..... | 97  |
| 5.1 Introduction:.....   | 97  |
| 5.2 China in Post-War Sri Lanka .....  | 98  |
| 5.2.1 Trade.....   | 99  |
| 5.2.2 Capital .....  | 100 |
| 5.3 Major Projects.....  | 101 |
| 5.4 The Sri Lankan Response to Chinese Capital: 2015 Election and its Aftermath .....                        | 103 |
| 5.5 Potential Sources of Chinese Power .....   | 106 |
| 5.5.1 Soft Power .....   | 108 |
| 5.5.2 Countervailing Security and Foreign Policy Interests .....   | 109 |
| 5.6 Summary.....   | 112 |
| CHAPTER VI- CONCLUSION AND RECOMMENDATIONS .....   | 115 |
| 6.1 Discussion and Conclusion with Policy Recommendations: .....   | 115 |
| 6.2 Owner-driven Housing Construction under Indian Housing Project an Inclusive Process: .....               | 115 |
| 6.3 Lack of Sustainable Livelihoods behind Indebtedness: Not the Indian Housing Project.....                 | 118 |
| 6.4 Suggestions .....  | 120 |
| References.....  | 122 |
| ANNEXURES .....  | 126 |
| Questionnaire .....  | 132 |



## List of Tables

|   |    |
|---|----|
| Table 3.1 Details of grant entitled to each beneficiary family: .....                                     | 56 |
| Table 3.2 Details of beneficiary concentration in Divisional Secretariats of Jaffna district: .....       | 57 |
| Table 4.1: Details of study villages .....  | 70 |
| Table 4.2: Perception of Local Population in the Context of Indian Housing Project .....                  | 71 |
| Table 4.3: Main Income Generating Activity of the Household .....   | 78 |
| Table 4.4: Average Expenditure for Different Income Categories.....                                       | 79 |
| Table 4.5: Houses Reporting Availability of Assets .....  | 80 |
| Table 4.7: Source of Financing to Fund House Construction Activities before Receiving Donor Funding ..... | 87 |

## List of Figure

|  |    |
|--|----|
| Figure 3.1 : Political Divisions of Sri Lanka.....   | 42 |
| Figure 3.1: Hierarchy of administrative units in Sri Lanka (Indian equivalent given in brackets):..... | 57 |
| Figure 3.2: Indian Housing Project .....   | 60 |
| Figure 4.1: Study Area Map .....   | 69 |
| Figure 4.2: Category Wise Distribution of Housing Schemes .....  | 74 |
| Figure 4.3: Current Stage House Construction.....  | 74 |
| Figure 4.4: Indebtedness and Primary Occupation.....   | 85 |
| Figure 4.5: Average Debt Amount for Each Occupation .....  | 86 |

## List of Photographs

|  |    |
|--|----|
| Photo 1: Being an owner-driven model sets the Indian Housing Project apart, since the beneficiary and his friend, family and neighbours participate in the construction process.....   | 61 |
| Photo 2: It was routinely observed during fieldwork that owing to unplanned construction, many houses were left unfinished after plastering, with families living in them.....   | 61 |
| Photo 3: An example of traditional practices combining with funds received under Indian Housing Project, where the house has been constructed using funds, while the boundary wall is made in traditional way.....   | 62 |
| Photo 4: Occasionally houses under Indian Housing Project were so extravagantly built as compared to regular houses in the village, which leads to indebtedness.....   | 62 |
| Photo 5: Abandoned houses due to aftermath of war, as commonly found in Jaffna, Sri Lanka. With tense security situation and unexploded ordnances, fieldwork had to be done very cautiously. ....  | 63 |
| Photo 6: Houses were often on the ever changing frontline during the decades-long war in the Northern Province .....   | 63 |
| Photo 7: Questionnaire survey being administered to the beneficiary during fieldwork in Jaffna, Northern Province .....  | 64 |
| Photo 8: As a cultural practice, ornate gates are widely used, even for modest houses .....  | 64 |
| Photo 9: While there is no formal provision for verandah (thinnai) in the Indian Housing Project, it is an important component of traditional house design locally where materials are stored and casual visitors are entertained. Note that footwear, which are traditionally considered unclean and kept out of the house, are actually left outside the makeshift verandah, showing its importance. ....  | 65 |
| Photo 10: Monument to the arrival of Buddhism (and the sapling of the revered Bodhi tree) in Sri Lanka. Jaffna is where this happened, and this memorial commemorates that event. Mainly popular with pilgrims and tourist from other parts of Sri Lanka. ....   | 65 |
| Photo 11: The waterscape that defines Northern Province around the Jaffna region .....   | 66 |
| Photo 12: Palm groves and fishing hamlets interspersed with houses, Churches and Temples are common sight around Jaffna, Northern Province .....   | 66 |
| Photo 13: The iconic Jaffna Public Library, which is also at the heart of cultural identity in the region. The catalyst for the origin and eventual dominance of the Liberation Tigers of Tamil Eelam (LTTE) in these regions can be traced back to the Sinhala chauvinist to set fire to this library during June 1, 1981. Not only were priceless artefacts detailing the Tamil culture in this region were lost, but it was also taken an affront to the local Tamil population. .... | 67 |

# CHAPTER I- CONCEPTUAL FRAMEWORK

## 1.1 Introduction

Geography has shown great promise of versatility, not just to accommodate, but indeed thrive in a milieu which is closely aligned with the real world. Thus, it should not come as a surprise that Geography has been a suitable vehicle to involve interdisciplinary investigations in the interest of progress towards understanding increasingly dynamic, oftentimes complex phenomena, where the traditional tools available at the disposal of the social scientists are found wanting.

In the context of this research, which seeks to understand the resettlement of internally displaced people, presently bereft of a sizable chunk of their acquired material possessions, it is relevant to note the concept of ‘social capital’ by Pierre Bourdieu (1986) when he defines it as “the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition - or in other words, to membership in a group - which provides each of its members with the backing of the collectively-owned capital, a ‘credential’ which entitles them to credit, in the various senses of the word”.

In an article published in ‘Progress in Human Geography’ (2008), titled ‘Embodied social capital and geographical perspectives: Performing the habitus’, Louise Holt argues that Bourdieu offers a more nuanced understanding of the subject/agent, via habitus, which emphasizes the beyond conscious, habitual, embodied and non-reflexive elements of practice.

Mawdsley (2011), forms a key reading that went into forming the understanding of the strands of the multitude of situations that would all broadly fit into what, in common parlance, is referred to as ‘development aid’. Interestingly, anthropological accounts of

traditional pacific islanders, highlighting their ‘gift economy’ may be a pointer to the ideals which lie at the root of the modern day (and massively upscaled) ‘development aid’, as understood in a post-colonialist tradition. The social interrelations and chains of obligation created by the interlinked processes of giving, receiving and reciprocating in the traditional societies of pacific islands and beyond, resonates very often with the practices and motives of development aid in the modern, contemporary societies. If Mawdsley’s arguments were to be followed, despite the currencies or commodities involved in such ‘development aid’ practices, there is scarcely any justification in terming the same as a purely economic transaction, owing the not just the lack of a tangible reciprocal transaction element, but also in recognition of the much deeper ideals which are sought by the ‘donor’ in the relationship, from the ‘recipient’. The departure from the ‘gift exchange’ model followed in the traditional societies comes primarily in the form of asymmetries of power between the post-colonial development aid donor from the ‘Global North’, and the development aid recipient from the ‘Global South’. The author argues of this a ‘negative giving’, wherein the reciprocity part which formed an important aspect in the traditional gift economies is indefinitely suspended. Without such reciprocites, owing to the irreconcilable material inequality between both the parties involved, an unequal social order is evolved, naturalized and perpetuated.

Moreover, the disjuncture between the Northern development aid which is projected as ‘free’ and generous in rhetoric, while being restrictive and self-serving at many different levels in practice and implementation, makes the display of such ‘competitive humanitarianism’ a contested idea. It is not just the sanitized distance between the donor and recipient of development aid that normalizes a feeling of the ‘other’, but also the fact that the development aid recipients provide an unparalleled venue for the donor to display the

optics of rooting for good practices, generosity displayed to ‘victims’ and other values cherished by donor societies and its cohorts. More tangible strings involve support extracted for donor’s foreign policy objectives, directives towards economic policies of recipients, and even more direct obligation regarding clauses which restricts the (rather expensive) hiring of consultants and ‘experts’ from only the citizens of the donor nation(s), which in effect amounts to a plough back of the supposed development aid, to the donor.

The scope and content of development aid worldwide underwent major upheavals over the last decade owing to the entry of a new set of actors, who have made considerable changes to the rules of the game. Unlike the post-colonial ‘traditional’ model of ‘North-South’ development aid, the newer entrants involved donors from the Global South, creating a rival model of ‘South-South’ cooperation. The change was not limited to nomenclature alone, and involved a discarding of long-standing approaches which had hitherto assumed to be the norm in the field of development aid, and adopting equally new avenues.

In fact, the southern development donors, who were themselves the recipients of the Northern development aid until recently, refused to identify themselves as ‘donors’ and instead referred to themselves on equal footing with the recipients of development aid, by using the term ‘development partners’. These southern actors, in an effort to discard the colonial baggage, proclaimed abhorrence to neo-imperialist, hierarchical relations, and instead tried to inculcate a sense of brotherhood borne out of a shared history of colonial exploitation, developing country status, experiences, as well as mutual respect and opportunity. The southern development partner’s assertion of grounded and subaltern practices of mutual learning, rather than the high-sounding targets unilaterally imposed by Northern donors, endeared the developing nations to the newer entrants in the field of ‘development cooperation’.

While such rhetoric attempts to paper over the differences amongst the ‘Southern donors’(they are far from a monolithic block!), it does create a powerful counter-narrative to the perceived patronizing and condescending approaches that the ‘Northern donor’ has often been accused of. In exploiting such resentments, and pushing for an alternate narrative, the Southern development partners, have opened for themselves a window of opportunity in promoting their influence, despite the fact that there is often significant elements of self-interest under a veil of touted solidarity involved in South-South co-operation, just as it was in the case with North-South cooperation. However, with the rise of ‘strategic development cooperation’, as evidenced in the case of the Chinese development aid that comes embedded often with projects of wider ramifications like the ‘One Road One Belt’ project, ‘Maritime Silk Road’ etc, the nuances of South-South Cooperation have also radically changed, as is being explored in this research.

In a nutshell, this research aims to focus on a field-research based analysis of construction of Indian Government sponsored housing project in the Northern part of Sri Lanka. In doing so, the usefulness of such an exercise, i.e., the ground-truthing of the stated objectives of the project, is the most obvious outcome. The research however, aims to accomplish more by examining the evolving nature of such developmental project, in what can be called for the want of a better term, South-South cooperation, taking in the literature of development studies as well. The limitations of terms akin to Less Developed Countries (LDCs) has already been explored in literature (Jayasuriya, 2010), and this research proposes to contributing to the contemporary understanding of further classifications required. With the evolving geo-politics of Indian Ocean regions, however, more detailing may be necessary, which this research aims to provide. Therefore, as it seeks to comment on the usefulness of the housing project scheme, a greater analysis of the backdrop which seeks to contextualize

the larger phenomena at work, is also provided.

With the Indian housing project, a comparatively recent enactment as mass housing projects goes, and the inherently evolving nature of geo-politics, this research seeks to bring to the fore hitherto underwhelmed narratives of the region, both in terms of its traditional peripherality, and a counter-narrative of centrality, in a greater scheme of things in Indian Ocean involving external actors like India and China. It is here that the schism in the South-South cooperation is also sought to be highlighted in the spatio-temporal patterns of engagement with Sri Lanka, by the two regional powers of Asia, which have followed different paths. While the Chinese rulebook of engagement in the developing field has been fairly evident, and has persisted in its engagement with Sri Lanka, the evolution of India's approach has been a matter of interest in this research (Hettige, 2015). Hence, it brings the focus back onto the Indian Housing Project in Jaffna, Northern Sri Lanka, which is used to objectively research the outcome of the exercise, having the potential to influence, implicitly or explicitly, the policy of India's ever widening radius of global developmental initiatives.

## **1.2 Choice of Topic**

This has been an unusual choice of topic in many senses. Northern Province, Sri Lanka, is not an ideal choice for fieldwork-based research owing to its recent origins from decades old war, and the general atmosphere is fear and information blackout that is pervasive. Yet, Northern Province, Sri Lanka, was one of the first and foremost areas to be chosen to implement one of the greatest Indian schemes in the field of international development cooperation. Therefore, this makes it a very important opportunity to study an initiative, whose success on the ground may potentially make the Indian Housing Project a flagship initiative of India's development cooperation. This research offers an opportunity to analyze some of the first instances where the implementation of such a project was studied on the

ground among beneficiaries, and also as an opportunity to provide policy feedback. Listed below are the concise reasons why this topic was chosen for research:

- a. Indian Housing Project in Sri Lanka is a flagship initiative of the Indian Government in terms of development cooperation which, for the first time, engages directly with beneficiaries in a strategic neighborhood, with the provision of housing as a basic need.
- b. While explicitly humanitarian in gesture, it contains the implicit potential for replication, if found successful.
- c. The Indian Housing Project is to be seen and understood in a larger context of Indian Ocean becoming a contested space for influence between India and China, which is a far cry from the situation just a few decades ago, where Indian Ocean was considered India's backyard, merely by the yardstick of geographical proximity.
- d. An analysis of varying development philosophies practiced is in order, not least limited to the infamous socio-economic quagmire that Sri Lanka finds itself presently in; the roots of which go back to poor choices made, in the name of development.

### **1.3 Aims and Objectives**

This research on Indian Housing Project makes it a very important opportunity to study an initiative, whose success on the ground may potentially make the Indian Housing Project a flagship initiative of India's development cooperation.



The objectives targeted to be achieved in this study are:

- a) To explore and illustrate the Indian Housing Project in Sri Lanka.
- b) To review and analyze the performance of the project in relation to its stated objectives.
- c) To understand the interplay of development philosophies and geopolitical strategies.
- d) To examine and recognize the potential of Indian Housing Project in Sri Lanka as a template for future developmental initiatives of India, as contrasted to approaches by China.

#### **1.4 Research Database and Data Sources**

The present research uses mixed method of data collection, both qualitative and quantitative, with an emphasis on primary data collection, owing as much the contemporary nature of investigations, as also to the nature of extreme challenges involved, including physical hazards (Harrison, 2013). Also, being a war-torn region for many decades together, there were very limited secondary data sources available, adding to the general difficulty in accessing the same as foreign nationals in an alien country. Many records were sensitive, and thus off-limits. Plus, being a coastal zone and international maritime border, not to mention the security sensitivities of the deep-rooted impact of war, satellite data and topographical maps of the region were not accessible at all. Fieldwork was conducted in an uncertain situation, where formal applications for conducting such research on the ground in an area which was technically still under martial law in the aftermath of the war, was bound to be rejected. Thus, formal permissions were not always received, and as a result, fieldwork conducted was intensive in nature, and dynamism and adaptiveness had to be employed to conduct the same.

All through the fieldwork, a field diary was kept, keeping a litany of various off-the-record quips by informants, anecdotal information and field details, which were accompanied by photographic details wherever permitted during the course of investigations. Primary informants being very limited in nature, snowballing technique was used, where a primary informant was instrumental in introducing the field researcher to a set of other informants by the way of introduction, with no particular guarantee of information to be obtained from the latter. Nevertheless, this was still a reliable lead in the field, rather than cold-calling. It should be emphasized here that questionnaire survey was unparalleled in this research as a source of data collection in the field, and to that end, merits a more detailed emphasis here.

## **1.5 Methodology**

This research, being one of the initial works analyzing the impact of a newly implemented program in the form of Indian Housing Project, relies heavily on primary data. Primary data was achieved through questionnaire survey in the field, and involved both quantitative and qualitative aspects.

Discussed in the following aspects are the details of the questionnaire, including the processes prior to actually administering the questionnaire.

### **1.5.1 Structure of the Questionnaire:**

- Section A- Basic Pre-interview Data
- Section B- Basic Family information
- Section C- Process of House Reconstruction
- Section D- Infrastructure and Amenities
- Section E- Perception about the Indian Housing Project (IHP) amongst Beneficiaries
- Section F- Open-ended Answers

### **1.5.2 Nature and Purpose of Questions in Different Sections:**

- Section A- Introduction to the respondent, and to sort out basic details during the arrangement of questionnaires after the interview, as well as to derive critical information at the first glance. Helps in organization of the questionnaire as well as its filing.
- Section B- Introduction to the family and household of the respondent. Since it is scarcely the case that people are living alone, it is important to capture the family dynamics. Apart from the details regarding the number of persons present, it is also interesting to know their breakdown in terms of age, gender, marital status, education, employment etc.
- Section C- This section on the process of house reconstruction focuses on the many different facets involved, it tries to capture the period from the moving of application, to the inclusion in the beneficiaries list, to the present state of house construction. It also seeks to know of plan fidelity, pre-IHP capital investments (if any), its sources, final cost of the constructed house, and the grant received under IHP.
- Section D- Under this section, among other things, the pre-(forced) migration scenario and the post IHP resettlement phase are sought to be compared. Instead of direct questions on finances and income, relative poverty or prosperity is sought to be captured, using asset creation patterns as proxies. One section looks into the facility of the house itself, to see if ‘building back better’ has happened.  
  
Another looks to compare economic assets like consumer durable goods, private vehicles, commercial vehicles, and livestock, as proxies to the economic situation of a resettled beneficiary under IHP. Apart from these questions, this section also attempts to clarify on the source of electricity and water connection, both of which are important to successful resettlement.
- Section E- Modified Likert Scale was used exclusively in this section. Modified,

since avoiding the option of a ‘neutral’ answer was intended to provoke the respondent to take a stance, and not to ‘avoid risk and play safe’ while answering the question. These perception-based questions, 25 in number, covered a wide range of topic from inner reflections of the respondent on the one hand, to her/his opinion on international ramifications, on the other, with a wide spectrum in the middle.

- Section F- This final part of the questionnaire is the open-ended questions, and provides the qualitative perspective to the exercise. This section, which allows the respondent to react to a set of relevant questions in an unguided manner, seeks not just to bridge the Qualitative vs Quantitative chasm, but also to get insights into the untapped information within the respondent, which the previous sections may have failed to tap. Alongside the field-diary, this is an important tool to understand the world the respondent inhabits.

Statistical testing procedures usually deals with checking whether some assumption (hypothesis) made about the complete population is true or false based on some sample data taken from it.

It involves a statement made (called null hypothesis) and its alternative (called alternative hypothesis) and a test statistic (which will be different for different hypothesis) calculated from sample data. Testing involves accepting or rejecting the null hypothesis based on the value of test statistic. While the greater single hypothesis would be regarding whether ‘The Indian Housing Project Has Been a Success’ or if ‘The Indian Housing Project Has Been a Failure’, this simple measure does not take in account the complexities involved, which goes way beyond a structural analysis. To take in account the societal acceptance, livelihoods scenarios and vulnerabilities, a list of further sub-hypothesis have been listed in the relevant chapters in this research.

All the inferences we make are not 100% foolproof as we are only taking a sample not the entire population. So, this chance of error is expressed in terms of something called as significance level, which simply put is the probability that we have made the wrong decision regarding the population with this given sample. A standard value used is 5% level of significance.

Here, two test non-parametric statistics will be used, Mann–Whitney U test and Wilcoxon Signed Rank test. Mann–Whitney U test is for comparing two independent data like two different groups (the case villages). Wilcoxon Signed Rank test is for comparing two dependent data like some patient's temperature before and after medicine (in this result pre-war post war of same household). Non-parametric tests are those which doesn't make any assumptions on how the frequency distribution (as seen in histogram) looks like. Also have an understanding that the test output is given in terms of something called as p- value and our inference is made in the following way:

1. If p-value is less than 0.05, null hypothesis is rejected (accept the alternative).
2. If p-value is greater than 0.05, null hypothesis is accepted (reject the alternative).

Software used is R Programming software, a free statistical software has been used for conducting the analysis.

Statistical Test used: In statistics, the Mann–Whitney U test is a nonparametric test of the null hypothesis that it is equally likely that a randomly selected value from one sample will be less than or greater than a randomly selected value from a second sample.

## **1.6 Review of Literature**

Owing to the fact that the envisaged research is concerned with nascent events, there is, very obviously, a paucity of literature exploring the specificities of the Indian Housing Project in Sri Lanka, except for technical compliance reports and related statistics. This means that the

literature survey is, at this point, confined to exploring the background literature. There is however, a wealth of literature on various aspects which together constitutes the core of this research. One of the most important aspects is about the theoretical underpinning, which is the key to understanding and making sense of this topic of research. In other words, it sets the perspective.

With the literature throwing up such a scenario, it would be interesting to see how the development cooperation between India and Sri Lanka situates itself. But while in the process of situating such strategic relations between the two sovereign nations involved, if one fails to take into account the impact on the grassroots level involving the local actors and stakeholders in the study area of Northern Sri Lanka, it would be missing the woods for the trees.

Zhou (2010) argues that the presence of property rights is a powerful contributor to IDPs' decisions to return. In her study, Sturludottir (2011) looks at the interrelated nature of official and unofficial structures and how this plays a role in peace-building by focusing on the role of networks in Sri Lanka. While there are gaps between official structures and actual practice, through the activation of informal networks people can either circumvent such 'gaps' or maintain them. She claims that attention to the workings of networks can thus give invaluable information on peace-building.

Walton (2015) in his paper emphasizes that historical and political divisions surrounding the timing and sequencing of state reforms bear heavily on contemporary dilemmas and debates and therefore stresses the importance of understanding how and why contemporary discourses and coalitions of interests were formed, while drawing on the post-conflict reconstruction in Sri Lanka. Waidyasekera (2012) explores the spatial dimensions of the Internally Displaced Persons (IDPs) in a conflict affected area of Sri Lanka, to explore

social change happening as a part of the process of the return of the IDPs.

Bruland (2015) gives a deep and detailed account of what war and migration meant to an extended Tamil family from Sri Lanka, and traces their resource networks across different parts of the world. In the same vein, Jayawardana (2019), speaks of social capital as something that is important in the face of failure of the government and other formal institutions, especially because the role it place in inculcating resilience in the face of disasters, both natural and manmade. It is pertinent to note here that not only has Northern Province faced conflict related stress, but also this was a region that was heavily damaged by the Indian Ocean Tsunami of the year 2004.

O'Donnel (2018), also notes about the destruction that was widespread in the areas of conflict spread over the Northern Province. The destruction of the traditional agricultural and fisheries sector has a huge impact on the local economy. However, the social and economic adaptations which took place also made innovative approached, which included limiting of reliability on government's capacity (or even willingness) to undertake development activities, and an increased dependence on remittances from abroad, using the decades of personal and familial networks utilizing war-induced forced migration and emigration, as a growth engine.

Silva (2018) also speaks about the losses and destruction suffered, but more than physical losses, the focus is on livelihoods. Physical damage of infrastructure affected traditional agriculture and fisheries; but so also has competition in fisheries from Indian fishermen, and climate change for farmers. Innovations have been worked out as well, for example, by farmers trying out new crops, and changing traditional modes of agriculture. Also, while the damages have caused increase in wage labourers, they have been noted to find opportunities in the booming construction sector.

Saparamadu (2014) mentions of the early days after the military victory that heralded the end of the war, but continued to foster social and political issues which resulted from the prolonged trauma of war. There is a picture of an unsettled society in turmoil, in which the issues could often be conflicting, like the issue of loyalty to state institutions vs. community ones. While per-se no solutions are offered, this is understandable in the situation that war engendered, and lays the groundwork for further research.

Srinivasan (2020) offers a journalistic view in the article penned for 'The Hindu' newspaper, regarding economic recovery and challenges in Northern Provinces. Development that comes with peace is noticeable in the regions, despite lingering conflicts that threatens to derail development initiatives. It is rural areas which are seen as lacking investments, and the article suggests that instead of governmental handouts as was the norm in the past, local residents need to tap into innovations and diaspora to initiate development in areas that have eluded it in the past.

The Tamil book "Por Ulai" (War Journey) (2013), which was brought out by the literature and propaganda division of the Liberation Tigers of Tamil Eelam (LTTE), and translated by a sympathizer from the Tamil diaspora in New Zealand. This work, while not in accordance with standard academic literature, was a part of my efforts to understand the complexities of the conflicts in Sri Lanka, and albeit being a one-sided version, it motivated me even at a personal level, to at least start to try and make sense of a complex and vexed situation that had come to pass in Sri Lanka in the last few decades, and which also had social, political, economic and moral ramifications for India, and the developing world in general. As mentioned earlier in this literature review, this, coupled with the fact that the nature of development cooperation is undergoing radical changes as evidenced by the newer scenario of Chinese model of development aid, means that radical departures from the traditional



roles in development cooperation are happening, including radical departures which may not have been fully captured by the existing literature, more so, for the region in question. This, needless to say, creates ground for a better policy recommendation, as well as enrichment of field analysis-based contribution to the literature on the topic in general, and the region in particular.

## **1.7 Chapterization**

### **Chapter I: Conceptual Framework**

As the first chapter in the doctoral thesis, this chapter shoulders the task of laying the groundwork for narrating the ‘storyline’ of the research. This research has not taken upon itself to analyze the historical narratives of India and/or Sri Lanka, although a wealth of documentation exists on the same for anyone inclined to do the same. What this chapter does, is to try and bring together two aspects, namely, the field-level post-construction analysis of houses built for beneficiaries in Jaffna Region of Northern Province, Sri Lanka, under the Indian Housing Project; and secondly, trying to incorporate this aspect of development cooperation into the various strands of competing cooperation models that are followed by different global actors, a microcosm of which is found in Sri Lanka itself.

Towards this purpose, this introductory chapter also draws upon the relevant literature in the arena of development cooperation. It is important to note that the field-work involving the Indian Housing Project has barely any literature alluding to it, owing the fact that the Jaffna region in Northern Province, was among the first places in Sri Lanka to have houses built for beneficiaries under the Indian Housing Project. Hence, the secondary literature focuses itself on providing the background to the region in terms of the post-war displacement scenarios and the various aspects involved therein. In the second aspect of research interest that looks into the worldwide scenario of development cooperation, there is a wider scope of

literature to be examined, which this chapter tries to execute.

## **Chapter II: Sri Lanka in India's Development Narrative: Recent Developments in the Wider Region of South Asia**

Current Indian strategic discourses outline plans to build a new Maritime India. A paradigm shift aimed at binding the sea into the development framework like never before. Indian coasts and maritime domains are consciously factored to serve the objectives of growth and development not just in the coastal areas of India, but as an international outreach too. In fact, it may seem that the oceans are not the end of the land, but a metaphorical extension of it, building bridges across political borders. And, when dealing with geographically insular neighbors like Sri Lanka, this maritime link is not just optional, but an inevitable truth; be in the field of development cooperation, or realpolitik. In fact, going beyond the immediate precincts of this research on housing in Sri Lanka, maritime development cooperation has gone a long way in altering the land-bias (a historical, cultural and strategic pre-disposition towards terrestrial boundaries) that limited India's outreach to its maritime neighborhood.

This chapter provides the setting for the questions of development and international relations that the wider research aims to explore. The idea is to situate the research in a particular geographical context, and towards this end, the focus is kept on Indian Ocean region, eliciting examples of India's maritime cooperation with other countries in its Indian Ocean neighborhood. Further on, it is shown that the cooperation with Sri Lanka has gone beyond trade links with enhanced Indian presence in the form of the Indian Housing Project.

## **Chapter III: Indian Housing Project: An Overview**

Indian development model of building houses may seem low tech and old school. However, the field data and the qualitative experience on the ground suggests otherwise. At one level, Indian developmental initiative was a humanitarian one, not a 'muscular' one with a carrot-

and-stick policy. This easily puts to rest any speculations of hegemonic ambitions. It also touches the hearts and minds of common people, and builds goodwill onto the chequered contemporary history and hoary cultural relations from antiquity.

This is the empirical chapter. In that sense, it forms the literal and metaphorical heart of the narrative of this research. The research is being anchored around the idea of cooperation and development in a globalized, yet contested era, of geopolitical coordination and regional discord.

Indian Housing Project provides the backdrop, where the implementations of these measures are studied, and thus is an opportunity to see the synergies between theory and field realities. The Indian Housing Project being a contemporary program, this research is probably the first of its kind providing the feedback of the program from the grassroots.

#### **Chapter IV: Perception of Local Populace towards the Indian Housing Project**

This is an empirical chapter to the core, and seeks to tease out the beneficiary perspective, while also using a combination of data regarding their material lives. This synergy of the qualitative and quantitative aspects ultimately targets to look at the whether the conditions that the beneficiaries face presently, and previously...has the Indian Housing Project had the intended impact that the policymakers had envisaged? It may be argued that mere perceptions may be fickle, and that there would be an obvious bias in seeking answers from the beneficiaries, but when juxtaposed with field data collected about their pre-and-post war material status, indebtedness etc, these perceptions can be corroborated. Even qualitative narrative and general discourses that one encounters in the field have been structured through methods like a modified Likert Scale.

## **Chapter V: Alternative to Indian Development Model? - An Overview of Chinese Intervention in Sri Lanka**

India is not the only country to have been involved in the development field in Sri Lanka. Sri Lanka, particularly Jaffna and the Northern Provinces are home to various developmental initiatives spearheaded by national/international, and governmental/non-governmental groups, with different, contrasting, even conflicting ideologies. It is not easy to tease out a particular paradigm of development amidst the multitude of such discourses, but research could bring to the fore the contours of these approaches involved.

‘Intervention’ is a deliberately chosen word in the title of this chapter, which brings to fore an entirely different “development” narrative. A textbook case of Chinese debt-trap method practices as a part of the ‘belt-and-road’ initiative, Sri Lanka is a vital conduit on the Chinese strategic ‘string-of-pearls’ dragnet to vie for upper hand in the Indian Ocean, traditionally considered India’s backyard. Unlike India, which tried cultivating hearts and minds with its development projects, Chinese development projects were spectacular, humongous and big-tickets. They were also, as with much other Chinese developmental assistance worldwide, meant to drive the recipient into a debt trap, from where start negotiations favouring Chinese strategic interests. In Sri Lanka, just as it had done in many other countries, China seized opportunities without scruples, once the western world had all but shunned Sri Lanka based on its post-war human rights record.

## **Chapter VI: Conclusion and Recommendations**

This concluding chapter is devoted to a higher end, i.e, discussion on the replicability of the Indian model. This is aimed to be this research’s modest contribution to the discussion on development narratives. Indian Housing Project has made a positive difference on the ground, notwithstanding many shortcomings and challenges, as evidenced in the fieldwork

and data. The concluding adds a wider perspective than Chapter 3 and 4, which tries to measure the impact of the Indian Housing Project on the ground, and takes it further, by basing upon the advantages of the Indian model, by contrasting it with another model like the Chinese one.

The biggest advantage is that by taking up projects like housing and similar, Indian developmental initiative in the region has touched upon the lives of common people. Indian model, unlike others like Chinese intervention strategies, did not engage in strategic bargaining with the Sri Lankan Government. Humongous infrastructural projects created by Chinese, while great for local political leaders to inaugurate, were soon understood to be cash guzzling white elephants (the tragic consequences of which was evident to the world during the 2022 economic meltdown in Sri Lanka). Sri Lanka, a deeply democratic country, was understood by India better, which invested on the goodwill of its common citizens, than any particular political party or leader. This made Indian Developmental Projects in Sri Lanka sustainable, as well as a replicable one. As a policy recommendation by this research, such an initiative can be integrated into India's international developmental doctrine; endorsed, and even branded, with implications going beyond a mere one-time intervention.

## **1.8 Limitations and Challenges**

### **1.8.1 Limitations in the Present Research**

Conducting fieldwork in immediate aftermath of a long-running conflict is bound to have serious limitations. Since there was a lack of positive response forthcoming from the usually expected networks amongst general public and governmental and non-governmental partners, improvisations had to be done to conduct the fieldwork. Apart from the impediments involving local government sanctions, the opaque ways of Indian diplomatic mission deputed to oversee the IHP, as well as the challenges posed by the surprising

indifference of the local partners in Sri Lanka were hurdles to overcome. Uncertainties meant that there was a very specific window of time in which to conclude all field survey, without provoking suspicions, owing to various constraints.

### **1.8.2 Fieldwork Challenges**

The challenges to this fieldwork were manifold. Other than the regular issues to be expected in a foreign locale, there was also the fact that the fieldwork was to be conducted in a region where the effects of a politically, financially, socially, psychologically and morally draining war were all around; not to mention the real and present danger of stepping on a landmine.

Using the internet, and after a lot of scouting, an agreeable and cooperative individual providing guesthouse facilities was located, and he was not just roped in for arranging the stay, but through him a tuk-tuk (auto-rickshaw) driver was also arranged, who was tasked with location of beneficiaries.

Initially, three localities with different attributes within the study region were chosen.

- Thenmaradchi, which was a rural interior location.
- Maruthankerny, which was a sea-side location dotted with clusters of coastal hamlets
- Thellipallai, which was a thickly populated semi-urban location close to Jaffna town.

Potential respondents were selected out of a IHP beneficiary list that was procured unofficially, and was corroborated by the driver using information from the local government offices, from where procuring permission was also essential. When the officers at the Tellipalai government offices refused to cooperate, it was decided to strategically withdraw, without pressing the issue and creating an unnecessary confrontation ahead of the fieldwork. Maruthankerny and Thenmaradchi were retained for a two-village study, with an ambition to collect data from 40 households in each village.

Acting on directions, the driver in the course of one month, approached respondents from

among the IHP beneficiaries chosen at random from the list for each locality, and cultivated their trust (a difficult thing in an area with war-trauma, and severe and tense relations), collected their contact details, and kept them aware and posted about the details of how, why and when a field researcher from India will come, and the purpose of the study.

A pilot survey was also done, based on the inputs of which the question on 'caste' of the respondent was avoided, as it was found to be a very sensitive issue locally. Awareness of the local language (Tamil) was an immense asset, as most people knew no other language. It helped communicate directly and strike a familiarity and emotional bond with the interviewees. For fieldwork, the original questionnaire in English was also arranged to be translated into Tamil, and necessary photocopies taken. In all, the pre-fieldwork phase and the investment of resources into it helped overcome many problems and save time, and was crucial to the success of the fieldwork. Fieldwork was done in the form of household questionnaire surveys, during an intense five days period from the 24th to the 28th of May, 2018.

# **CHAPTER II – SRI LANKA IN INDIA’S DEVELOPMENT NARRATIVE: RECENT DEVELOPMENTS IN THE WIDER REGION OF SOUTH ASIA**

## **2.1 Introduction**

Plans to create a new Maritime India are outlined in current strategic discussions in India.

a paradigm shift designed to more tightly integrate the sea into the development framework.

Indian coastlines and marine domains are intentionally planned to support growth and development goals not just in India's coastal regions but also on a global scale.

In fact, it can appear that the oceans are not the limit of the earth but rather a symbolic extension of it that spans national boundaries. Furthermore, whether in the context of development cooperation or realpolitik, a sea connection is not just necessary but inevitable when dealing with geographically isolated neighbours like Sri Lanka. In fact, going beyond the scope of this study on Sri Lankan housing, maritime development cooperation has made significant progress in reversing the land-bias—a historical, cultural, and strategic tendency toward territorial boundaries—that had previously restricted India's engagement with its maritime neighbours.

Today's marine policies like Mausum (monsoon) and Sagarmala (maritime garland), as well as strategies for harnessing ocean wealth (samudra sampada) for India's national growth, broadly reflect the national commitment to maximising ocean resources for national progress. The Arabic word "mausum" refers to the change in weather that causes showers to start in the Arabian Sea around late May. India recently announced the Sagarmala (maritime garland) project as a new governmental push to reform the nation's port infrastructure. There is ample historical evidence to prove that India has a long history of ports and port-driven maritime trade. Around 3000 BC, the Indus people made their first encounters with



Mesopotamia and Egypt. Prehistoric Vedic Indian journeys over the Bay of Bengal (henceforth, BOB) toward the eastern seas were also supported by thriving ports on the Indian peninsula. On the east coast, Tamralipti, Kalingapattinam, and Kaveripattinam, while on the west side, Barigaza (Baruch), Dwarka, and Muziris were just a few of the illustrious ports that eclipsed pre-colonial India and rose to prominence worldwide. Indian ships were in charge of a networked economy that stretched from the Red Sea to the Indian Ocean and into the Pacific Ocean (Mukund, 2015).

The main force behind India's current maritime policy reforms is globalization. Theoretically, globalization encourages cross-border and transoceanic exchanges of capital, technology, goods, and services. The drive to integrate the domestic economy with the global economy is fueled by mobility. The modern, worldwide economy depends heavily on maritime transit. Over the oceans, seaborne boats transport around 90% of all trade. In addition to fostering international trade, maritime transportation also supports industrial and agricultural development, which includes reducing poverty. As this study's findings show, the sector of development cooperation has expanded. Indian planners are rapidly realizing the importance of connecting inland transportation networks including roads, trains, and inland canals with seaborne trade.

India's economy, which is driven by expansion, is consequently making significant efforts to link the world economy by sea. The key link in international economic transactions is maritime trade, which accounts for 95% of India's foreign trade by volume and over 65% by value. China, Japan, Singapore, and South Korea, the Asia-Pacific region's growth poles, have made significant investments in modernizing their maritime infrastructure to support their seaborne trade. Asia is actively developing its maritime infrastructure in line with its burgeoning economy.

India is considered to be a significant part of the Asian Century. The emergence of the Asian Century phenomena represents the shift in global political and economic dominance from the Euro-Atlantic to the Asia-Pacific area. The ASEAN group of nations and India in South Asia represent a historic change in the global power structure away from the dominating capitalist systems of the European Union and the United States.

## **2.2 India's Maritime Resurgence**

The nation's maritime power is a key component of the numerous factors that make up national power. A coastal state like India unquestionably gains influence from its maritime assets. It is not surprising that nearly all of the major Asian states are also maritime powers. Marine power is a collection of factors including the capacity for manufacturing ships, an effective port system, multimodal transportation networks, maritime domain awareness (MDA), the capacity to safeguard maritime communication links, etc. An effective maritime infrastructure is a key factor in determining a nation's political and economic worldwide reach.

The overarching goal of the Indian government's Maritime Agenda, 2010-2020, is to leverage India's seaborne transactions with international maritime hubs by strengthening the nation's maritime infrastructural capacities. To create integrated transportation networks connecting roads, inland waterways, ports, and rail routes, including coastal shipping, major plans have been launched. Modernizing port infrastructure has been given top attention in this push for maritime rejuvenation as envisioned under the Maritime Agenda.

## **2.3 India's Connectivities: The Bay of Bengal Context**

Asia's primary strategy for creating intraregional links to enable quick movement of goods at the moment is connectivity. It is a physical activity that crosses the borders of interested nations with the goal of advancing general economic interests. Building roads, trains, river

transportation channels, ports, and pipelines primarily as multimodal projects, such as a road-river or port-land link, promotes this geographic interconnectedness. The current attempts to link the Bay of Bengal's (BOB) littoral nations are quite new. Plans are being developed by each BOB state to establish transportation connections with its neighbours.

Direct pressures from geopolitical competition and economics driven by expansion are what are driving these states to modernize their otherwise antiquated land and port links (Raghavan, 2011). The sheer extent of Indian territory and the peninsula's geographic importance to BOB force its inclusion in the local transportation networks. In South Asia and the Indian Ocean, a regional transit plan that does not connect India to it will be of very little use.

Up until recently, including India, port and shipbuilding activities had been BOB's least-priority development activities. Protected economies, lower levels of development, restricted intraregional commerce, a lack of capital, limited technological capacity, a lack of awareness of the marine domain, etc. discouraged governments in this region from giving the maritime sector priority in their plan outlooks. However, recent trends in freight traffic between the BOB coastal states have been good, partly as a result of the rising need for port facilities. Some of these connections in the area, as seen from an Indian perspective, are included below.

#### **2.4 Indo-Bangladesh Maritime Relations:**

The relationship between India and Bangladesh is improving as a result of the historical barriers being removed by the current political regimes in both nations. With the signing of the Land Boundary Agreement (LBA) in 2015, the two nations put an end to a boundary dispute that had been going on for more than 50 years and had been a source of friction in their relations. The two nations, which share a physical border of almost 4000 kilometers,

have shown a similar attitude in their efforts to improve numerous connections. The economic and social linkages between these two countries are intertwined in an organic structure by the sea, railroads, rivers, and historic land routes. Bengal was a busy economic region even before colonization, with its ports acting as the eastern hub of the subcontinent for trade with nearby and distant nations. The textile that is transported from this area to various locations in the Indian Ocean tells a rich story of Bengali expertise and legacy (Sivasundaram, 2009). Both nations are moving forward with strengthening transportation connectivities and reestablishing some of the existing links as a result of current diplomatic goodwill.

The most recent means of boosting trade between the two nations are coastal shipping and interstate river transit. The recently launched Chittagong-Krishnapatnam container service significantly shortened the time it took to deliver cargo, and the port connectivity was made possible by the bilateral Protocol on Inland Water Transit and Trade (PIWTT), which permitted inland vessels from each country to use the other's river routes. Additionally, Bangladesh and Myanmar have a 2012 agreement on coastal trade.

Although it is widely acknowledged that Bangladesh's gas resources may be used to expand Indo-Bangla investment cooperation, the political confidence between the two countries was not sufficient to support this complementarity. A trilateral gas pipeline project between Myanmar, Bangladesh, and India, for instance, was cancelled in 2004 despite India's genuine interest when Bangladesh pulled out for political reasons. Currently, there are plans in place to revive this scheme.

Assam, Meghalaya, Mizoram, and Tripura are the four Northeastern (NE) Indian states that border Bangladesh's eastern borders. These geographically close-by regions, which were formerly integrated into a single political entity, are intricately connected by linguistic,

ethnic, economic, and cultural links. The human components of this intricate ethnocultural system are arbitrarily split between Bangladesh and India (Hettige, 2015). Relations between India and Bangladesh are strained as a result of such cross-border group living and frequent border trespassing, usually from Bangladeshi territory. The borders between India and Bangladesh are also traversed by 56 rivers, many of which are tributaries of the Ganga and the Brahmaputra, two significant river basins. Thus, both nations are aware of the enormous potential for utilizing rivers and river ports for mutual gain. India is particularly interested in using Bangladesh's river waterways to deliver goods to its landlocked NE states since it would drastically reduce the cost and time of rail and road transit through the country's NE states' Siliguri Corridor.

Periodic rifts in bilateral ties between India and Bangladesh had prevented the development of practical river transportation projects. As India and Bangladesh open up their sovereign domains for the purpose of leveraging commerce and transportation ties, there is a clear sense of reciprocity between the two countries. The resuscitation of the old village fair, or haat, the traditional market for transacting locally produced items by indigenous living along the border, is essential to such unanimity. The first haat was launched on the Bangladesh-Tripura border, and more are planned in other North Eastern states of India bordering Bangladesh, with the intention of reestablishing the lost channels. It goes without saying that the political good will that was created led to these bilateral transportation links. An important factor in determining cross-border connectivities is trust.

Year 2017 was a turning point in Indo-Bangladesh relations as both countries signed a number of agreements opening the way for connections by road, rail, river, and port across their borders. In April 2017, the Maitree Express rail service between Kolkata and Khulna (Bangladesh) began operations. This was timed to coincide with the start of the Kolkata-

Khulna-Dhaka bus service. The North Eastern state of Tripura was connected to Bangladesh by a bridge that will be built between the two nations, which will be called the India-Bangladesh Friendship Bridge. This bridge, which was built by India, would facilitate access from Tripura and other North Eastern Indian states to the Chittagong port.

## **2.5 Indo-Myanmar Maritime Relations:**

The picture for Myanmar in India's connectivity plans is different. Due to its status as India's entry point to the ASEAN area, this BOB state is given top emphasis in regional transportation initiatives. Instigated by political and energy interests, the Rakhine (Arakan) coast of Myanmar has attracted Asian powers almost since the turn of the century. However, this unstable coast is regularly prone to sea storms and political upheaval, as the most recent Rohingya crisis. The growth of Myanmar's transportation infrastructure has been interesting because it has mostly been a result of strategic and commercial interests from outside the region. In the modern era, China was the first to acknowledge and address this problem.

Indian infrastructure construction in Myanmar began as a reaction to the expanding Chinese presence, which first appeared in the early 1980s. New Delhi eventually overcame its initial reluctance to cooperate with Myanmar's military leadership as a result of its concern over losing its influence to China. India advanced in developing strong political, commercial, and infrastructure links with Myanmar by making peace with the junta leadership. Since then, the two Asian superpowers China and India have been actively engaged in establishing physical connections between their countries and Myanmar's neighbour. India's first transportation initiative was a 160 km land link that runs parallel to and through Myanmar and the NE state of Manipur; it was financed by India and has been in use since 2001. This road also known as India–Myanmar Friendship Road is part of the proposed Trilateral Highway of about 1300 km linking India–Myanmar–Thailand.

The multimodal Kaladan project, however, is what best represents India's influence in Myanmar. The project, known as the Kaladan Multi-Modal Transit Transport Project and named after the Kaladan River in Myanmar, connects the Sittwe Port with Kaletwa (225 km) along the Kaladan River by water and moves cargo from Kaletwa to the Indian North East state of Mizoram by road. The two countries signed a bilateral agreement in October 2018 for the operationalization of the Sittwe port, and the responsible minister informed the Indian parliament in January 2019 that the port was prepared for use. Other components, including the inland waterway (158 km) and the roads (109 km), are nearing completion. The Kaladan project was conceived in 2010, and the major portion was finished in around 9 years. Red tape, which was to blame for the delay, did raise questions about India's commitment to the project. Although establishing ties with Myanmar is the stated goal of India's look-east strategy, Delhi's connections with that country were accelerated by the geopolitical necessity of containing China's expanding position there.

## **2.6 Indo- Sri Lankan Maritime Relations:**

If India's "neighbourhood first" philosophy is the driving force behind the development of connectivity with Bangladesh and the "act east" policy is the foundation for connectivity with Burma, Sri Lanka does not receive the same conceptual support from Indian connectivity projections. Sri Lanka is not a crucial link in India's marine highway trajectory. As Colombo port is located directly on the east-west sea lanes of communication in the Indian Ocean, a locational facility that is not comparable available to the Indian ports on the peninsular coast, it is also more conveniently accessible logistically. As a result, some foreign liners navigating through the Indian Ocean transship their containers for and from India via the Colombo port.

This does not imply, however, that India disregards Lanka's significance to her international dealings. Regular transshipment services from the Colombo port to the eastern and western port centres of India. The Indian shipping sector sees great potential in using the recently built Hambantota port infrastructure. In fact, it is believed that one of the factors luring international investors to the Colombo port expansion was India's reliance on it for transshipment (Pratap, 2001). The potential for creating multimodal connectivities connecting India and Sri Lanka through their small maritime border across the Palk Straits in BOB is enormous as Indian port and shipping enterprises grow. Such an effort can be seen in the two nations' in-principle 2002 agreement to construct a multimodal road-rail bridge connecting Talaimannar with the holy city of Rameswaram in Tamil Nadu, India (Northern Province, Sri Lanka). By offering the shortest transport option to connect Sri Lankan ports with India's east coast transshipment ports like Chennai, Vishakapatnam, etc., it had the potential to significantly reduce travel times and costs. Despite being a great endeavor, it did not go beyond its original plan. The Sethusamudram Shipping Canal Project (SSCP), a different shipping route that would connect India's west coast with its east coast and lessen reliance on the Colombo port, was opened by the Indian prime minister in 2005. Although this contentious project has made progress, it is currently on hold because SSCP is being sued by a religious group in the Indian Supreme Court.

However, India's contribution to the island's transportation infrastructure repair is particularly evident. India rapidly became involved in fixing transportation as part of the rehabilitation and reconstruction of the island's war-damaged sections, with Kankesanthurai Port serving as an early example. At the island republic's northernmost point, Kankesanthurai Port (KKSP) was severely destroyed by civil war violence (Weiss, 2012). India gave a donation to Sri Lanka to help the port recover after the conflict as part of a



bilateral agreement. Small and old, this port has the ability to serve freight to Bangladesh, Myanmar, and of course south India, hence lowering time and cost inputs, once it has been rehabilitated.

More recently, in 2018, India also agreed to lend 45 million USD for the construction of a pier for commercial cargo operations, the repair of the breakwater, and other port infrastructure amenities. The Lankan air force used the Palai airfield, which is also found in the northern portion of the island, during the civil war. India began improving the airport once the war was over, and it is presently used for civil purposes. With Indian financial and technical assistance, the Colombo-Matara railway route that was almost completely destroyed by a tsunami in 2004 was also revived. And, in January 2019, India aided Colombo–Jaffna train service was opened to the public.

India has been actively involved in restoring the commercial viability of old oil tanks at Trincomalee natural harbor on the eastern seaboard of Sri Lanka for many years.

On the ground, not much has changed in the desired direction. One significant obstacle to the project's completion was the threat of retaliation from the LTTE, a Sri Lankan separatist group active in the area. A Memorandum of Understanding was signed by both governments later in 2015 to hasten oil tank restoration and repair. Aside from that, the Trincomalee project would benefit India from a geopolitical standpoint by aiding in the development of strategic oil reserves as well as deterring Pakistan and China (Chand, 2012).

Nearly none of the aforementioned infrastructure projects that India has undertaken in Sri Lanka are particularly useful to India, unless they are done as a gesture of goodwill. However, it is anticipated that India will benefit commercially from the ports of Colombo and Hambantota, which were renovated and constructed, respectively, with Chinese funding. Mahinda Rajapaksa, the president of Sri Lanka at the time, pushed China's infrastructure

development, which made it more urgent for India, Sri Lanka's neighbour, to take an active role in the maritime and other transport development projects. Such an effort can be justified as a component of India's larger plan to counterbalance China's rapid expansion on the island. Major projects like Hambantota I and II, the extension of the Colombo port, and the strategic Belt and Road Initiative (BRI), which had Sri Lankan support, were completed quickly, which encouraged India to take a proactive role in Sri Lanka. Therefore, despite their commercial worth, connectivities are also strategic responses by opposing powers interested in a nation like Sri Lanka.

It must be noted that the Sri Lankan government was the one to first offer India the Hambantota and Colombo port projects. China only received the deal after the Indian government turned down these offers. These port contracts, which India lost to China by default, may have severe negative effects on her own transshipment ports because the cargo handling and transshipment capacities of both Colombo and Hambantota will affect the possibilities for transshipment at both old and new Indian ports. However, India might negotiate for a role in the administration, cost-sharing, or security of ports developed by China by using her political influence with the Sri Lankan government (Gunaratna, 2006).

Geographically, India is in a better position than other countries in the Indian Ocean, but these advantages have come at a cost. Rather than acting like the big brother, India may benefit more from a cooperative relationship and a better knowledge of Sri Lanka's future potential.

## **2.7 The Connectivity Narrative: The Need for an Analytical Framework**

India's connection plans with its BOB neighbours present several fundamental issues that may be organized into an analytical framework. This must explain a few crucial issues that emerged during the inquiry, such as: How does regional geography affect the formulation of

policy? What characteristics of the burden-sharing formula determine a contract for interstate connectivity? Do policies promoting transborder connectivity affect national sovereignty? What geopolitics affects connectivity ambitions in the region? Are states that promote foreign investment in the transportation industry necessarily being forced into a "debt trap"? What tactics are necessary to address local community opposition to interstate transit routes? Do connectivities affect a state's security in any way? An interested investigator on interstate connectivity schemes usually encounters a number of these problems. For obvious reasons, the scope of this study does not allow for a thorough examination of all of these problems. But an attempt is made to clarify a few of them below.

## **2.8 Geographic Profile of the Region:**

Geography is a major factor in the narrative of connectivity. Two gulfs (the Oman and Persian gulfs), a strait (the Strait of Hormuz), and the Arabian Peninsula make up the oil-rich gulf domain. Local pipelines from oil production hubs to the coasts act as arteries for oil transportation in this region, which is port-led. A peninsula (India), an island (Sri Lanka), an archipelago (Andamans), landlocked regions (Himalayan states), and the Bay itself make up the geography of BOB. These geographic characteristics make it possible to construct pipelines and land connections in addition to maritime ones. However, a worrying aspect of the Bay's topography is that it frequently suffers from storms, earthquakes, and tsunamis (Amphan, a super-cyclone struck during the third week of May, 2020). Connectivities cannot dismiss this unflinching fact. Comparatively, the Arabian Sea and Gulf are less vulnerable to such disasters. It hardly needs to be emphasised how severely the port infrastructure of BOB coastal states was damaged by the tsunami in 2004. As a "very severe storm" in 2014, Cyclone Hudhud substantially destroyed the airport, naval base, and port of Visakhapatnam on India's east coast. Therefore, planning for maritime connectivity in this

area is a risky activity that requires risk management. States are frequently obligated to investigate land-based connectivities, given such potential for danger.

## **2.9 Development Perspective of Connectivity:**

As technology increases the use of people and natural resources, opens up more market opportunities, and improves access, connectivity is a development agent. In order to reduce regional inequality, a well-planned connection architecture should be able to address the underserved areas and populations. With the explicit goal of connecting them to Myanmar and beyond, the Indian government is diligently planning and carrying out train, road, and river water connectivity projects for its impoverished Northeastern area. The most effective illustration of merging NE development priorities is the multimodal Kaladan project.

## **2.10 Regional Trade and the Connectivity Rationale:**

Trade complementarities and loosening trade laws are considered to be the most significant of the fundamental criteria necessary for fostering regional economic development, according to regional integration (RI) theorists. Unfortunately, South Asian economies have weak complementarities, which academics believe to be the cause of the subpar intraregional trade incidence (Gunaratna, 2006). With no significant manufacturing component, their foreign trade is primarily made up of exports of raw materials and minerals, hence until recently there was no pressing need to update their sea transportation infrastructure. With the apparent exception of Sri Lanka, land passages connecting BOB neighbours often have greater visibility than maritime connections.

Transport connections should always be added to trade complementarities. Weaker transport connectivities are not encouraged by subpar intraregional economic activities. The 160 km Manipur-Myanmar highway was thought to have benefits for the economically underdeveloped North Eastern States states by promoting industrial output, trade growth,

and a larger market through Myanmar into the greater ASEAN region. Except for organized bartering and limited border trade conducted in border haats, the volume of formal trade over this border hasn't increased significantly.

### **2.11 Capital Mobilization for Connectivities:**

Despite having a younger population profile and the capacity to expand their human capital, all of the BOB countries are severely lacking in financial resources. Therefore, plans for maritime infrastructure must look for outside funding sources. State mobilization of finance from foreign sources is required if bilateral or multilateral maritime connection agreements are concerned. Regrettably, there aren't many regional funding organizations in South Asia that can satisfy this demand. SAARC and BIMSTEC are unable to support the extremely expensive infrastructure projects. The only regional finance organizations that are practical for BOB projects are the Asian Development Bank or the BRICS Bank.

### **2.12 Political Economy of Maritime Infrastructure:**

Currently, larger nations, including China, India, and Japan, provide the most of the funding for BOB transportation projects. Regardless of the specificity of the bilateral contractual terms—automatic or non-automatic investment route, grant or loan, short or long term, interest rates, repayment schedules, cost-sharing, tax holidays, and lease period—small states of BOB run the risk of jeopardizing their ability to negotiate, if not their sovereign authority. Such a troubling trend is illustrated by the current "debt trap" argument in Sri Lanka over Chinese investments in the island's ports, which has split the political leadership between proponents and opponents of Chinese financial involvement. The successor regime of President Sirisena in Sri Lanka was forced to rewrite the Phase II Hambantota port contract that had been signed by the previous ruling regime. Similar local disputes over Chinese port and road contracts are emerging in Pakistan and the Maldives, not without

significant political connotations. Here, it is made clear that the political regime is being impacted by the major powers' contractual obligations in the BOB transport sector, while it is not completely ruled out that the affected foreign power could attempt to impose a change in the political regime. Such occurrences are common in developing nations that rely on foreign aid (Goonatilake, 2009).

### **2.13 Geopolitics of Connectivity:**

Geopolitical factors have some influence on the connectivity plans in BOB. The key players participating in this interaction are concentrating on the smaller littorals of the Indian Ocean Region (IOR), which is clearly becoming into a competitive arena of power politics and resource competition. During the cold war, island and littoral governments of IOR, which had previously had little political and economic significance, started drawing the attention of great powers (Sundarji, 2015). Powerful nations like China, Japan, India, and the US were drawn to seek presence in the IOR, as were the BOB states, by strategic goals combined with an eagerness to find minerals and hydrocarbons. Since Myanmar is a poor but strategically positioned state located strategically close to the Andaman Islands, the bustling centre of east-west international navigation, China's "string of pearls" can be said to have started the war for influence in IOR. Thus, a constant spiral of connectivities joining the BOB coasts began, with China and India leading the way. The fact that China and India are both building separate projects in Sittwe is an intriguing illustration of this pattern, showing the host nation Myanmar's balancing act to accommodate the two Asian competitors.

In other words, if India funded the USD 500 million interest-free deep-water port at Sittwe, the Chinese-planned deep-sea berthing facility and SEZ is merely further down on the Rakhine coast at Kyaupkphyu. These two initiatives, which were financed by China and India, "are inevitably being perceived as the Asian rivals trying to expand their areas of

naval influence in the Indian Ocean," according to a report. Similar to this, Bangladesh encouraged India to establish multimodal river link with the Chittagong port while also awarding China the project to modernize the port at Chittagong.

Investment opportunities in this region's infrastructure projects are hampered by such security concerns. The failed Myanmar-Bangladesh-India gas pipeline project serves as the finest illustration of how political sensitivities effect connectivity initiatives. Following thorough discussions on the trilateral project, which was still subject to formal signature, Bangladesh withdrew from this solid BOB project that offered significant benefits to each participating nation. Evidently, bilateral disagreements between India and Bangladesh over other concerns caused the pipeline project to fail. The IPI (Iran-Pakistan-India) and TAPI (Turkmenistan, Afghanistan, Pakistan, India) pipeline projects, though outside the BOB domain, also suffered from interstate political hostility and were abandoned.

## **2.14 Securitization of the Port and Shipping Infrastructure:**

The growing dangers to ports and coastal assets have been properly highlighted in studies on maritime security. However, a less-discussed security concern is the potential for espionage by foreign corporations engaged in port and maritime development.

A coastal state's capacity to control maritime risks is challenged by their variety and growing complexity. Only a few of the many activities that foreign contracting companies can target for objectionable purposes include gathering sensitive data and intelligence on things like military movements and defense establishments, onshore hydrocarbon platforms, strategic oil reserves, sensitive cargo like arms, and nuclear material (Goonatilake, 2007).

Many BOB governments lack adequate intelligence and surveillance tools to keep track of threats to coastal areas. Similar to India, security worries in Lanka are being raised by China's presence in Hambantota. Therefore, port projects that involve foreign parties are

likely to raise security issues.

### **2.15 Relevance of Maritime Defense Agency Port Infrastructure:**

Port and shipbuilding operations take place in a maritime environment (Mukund, 2015). Inadequate marine capabilities, including as search and rescue (SAR) techniques, monitoring maritime shipping activities, suspicious movements of foreign goods and military ships, and similar issues, are another problem with BOB's maritime infrastructure. Maritime Defence Agency (MDA) has information on these and other similar variables, making it essential for any littoral state. Connectivity is also reliant on MDA. Numerous deterrent forces have recently made it difficult for ships to travel across BOB. Ports and ships depend on a stable marine environment.

India is one of the BOB states with a wealth of skills, which she has generously shared with her neighbours through direct offers, training, and assistance for their naval professionals. The ocean training and research institutions in India frequently receive maritime workers from Bangladesh, Myanmar, and Sri Lanka. The attraction of India is due to considerations including geographical proximity, shared marine domains, similar meteorological conditions, and maybe reduced costs, not that these nations do not use maritime services from other nations. The fact that all of these nations frequently engage in cooperative training with Indian organizations aids in the learning of participating forces.

### **2.16 Summary:**

The BOB region has a long and illustrious history of tying together people and nations both inside and outside the enormous Indian Ocean region. These connections, which were declining for a number of reasons, are now being reestablished. The area is clearly in a revived mood to join the Asia-Pacific growth poles. The current BOB connectivities are made up of a collection of arterial nodes, including roads, railroads, and airports. For island



countries like Sri Lanka, port-based maritime connectivity is the only practical option for trade and commerce. Current connectivity initiatives indicate that BOB is developing into more of an east-west transit hub than just a standalone area (Sivasundaram, 2013).

Transcontinental initiatives like the Chinese Belt and Road Initiative (BRI), which has the enthusiastic support of the majority of the BOB nations, are examples of this process. However, the fact that most extra-regional powers with an interest in the projects heavily finance them means that host nations will soon relinquish their sovereign authority over them. Instead, some nations, like Sri Lanka, are already showing signs of this possibility. More often than not, the investor makes decisions about investment strategy, project design, location, operation, manpower, and a number of subsystems connected to the project, such as hubs, SEZ, and security.

India, a traditional power that views the Indian Ocean as its natural backyard, is being fiercely challenged by the expansionist China, which is flexing its economic muscles despite not having a natural geographic connection to the region in the traditional sense. China and India are the main actors in the development of the BOB transport linkages. Geopolitical stake is no less than the strong impetus in weighing their involvement in a country, whether it Bangladesh, Myanmar, Nepal, or Sri Lanka, even though the economic rationale is the proclaimed objective of their project plans.

However, these emerging Asian and adjacent nations cannot afford to engage in constant power struggles to establish their superiority in terms of strategy. As a result, maintaining stable governments and borders in the BOB is an imperative job for both China and India. Sri Lanka, where both of the Asian superpowers are competing for influence in a variety of ways, is the place in the Indian Ocean where it is most obvious. India is competing for hearts and minds with its low-key projects, which, despite being modest in terms of

investment or visibility, involve activities like housing (the topic of this study), while China is moving forward with mega-projects, for which high-octane investments are being made, with a barely concealed strategic and geopolitical interest (Mulligan, 2012).

While the Indian and Chinese models of strategic interventions in Sri Lanka are not rivals in the traditional sense, they do offer the world two distinct models, each of which plays on the advantages and objectives of India and China. Finally, inclusive strategies are necessary for connectivity plans. As has been seen in certain nations, an exclusively growth-driven and trade-incremental doctrinaire strategy can upset the habitat and assets of grassroots populations. Who, what, and how much benefits from it are normative questions that should be addressed by a connection plan? Or, on the other hand, who, what, and how much lose because of a proposed project?

The following chapter will make an attempt to explain this, drawing on data from empirical fieldwork with Indian Housing Project beneficiaries in Northern Sri Lanka, before moving on to the large-scale Chinese infrastructure projects in Sri Lanka in the chapter after that, before concluding on the analysis of how these varying narratives of development impact the lives at the grassroots in the study area.

# CHAPTER III- INDIAN HOUSING PROJECT:

## AN OVERVIEW

### 3.1 Introduction

Housing is one of the basic needs of humanity, no matter where in the world. All higher needs in terms of material accumulation, educational attainment, social capital etc evolve from the springboard of having a roof over one's head. This is felt most extremely by internally displaced people, like in the case of Jaffna (Northern Province), who have seen fulcrum of their pre-war lives destroyed, when the houses they lived in were destroyed during the armed conflict which played out literally in their backyards (Arasanayagam, 2014).

Thus, in such a scenario, Indian Housing Project is not merely yet another developmental aid project. Unlike larger infrastructure projects like stadiums, cinemas, transport corridors etc, housing connects directly with the common people at the grassroots. This is where the relevance of the Indian Housing Project comes in, setting it apart from routine development assistance practices.

In Jaffna, in the north of Sri Lanka (Fig 3.1), the Indian Housing Project (IHP), in conjunction with its implementation partners UN Habitat and the International Red Cross, and with the support of Sri Lankan government officials, have assisted in the construction of permanent housing for those who are returning to their area of permanent residence. Although this is a commendable initiative that lays the groundwork for rebuilding a safe and secure environment for their lives after war, there was a worrying observation — increasing debt among returning families in general and the housing beneficiaries in particular, as well as the inability of the returnees to manage their lives after resettlement (Thiranagama, 2011).

These are troubling findings that need to be carefully studied so that development professionals and governments may take action in the future to prevent such unfavourable situations.

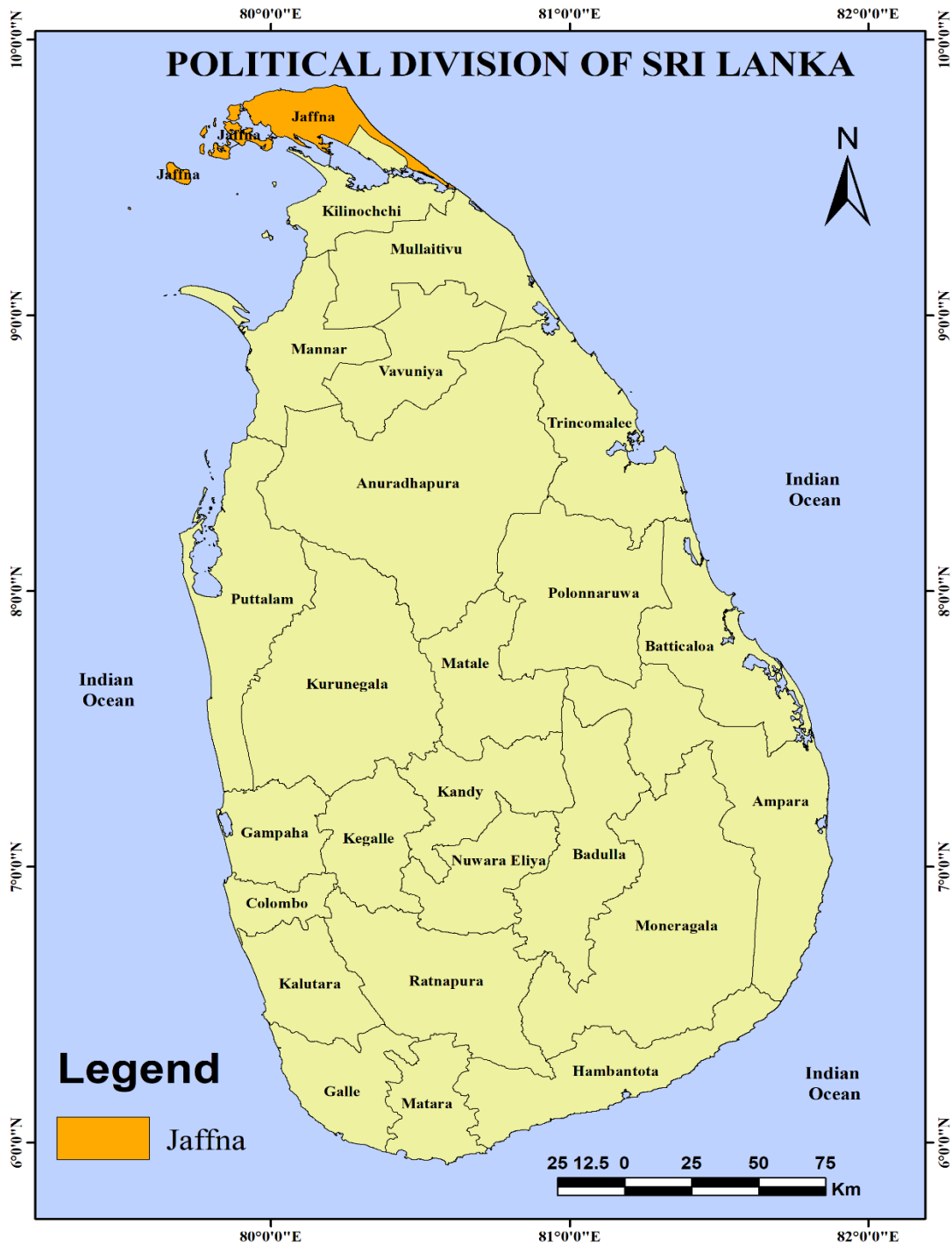


Figure 3.1: Political Divisions of Sri Lanka

### **3.2 Vulnerabilities and Security in the Local Context: Idea Behind the Indian Housing Project**

Year 2009 saw the end of the hostilities in Sri Lanka. Along with the physical capital, the dwelling stock also sustained significant damage. In Sri Lanka's Northern Province, it is estimated that 143,268 homes were either totally destroyed or damaged. In order to repair these damaged homes, a number of donors offered the Sri Lankan government both financial and technical support. These included international and local non-governmental organisations, bilateral donor organisations, and UN organisations. Together, these groups pledged to reconstruct 46,047 homes, or 38% of the damaged homes. The largest commitment had been made by the Indian Housing Programme, which was followed by the World Bank-funded North and East Housing Reconstruction Programme that was completed, and the Support to Conflict-Affected Persons through Housing in Sri Lanka project that was jointly funded by Aus Aid, the European Commission, and the Swiss Agency for Development and Cooperation.

According to a 2012 study on food security in Sri Lanka's North and East, the ongoing post-conflict resettlement and rehabilitation process is a source of stress for many families who have recently returned. They claim that despite trying to secure livelihoods and earn a steady income, the households are unable to make enough money to pay for the expense of house renovation (Solnes, 2010). Due to the impossibility of managing even the most basic daily living expenditures in the absence of a steady revenue stream, households borrow heavily and are heavily indebted. According to reports, dwellings were constructed utilising an owner-driven approach (ODA) on schedule and at a high standard, and beneficiary satisfaction was extremely high. However, it is emphasised as a serious cause for concern because the beneficiaries' debt during the housing programme. According to evaluations,

households find it difficult to repay the loans they had taken because of low levels of household income. Due to the mortgaging of jewellery, this has restricted women's participation in social events, reduced food intake, and additional educational support for children.

### **A Case Study: Narratives from the Grassroots**

The greatest rewards of doing an intense fieldwork challenging regions and scenarios comes from the ability to hear lived accounts of what one is trying to study. In addition to the quantitative data gathered by the administered questionnaire surveys, these voices which ring out (sometimes quite unexpectedly) provided a unique perspective to the researcher, which when read together with the figures collected, offers unparalleled clarity.

One such opportunity presented itself during the questionnaire survey phase of the fieldwork, from none other than Thiru. Siva (about whom I have mentioned in the acknowledgement). Siva, while organizing the travel between beneficiary households for surveys, was curious about the work being done. Since he was not just involved in the transport part, but also had helped organize and arrange the fieldwork well before my arrival on the field, he was already aware and involved in many logistical and practical aspects of the field survey with beneficiaries involved.

Jaffna region, although not extensive, can feel as being vast, owing to the plain open landscape, and many areas in scrub and thickets, owing omnipresent danger of landmines outside of well beaten paths in many rural areas. Naturally, clusters of population may be dense, but the distances between them can be long and area desolate, save for the army patrols. It was during many such journeys, that Siva got talking to me, helped by the fact that I spoke and understood the locally spoken language, Tamil, reasonably well.

Siva often started out as comments on the beneficiary household that was just previously covered, adding details that sometimes were not obvious to non-locals. Interestingly, he also helped point out some contrarian details, say regarding information given, when it was clearly contrary to the facts, but as a researcher on fieldwork, one was supposed to go by what the respondent answers. These shared tit-bits, spoken in the comfort of his language gave Siva the situation to open up regarding his own experiences. This was important, because the researcher is in a delicate position, when it comes to probing such details. Hence, when Siva started talking about himself, in not only made our autorickshaw journeys through the flat, often desolate interplay of land and water that makes up Jaffna peninsula.

It turns out that Siva's story was as much of tragedy, as much as it was of hope. In that sense, it felt as if he was not just speaking for himself, but for a cohort from the region.

Roughly my own age, past mid-30's however, the similarities ended there. Youngest of 5 children, two brothers and three sisters, his father died early on. He narrated that he lived with his mother and siblings. War was a part of life from his younger days, since he mentioned that the frontlines keep changing, and war rages out all through and everywhere between Sri Lankan Government Forces, and Liberation Tigers of Tamil Eelam (LTTE).

During one such instance at the height of war (where he mentioned that for days on he used to lie along with his family at nights in a roughly dug trench in their backyard), their house was destroyed, and they ran for their lives. He was in his mid-teens, and separated from the rest of his family. He mentioned that since it was risky to roam around (either the government forces may attack based on suspicion, or he might be forcibly recruited by LTTE cadres), he left for Colombo, the Capital of Sri Lanka in the South of the country. There, he survived hand-to-mouth, because he had no contacts, and being an unknown Tamil person from Northern Provinces, nobody was willing to trust him. Colombo being the

capital, and at the heart of Sri Lanka with its perceived Sinhala identity, the LTTE were using many suicide bombers (often unassuming young, single, Tamil men from Northern Provinces) to destroy, damage and sow fear at the seat of the Sri Lankan government in these times in the late 1990's. Siva, was therefore unfortunately looked down upon with suspicion, and after over a decade of living in Colombo, he was finally able to make contact with his family (of which he was not sure that how many, if any, were left alive). With the auto driving skill (and also picking up Sinhala language), he came back to Jaffna. His elder brother was untraceable, but his sisters were all well, and married. His mother had passed away in between.

Today, while Siva himself is unmarried, he lives with his sister and her family. His sister, I was surprised to find, was also a beneficiary a beneficiary of the Indian Housing Project. He mentions that it is a second life for him, and he has come back from where he thought that all was lost. But then, he nonchalantly adds that his is not an unusual story in Jaffna, and that many people had to go through much worse, but still manage. He said he was presently able to earn his living in peace, and only hopes that more tourists will not start visiting Jaffna, so that it is better for the job scenario in the region, and so that the only hope of local boys is no longer just to migrate somewhere to have a decent life.

The lowest levels of family and individual income are reported by families in the Northern Province, which has been devastated by the conflict. Despite having the biggest household sizes, the Northern Districts also record the lowest numbers of income earners per household (Wickramasinge, 2001). In comparison to the rest of Sri Lanka, these factors make the population in the North vulnerable. Vulnerability is one of the selection criteria used to



choose beneficiaries for housing assistance. Families with three or more children, homes headed by women, households without parents, families with members who are disabled, families with members who are incarcerated, and households with low-income levels are some examples of these vulnerable groups.

Indebtedness among the assisted households may be a result of the help for housing building, according to the evaluation reports. Reducing dietary variety and cutting back on additional educational support for the kids are two coping mechanisms reportedly used by the beneficiaries. Additionally, a lack of discretionary income and the need to pay back loans are likely to make already poor households even more vulnerable, which could, in dire situations, result in beneficiaries losing the supported home.

Therefore, it's crucial to comprehend how common debt is among recipients and how it affects their socioeconomic well-being. The knowledge gained from this study can be effectively applied to provide recommendations for the design of housing programmes generally and Owner-Driven Housing Assistance, such as that provided by the Indian Housing Project in particular. The results of this study will add to the body of knowledge and the conversation surrounding the viability of "participatory" forms of house building and reconstruction in post-conflict settings (in this case, ODHA).

Each beneficiary household must provide money and labour to the Indian Housing Project for the reconstruction of their home as part of the Owner Driven Housing Assistance (ODHA) paradigm. There is little expertise in:

- What kind of financing choices and how families are paying for this co-contribution;

- Whether these additional costs for housing reconstruction have resulted in higher loan payments for ODHA beneficiary families; and if yes,
- How this will affect their socioeconomic circumstances both now and in the future.

Therefore, one of the main goals of this research is to determine whether ODH households' contributions to the Indian Housing Project in Jaffna make them more vulnerable (by way of indebtedness). This might be used as a policy recommendation to determine if the Indian Housing Project should be replicated as a crucial element of Indian developmental cooperation. This would then be a measure of the success of the Indian Housing Project itself.

The specific questions that this research attempts to answer are:

- a) What are the returnees' socioeconomic circumstances in Jaffna?
- b) What socioeconomic circumstances do ODHA beneficiaries confront in this situation?
  - i. Among ODHA beneficiaries in Jaffna, is there a relationship between 1) the type of livelihood and proportion of household indebtedness; 2) geographic location and proportion of household indebtedness; and 3) social vulnerability (especially in relation to single headed households and households with disabled members) and proportion of household indebtedness?
  - ii. What are the main sources of income and expenditure, as well as the reasons why the two groups are in debt?

c) Beneficiaries of ODHA housing are self-financing a portion of the expenditures associated with reconstructing permanent shelters. How are they doing this?

d) What are the available financing alternatives for ODHA housing beneficiaries, and which ones are most frequently used?

e) What steps should donors and ODHA implementers in the North of Sri Lanka take to ameliorate this scenario if a substantial debt burden is placed on ODHA recipients due to housing reconstruction expenses, which has detrimental effects on their socio-economic wellbeing in the short and/or long term?

According to the Department of Census and Statistics' nationwide Household Income and Expenditure Survey (Sri Lanka, 2011), 62% of the surveyed families had taken out at least one loan. The Centre for Poverty Analysis's (2012) survey based on a sample of 1,377 household in the Jaffna, Mannar and Trincomalee found that 69% of the surveyed households were in debt indicating that indebtedness is relatively higher in the conflict affected areas. Therefore, debt is not a problem in and of itself if households are able to pay back capital and interest on schedule. The household has borrowed more than it can afford if there are delays in or non-payment of instalments (capital and interest), or if only the interest is paid. The inability of households to pay back borrowed money is thus referred to in this study as a "debt problem."

The Jaffna Peninsula in northern Sri Lanka, in particular, is noted for its frugal culture. Early documentation of the peninsula reports that the community seldom fails to save money regardless of their income (in comparison to the rest of the country) (Subramanian, 2014). However, a GTZ survey in 2009 indicates that the North and East are displaying a lower savings rate of 65% against the country average of 75% households which the report

attributes to the experience of conflict. Since 2009, the Northern Province looks to have seen a significant increase in the availability of financial services, as seen by the 25% growth in commercial and licenced specialty bank branches between 2010 and 2011. Parallel to this, financial institutions have expanded their networks in the North, increasing competition for financial services.

Banks estimate that there is little to no loan default in the Northern Province. However, accounts from individuals (wife of the homestay which was used as a base for the fieldwork, works at the local branch of the Bank of Ceylon) suggest that debt is a problem, particularly for those who are building homes. They are finding it more and harder to repay the debts they have taken, and they may give up the possessions they have mortgaged. Given this contradictory information, it is important to comprehend the beneficiaries' level of money management skills and whether psychological characteristics such as procrastination, regret, risk aversion, compulsiveness, generosity, and altruism also influence people's financial decisions.

There are number of factors that need to be taken into consideration in understanding household debt. This include transaction costs, maturity period of the loans, liquidity constraints of the borrower, interest costs and from a risk perspective whether the interest costs are fixed/ variable, enforceability of repayment obligations by the lender and collateral requirements. An indication of financial stress on lower income households is the lower savings ratios and less collateral or financial reserves resulting in unfavourable borrowing terms.

To create solutions, it is also necessary to comprehend both the short-term and long-term risks brought on by potential debt. Households typically sell both productive and

unproductive assets during the second stage. According to earlier studies, family dissolution may result from long-term relocation to new regions, a need to produce an income despite all obstacles, and general stress brought on by debt. As a result, debt is a severe problem that negatively impacts the wellbeing of people, families, and communities in both the short and long terms.

Reconstruction after a war requires a large number of actors, both state and non-state, national and international, who launch and carry out various reconstruction activities. The study's conclusions and associated advice will be an important source of information for post-war development policy and practise.

The quantitative survey done as a part of primary data collection for fieldwork captured the following areas related to ODHA:

- Households' contribution (labour or funds) to housing construction: The study asked questions about beneficiary households' labour contributions because ODHA may have an impact on the amount of time spent on activities that support their livelihood. These elements are probably going to have an effect on the householders' financial status, either in the form of increased costs due to improper construction management, or in the form of lost income from participation in the construction industry.
- Indebtedness of households and their repayment behaviour: As was previously discussed, if households can make the capital and interest payments on time, then debt on its own is not a problem. There are signs that a household has taken on more debt than it can afford when payments are delayed, missed, or only the interest is paid on the instalments (capital and interest).

- Since there is inconsistent information regarding the loan default rate in the Northern Province, it is important to understand the beneficiaries' level of financial management capability and whether psychological variables also influence people's financial decisions. In terms of financial management, it is important to understand the knowledge and behaviour on financial management activities of cash-flow management, credit management, savings and investment.
- Coping strategies of households: Three stages have been identified in people who are coping with challenges. In the first instance people try to preserve their assets, in the second stage asset depletion takes place, and the final stage leads to destitution. The data gathering tools can only record people's short-term vulnerabilities because this is a cross-sectional study.

### **3.3 From Policy to Practice: Implementing the Indian Housing Project**

#### **Background**

The Indian Housing Project for construction and repair of 43,000 housing units in the Northern and Eastern Provinces of Sri Lanka was a part of the overall commitment of 50,000 houses announced by the Government of India (GoI) in June 2010. This Project aimed to contribute to the sustainable rehabilitation of Internally Displaced Persons (IDPs) and reconstruction in the Northern and Eastern Provinces of Sri Lanka. It primarily supported people who have been displaced as a result of the conflict to re-build their houses. This Project was implemented under the parameters of the Memorandum of Understanding signed between the Government of India and the Government of Sri Lanka on 17th January 2012. The 36-month project was implemented from mid-2012 until mid-2015.

The Government of India appointed UN-Habitat as one of the four Implementing Agencies (IA) of the project. The other IAs are; International Federation of Red Cross and Red Crescent Societies (IFRC) acting in partnership with Sri Lanka Red Cross Society (SLRCS), National Housing Development Authority (NHDA) and Habitat for Humanity Sri Lanka (HFHSL). UN-Habitat was responsible for supporting the reconstruction or repair of 16,800 houses in the districts of Jaffna, Killinochchi and Mullaitivu. The Project envisaged construction of new houses and repair of damaged houses, through the involvement of owner-beneficiaries in the process of construction, and release of cash grants directly into their bank accounts. Going beyond the theme of mere housing, UN-Habitat will introduce environmental and socio-economic components into the project to ensure sustainability of the newly rehabilitated settlements.

The plans were developed by the UN-Habitat technical staff reflect traditional designs preferred by the people in the Northern districts, extracted through their experience in implementing several housing programs in the past (EU and AusAID projects). The beneficiaries enjoyed the freedom of selecting and amending these plans to suit their specific needs, tastes and affordability, while keeping to the minimum specifications defined under the Technical Specifications. Technical staff of UN-Habitat offered the required technical advisory in effecting such design changes, in addition to the routine construction supervision and progress monitoring.

UN-Habitat was supported by a team of Engineers, Technical Officers and the Community Mobilizers to guide the beneficiary families in the Owner Driven Process in performing the following activities:

For the selection of appropriate basic house plan for each beneficiary family to suit their family needs, tastes and affordability; To facilitate the beneficiaries to interpret and understand the plans through three dimensional diagrams.; To stimulate the families to effectively participate in completing their dream home (by seeing the perspective images of their home); To standardize the technical specifications; To assist the beneficiaries to select good quality construction materials; To facilitate planning of resource requirements through stage wise material and labour lists; To make the beneficiaries aware of technical options for their selection; To guide craftsmen (masons/joiners/carpenters) in following the correct specifications; To produce plans for seeking local authority approval, based on the Type Plans presented.

### **Technical Specifications for House Construction**

The beneficiaries were provided with financial and technical assistance to construct new houses in lieu of the destroyed houses or repair partly damaged houses. The grant amount allocated for one newly constructed house is Rs. 5,50,000/ (LKR), and for a house to be repaired a maximum of Rs. 2,50,000. The funds were released to the beneficiaries in installments, according to the progress of construction.

The plinth area of a newly constructed house should not be less than 550 sq.ft (UN Habitat pamphlet in Tamil, used for circulation among beneficiaries). Several Type Plan options were made available to the beneficiaries to select a suitable plan of their choice. Only very basic finishes are provided to limit the expenses within the grant. Yet, the beneficiaries were allowed to choose a plan with bigger floor area or expand the type plans, but they had to agree to undertake funding of the amount in excess of the grant.



The grant amount for repair houses varied with the extent of work involved in bringing the house to habitable state, subject to the maximum limit stipulated above.

### **Site Specific Technical Requirements**

The plans and the resource requirements were outlined for adaptation to specific conditions of the individual sites. UN-Habitat field technical staff advice the beneficiary families and made necessary amendments to the plans, on such specific situations. The main areas that may need specific technical attention are:

- a) Location of the house within the plot needs to account for the Local Authority requirements, topography, surface water drainage, soil conditions and the proper orientation in terms of Disaster Risk Reduction (DRR) and other relevant requirements.
- b) Location of the toilet pit needs to be further away than stipulated minimum from the well.
- c) Plinth level set considering flood level.
- d) Disaster resilience features appropriate for the area/location.
- e) Selection of building materials needs to consider local availability and ability to be produced by family or community.
- f) Reusability of salvaged building components and materials.
- g) Specific family requirements like presence of disabled family members.
- h) Specific environmental peculiarities.

**Table 3.1 Details of grant entitled to each beneficiary family:**

| <b>Details of Instalments</b> | <b>New Construction (in LKR)</b> | <b>Repair</b>           |
|-------------------------------|----------------------------------|-------------------------|
| 1st installment               | Rs.100,000.00                    | 40% of estimated amount |
| 2nd installment               | Rs.200,000.00                    | 50% of estimated amount |
| 3rd installment               | Rs.200,000.00                    | 10% of estimated amount |
| 4th installment               | Rs.50,000,00                     | -                       |

Source: Survey, 2018

The minimum requirements for the house to be complete / repaired: The plinth area of the house shall not be less than 550 sq.ft. and the house should consist of two bedrooms, hall kitchen and an attached or detached toilet conforming to local building regulations.

Construction milestones to be completed for approval of instalments: As seen in Table 3.1,

a) 1st installment– Advance payment at the beginning b) 2nd installment - Upon completion of foundation as per specifications. c) 3rd installment - Upon completion of walls of the entire house and a toilet, as per specifications. d) 4th installment– Upon completion of roof and floor paving of the entire house, internal plastering of one room, kitchen and the living area, floor rendering in one room and kitchen, fixing of all external door and window frames and sashes, ironmongery and locks, completion of toilet (internal plaster up to 3ft) including pit, and kitchen with smoke expelling mechanism (chimney), according to specifications.

### 3.4 Indian Housing Project Within the Local Administrative Structure

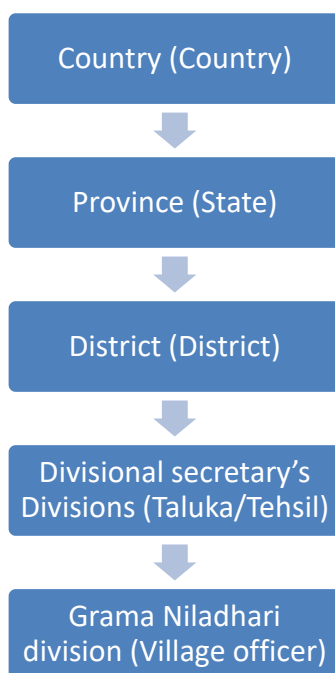


Figure 3.1: Hierarchy of administrative units in Sri Lanka (Indian equivalent given in brackets):

Table 3.2 Details of beneficiary concentration in Divisional Secretariats of Jaffna district:

| DS Division   | Number of Beneficiary Individuals |
|---------------|-----------------------------------|
| Chankanai     | 96                                |
| Delft         | 98                                |
| Kopay         | 71                                |
| Maruthankerny | 124                               |
| Sandilipay    | 119                               |
| Tellipallai   | 877                               |
| Thenmaradchi  | 127                               |
| Velanai       | 318                               |
| <b>TOTAL</b>  | <b>1830</b>                       |

Source: Indian High Commission, Colombo, Sri Lanka

Breaking down the details seen above in Table 3.2 into Grama Niladhari divisions:

**a) Chankanai:**

CH: 28 individuals

Chankanai South: 13 individuals

Ponnalai: 55 individuals

**b) Delft:**

Delft Centre East: 17 individuals

Delft Centre West: 21 individuals

Delft Centre: 18 individuals

Delft East: 10 individuals

Delft South: 11 individuals

Delft West: 21 individuals

**c) Kopay:**

Valalai: 71 individuals

**d) Maruthankerny:**

Chempiyanpattu North: 33 individuals

Maruthankerny: 91 individuals

**e) Sandilipay:**

MD: 21 individuals

MG: 41 individuals

MT: 57 individuals

**f) Tellipallai:**

IN: 82 individuals

KE: 65 individuals

Kollankaladdi: 191 individuals

Maviddapuram: 58 individuals

MS: 57 individuals

Naguleswaram: 105 individuals

Tellipalai: 67 individuals

Thanthai Selvapuram: 105 individuals

VG: 147 individuals

**g) Thenmaradchi:**

Eluthumadduval: 72 individuals

Karampaham: 55 individuals

**h) Velanai:**

Allaipiddy: 120 individuals

Mandaitivu East: 51 individuals

Mankumban: 51 individuals

MN: 72 individuals

Mandaitivu West: 24 individuals

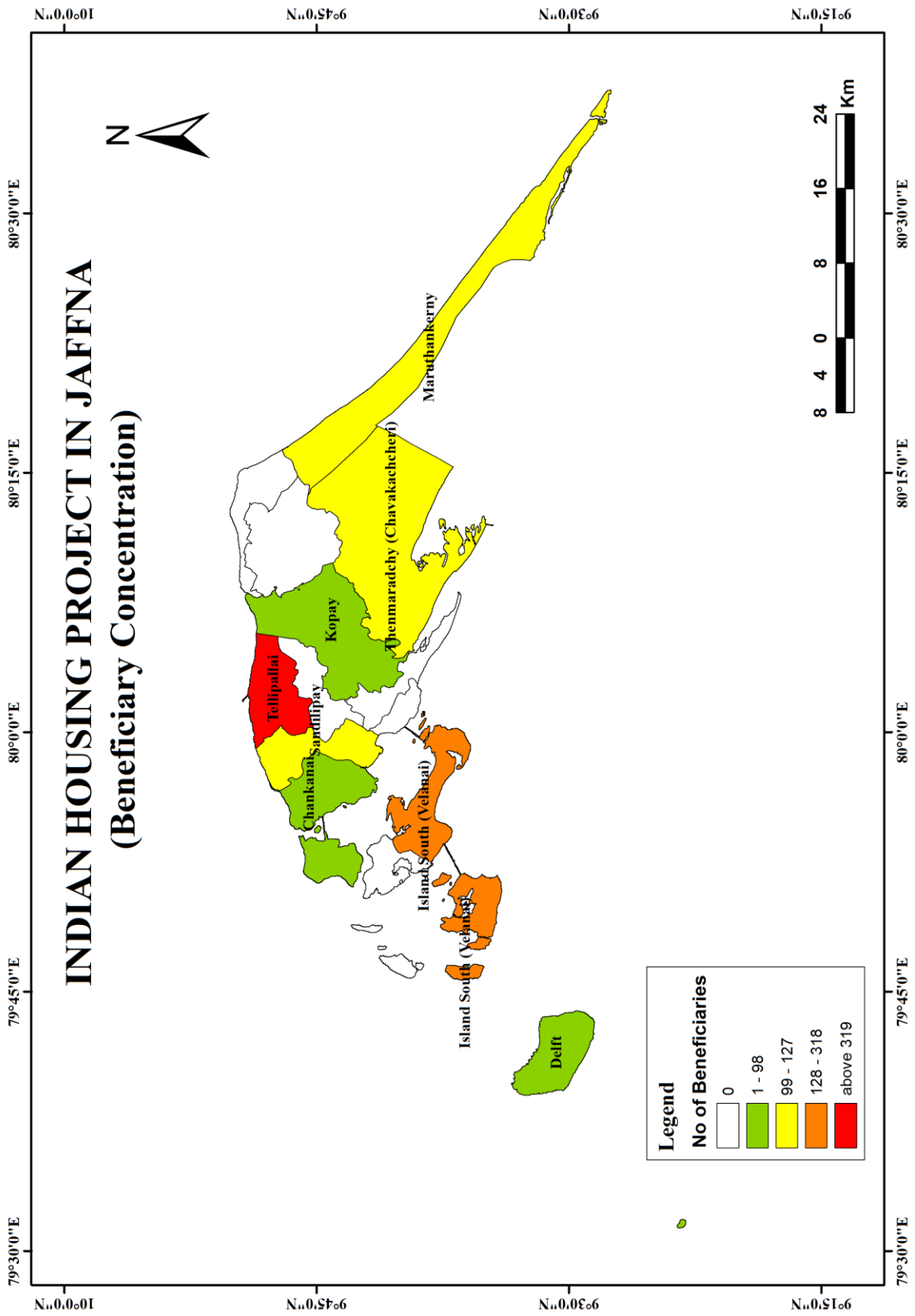


Figure 3.2: Indian Housing Project



**Photo 1: Being an owner-driven model sets the Indian Housing Project apart, since the beneficiary and his friend, family and neighbours participate in the construction process**



**Photo 2: It was routinely observed during fieldwork that owing to unplanned construction, many houses were left unfinished after plastering, with families living in them**



**Photo 3: An example of traditional practices combining with funds received under Indian Housing Project, where the house has been constructed using funds, while the boundary wall is made in traditional way**



**Photo 4: Occasionally houses under Indian Housing Project were so extravagantly built as compared to regular houses in the village, which leads to indebtedness**





**Photo 5: Abandoned houses due to aftermath of war, as commonly found in Jaffna, Sri Lanka. With tense security situation and unexploded ordinances, fieldwork had to be done very cautiously.**



**Photo 6: Houses were often on the ever-changing frontline during the decades-long war in the Northern Province**



**Photo 7: Questionnaire survey being administered to the beneficiary during fieldwork in Jaffna, Northern Province**



**Photo 8: As a cultural practice, ornate gates are widely used, even for modest houses**



**Photo 9:** While there is no formal provision for verandah (thinnai) in the Indian Housing Project, it is an important component of traditional house design locally where materials are stored and casual visitors are entertained. Note that footwear, which are traditionally considered unclean and kept out of the house, are actually left outside the makeshift verandah, showing its importance.



**Photo 10:** Monument to the arrival of Buddhism (and the sapling of the revered Bodhi tree) in Sri Lanka. Jaffna is where this happened, and this memorial commemorates that event. Mainly popular with pilgrims and tourist from other parts of Sri Lanka.



**Photo 11: The waterscape that defines Northern Province around the Jaffna region**



**Photo 12: Palm groves and fishing hamlets interspersed with houses, Churches and Temples are common sight around Jaffna, Northern Province**



**Photo 13: The iconic Jaffna Public Library, which is also at the heart of cultural identity in the region. The catalyst for the origin and eventual dominance of the Liberation Tigers of Tamil Eelam (LTTE) in these regions can be traced back to the Sinhala chauvinist to set fire to this library during June 1, 1981. Not only were priceless artefacts detailing the Tamil culture in this region were lost, but it was also taken an affront to the local Tamil population.**

# **CHAPTER IV– PERCEPTION OF LOCAL POPULACE TOWARDS INDIAN HOUSING PROJECT**

## **4.1 Introduction**

The following chapter attempts to analyse the perception of the local populace towards the Indian Housing Project. For this purpose, two villages of the Jaffna region have been selected that are different/ diverse in their characteristics. Based on the objectives of this research, the focus is on the implementation of this project, and people's opinion about it.

## **4.2 Brief Background of the Villages Surveyed**

Thenmaradcchi and Maruthankerny were the two selected villages for executing the field survey with the aim of gathering primary data towards understanding the impact of the Indian Housing Project. The selection process had to balance out both the research interest in trying to bring out the Indian Housing Project in different settings that the region harbours. But, in case of fieldwork for primary data collection in an area yet to recover from the physical and social tolls of prolonged conflict, practical and logistical aspects had to be looked into.

Initially, it was decided to conduct the field survey in a village with a semi-urban character proximate to Jaffna city, and another one in a rural setting. Unfortunately, there was security considerations in the larger and densely populated village near the city, and there had been some on-going land conflict (Swamy, 2010), which meant that there was very little ground support for conducting primary data collection there.

Then instead, Thenmaradcchi was selected, based on its location just east of Jaffna town, and surrounded by rice paddies and other agricultural lands and orchards. The houses are set amidst agricultural land, and have moderate density of population, with a Hindu majority.

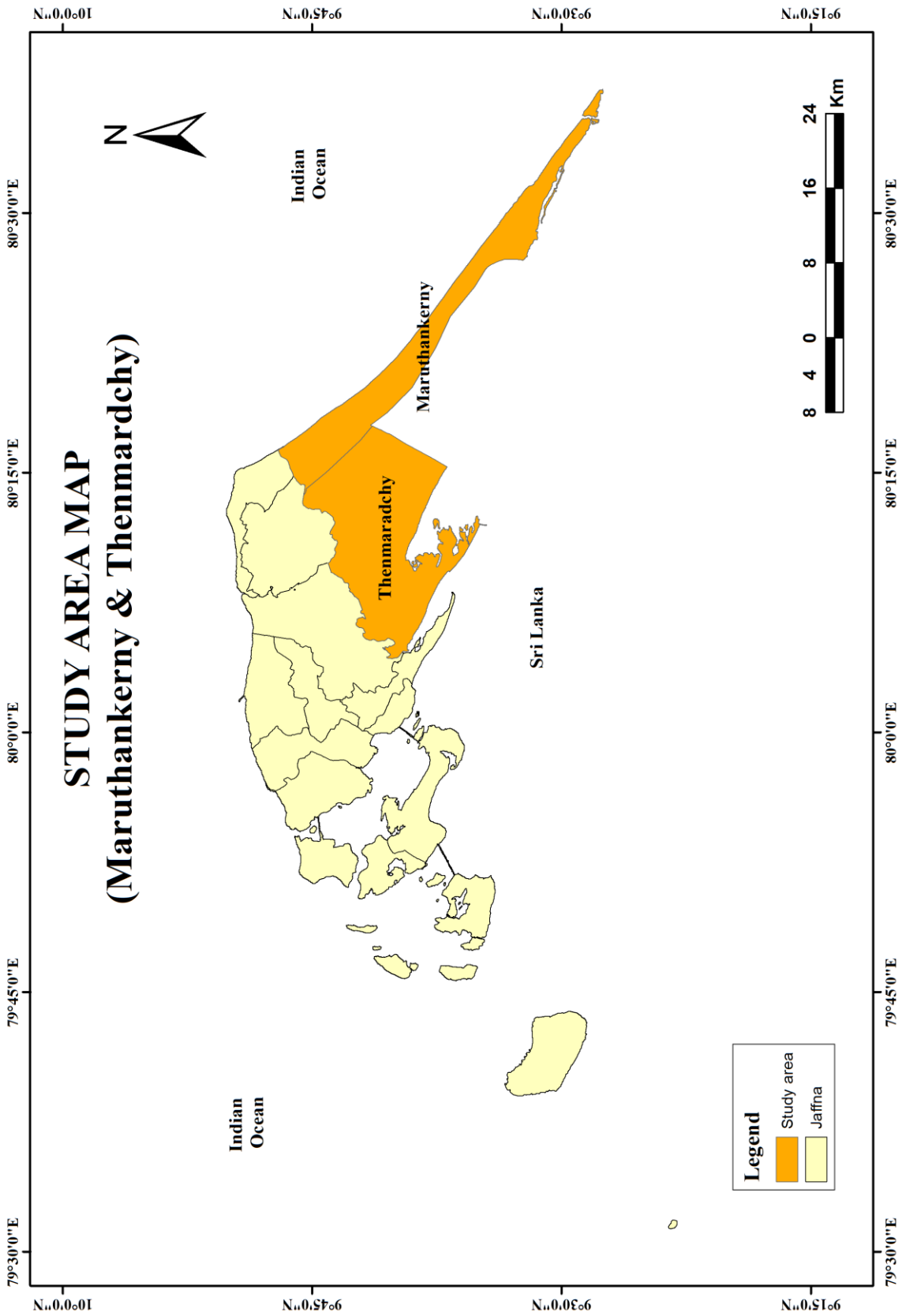


Figure 4.1: Study Area Map

Maruthankerny, the second village selected, borders Thenmaradchhi on its west, as seen in Fig.4.1. Maruthankerny is a slender and elongated sandbar with an East-West orientation in a geographical location where the deposition of sand occurred in between the open sea and a saline lagoon. It is connected naturally to the mainland only at one point in its west. It is windswept and often desolate, except for occasional hamlets, which then are densely populated. Its topography and location render it unfit for any serious agricultural activity, and the population here predominantly relies on fishing. Most of the people here profess the Christian faith, and the Church has considerable influence in the social and cultural life here (Wijemanne, 1996). This is also an area where immigrating for a better life abroad has been very popular. Nevertheless, for those relying exclusively on fishing without any remittances from abroad, there is considerable hardship.

### 4.3 Sampling Process:

To calculate the number of households to be surveyed, the total houses committed to be supported in the Maruthankerny and Thenmaradchhi Divisional Secretary's Divisions (DS Divisions) of Jaffna were taken as the population. The number of households to be sampled to provide results was determined to be 72 houses, with the beneficiary households being evenly divided at 36 households each in Maruthankerny and Thenmaradchhi (The initial idea was to gather data for 40 households in each of the villages, but due to the last moment withdrawal of some interviewees, the final figure stood at 36 villages each)

**Table 4.1: Details of study villages**

| Villages | <u>Thenmaradchhi:</u>  | <u>Maruthankerny:</u>   |
|----------|--|---|
| Details  | Eluthumadduval: 72 individuals<br>Karampaham: 55 individuals<br>Total: 127 individuals | Chempiyanpattu North: 33 individuals<br>Maruthankerny: 91 individuals<br>Total: 124 individuals |

Source: Survey, 2018



As seen above in Table 4.1, both the DS Divisions have two Grama Niladhari Division each, within themselves. Also, the total numbers of beneficiaries were also roughly the same, with an average of around 125 individuals each. It therefore means that the primary field survey conducted as a part of this research were able reach out and interview more than one third of all the Indian Housing Project beneficiaries in both Maruthankerny and Thenmaradchi DS Divisions.

#### 4.4 Scale-based Perception About the Indian Housing Project

Opinion of the local population of beneficiaries is crucial in execution of integrated developmental project. In view of this, the local populace played a vital role in engaging themselves in construction of the houses and also approval of the model housing plan with few changes as per their requirements. Therefore, opinion building is an important element in this research. A modified Likert scale method was used to a scale of 0 to 4, which denoted Scale: 1- Strongly Agree, 2: Agree, 3: Disagree, 4: Strongly disagree. Since the data is scaled (4-point Likert scale), we use median and mode as averages in the place of mean. (E.g., If we obtain 2.5 mean, it doesn't make sense as we have meanings represented of scales for 1,2,3 and 4, but not for 2.5. Hence, we use median or mode rather than arithmetic mean)

**Table 4.2: Perception of Local Population in the Context of Indian Housing Project**

| Statement   | Percentage of responses (%) |       |          |                   | Median | Mode |
|---|-----------------------------|-------|----------|-------------------|--------|------|
|   | Strongly agree              | Agree | Disagree | Strongly Disagree |        |      |
| E1. I feel Indian Housing Project has been beneficial to me   | 100                         | 0     | 0        | 0                 | 1      | 1    |
| E2. I feel Indian Housing Project has been beneficial to the local community in general             | 100                         | 0     | 0        | 0                 | 1      | 1    |
| E3. The press and media had lot of information on the Indian Housing Project even before it started | 97.2                        | 2.8   | 0        | 0                 | 1      | 1    |

|   |      |      |      |   |   |   |
|---|------|------|------|---|---|---|
| E4. I was initially unsure, and talked with my friends and family before applying                               | 98.6 | 1.4  | 0    | 0 | 1 | 1 |
| E5. I had seen and visited a 'model house' in my locality before I applied for being a beneficiary              | 62.5 | 9.7  | 27.8 | 0 | 1 | 1 |
| E6. There was no opposition by anyone when my name was listed as a beneficiary                                  | 79.2 | 11.1 | 9.7  | 0 | 1 | 1 |
| E7. I was explained in detail about the Owner-driven model of house reconstruction                              | 97.2 | 2.8  | 0    | 0 | 1 | 1 |
| E8. I was familiar with the terms of financing involved, by the time reconstruction started                     | 98.6 | 1.4  | 0    | 0 | 1 | 1 |
| E9. Staff of the Implementing agency were actively involved in the monitoring of the reconstruction of my house | 100  | 0    | 0    | 0 | 1 | 1 |
| E10. The staffs were always available for any clarifications related to the reconstruction process              | 100  | 0    | 0    | 0 | 1 | 1 |
| E11. As I started working on reconstructing my house, my confidence of doing the work increased                 | 97.2 | 1.4  | 1.4  | 0 | 1 | 1 |
| E12. There was a sense of belongingness and togetherness as I worked with my family and friends                 | 94.4 | 1.4  | 4.2  | 0 | 1 | 1 |
| E13. There was a lack of skilled housebuilding experts when reconstruction of my house was on                   | 18.1 | 37.5 | 44.4 | 0 | 2 | 3 |
| E14. All of my family members learned new skills while reconstructing this house                                | 94.4 | 0    | 5.6  | 0 | 1 | 1 |
| E15. I learned skills which will help us in future to get additional options for employment                     | 94.4 | 0    | 5.6  | 0 | 1 | 1 |
| E16. Even before reconstruction, I had my own idea regarding how my future home should be                       | 29.2 | 16.7 | 54.2 | 0 | 3 | 3 |
| E17. I could actually implement a lot of these ideas while I was reconstructing the house                       | 16.7 | 2.8  | 80.6 | 0 | 3 | 3 |
| E18. I got regular funding during each phase of the reconstruction, as promised                                 | 98.6 | 0    | 1.4  | 0 | 1 | 1 |
| E19. I was afraid of a debt trap as the house reconstruction was nearing completion                             | 87.5 | 5.6  | 6.9  | 0 | 1 | 1 |
| E20. I could meet the Indian officers in my locality while the process of reconstruction was on                 | 91.7 | 1.4  | 6.9  | 0 | 1 | 1 |
| E21. After living in this house since a few years now, I am happy about the quality of life I have              | 97.2 | 1.4  | 1.4  | 0 | 1 | 1 |
| E22. Having been a beneficiary and getting a roof over my head has helped me in work and earning                | 97.2 | 0    | 2.8  | 0 | 1 | 1 |
| E23. I feel the Indian Housing Project is a better option than other similar housing projects                   | 91.7 | 4.2  | 4.2  | 0 | 1 | 1 |
| E24. I have better opinion regarding India after I got much help to reconstruct my house                        | 98.6 | 1.4  | 0    | 0 | 1 | 1 |
| E25. I feel Indian Housing Project will also help India and Sri Lanka form a closer bond                        | 98.6 | 1.4  | 0    | 0 | 1 | 1 |

Source: Survey, 2018

The questions, as can be seen in the table above, have been administered to the beneficiaries, as a part of the questionnaire survey. These opinions were elicited on the spot, from the

beneficiaries, who have expressed their perceptions. The questions start off with broad aspects of overall personal and community benefits, then go on the specifics part of the processes involved, and then conclude with a much wider net of beneficiary perception regarding fostering of international goodwill.

As seen in Table 4.2, among the respondents, there is a high opinion regarding the matters of benefits (not just personal, but also community based), regarding the Indian Housing Project. Also, it extended to the staff and the implementation agencies, where it was seen that there was literally no allegations of corruption or unhelpful attitudes, with the funding being received regularly.

Opinions were more mixed when it came to the aspects of being enlisted as beneficiary, and details of housing. While it has more to do with the local socio-economic issues and less with the Indian Housing Project, there were issues of beneficiaries facing local opposition to getting the benefits. Also, despite detailed explanation by the staff, not all beneficiaries visited a 'model house' as a visual example before beneficiary enrolment. There was no dearth of house building experts and workers, and that flexibility was also displayed in getting some of the beneficiaries own ideas into the house design (Table 4.2).

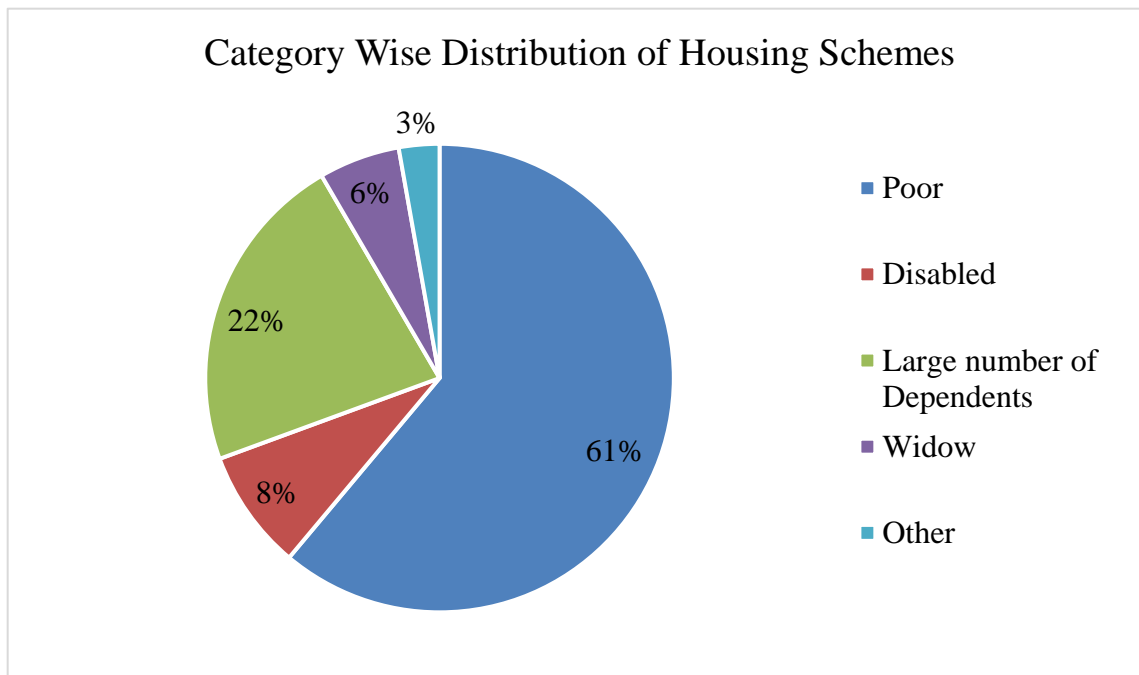
When it comes to improvement in standard of living and self-improvement, the perception by the beneficiaries is very positive as to the benefits achieved. Happiness and security are pointed out as factors which have come to a high number of beneficiaries with the Indian Housing Project, who point it out to be better than other similar schemes.

Also, on a higher level, not only have their own opinion about India improved due to their experience with the Indian Housing Project, but also their expectations about close

relationship between Sri Lanka and India are upbeat. These, are in sync with the broader expectations about the project at its initiation.

## 4.5 Representation of Data

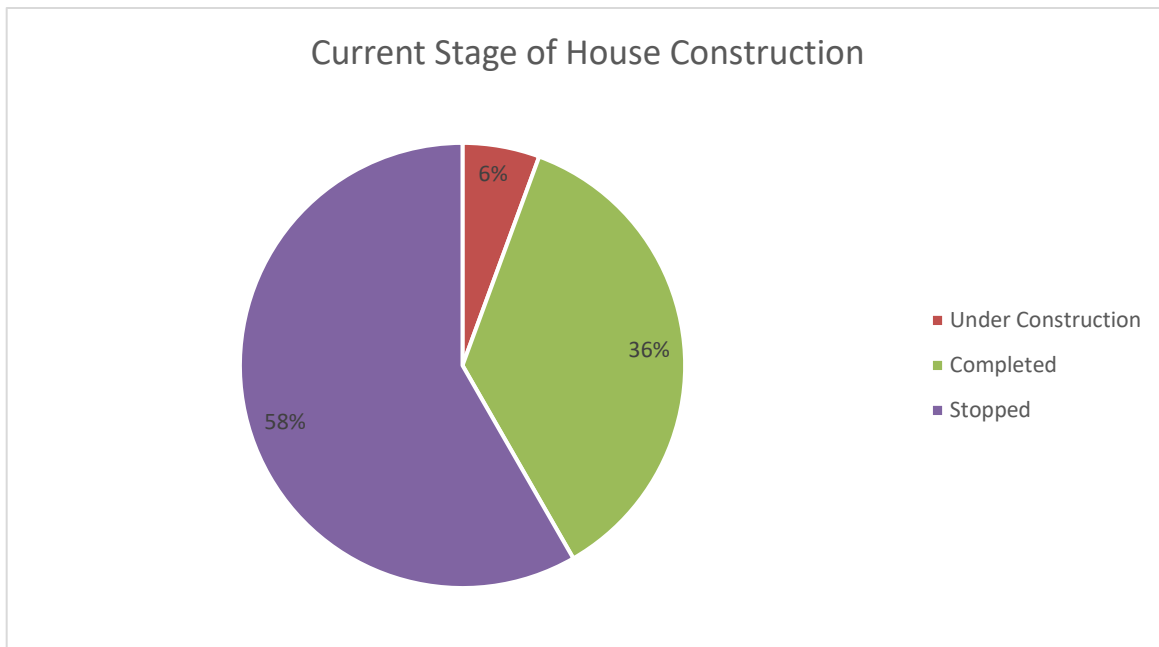
Figure 4.2: Categorywise Distribution of Housing Schemes



Source: Survey, 2018

Nearly 2/3<sup>rd</sup> of the beneficiaries of the Indian Housing Project self-identified as poor during field survey interviews (Fig 4.2). This is a major criterion, since the benefit of Indian Housing Project is not open to all. However, poverty can be a factor of many circumstances. Some respondents were more specific when they mentioned specific details by mentioning large families (1/5<sup>th</sup>), which could either be driven by the uncertainty of life and health engendered by decades of continuous conflict, or simply the result of larger number of relatives forced to live together, owing to constrained circumstances.

**Figure 4.3: Current stage of house construction**



Source: Survey, 2018

It would come as a surprise to see that well over 50% of the respondents have claimed to have stopped the construction of the houses provided for by the Indian Housing Project (Fig 4.3). While this may appear to be the failure of the project, in reality, what often happens is that irrespective of the beneficiary status, house construction may begin early, and the allocated funds may dry-up prior to the completion of the house. There were many beneficiaries who were living in unfinished houses, which is a common practice. Moreover, there is always a possibility for the beneficiary to seek help from other avenues (government, private agencies, local and international NGOs, since Jaffna is awash with many aid agencies).

#### **4.6 Demographics of the Sample villages**

The households in the survey have on an average 4.14 persons. The sampled homes' 49.1% female population is slightly below than Sri Lankan households' 52% national average for

female population. Only 15% of the households reported having a woman as the head of the household, which is less than the 23% indicated in Sri Lankan national surveys. According to this study, the lower proportion of women-headed homes in the sample was caused by the fact that the surveyed families only considered themselves to be "female-headed" when there were no males present (Jayaweera, 2002). The family identified itself as a "male-headed" household even though there was a disabled male living there who was unable or unwilling to make household decisions. The fact that the survey's sample is younger than the general population is notable. According to this study's findings, the households' heads are also on average younger than the country as a whole. This contextual factor, along with lower educational attainment levels, is likely to have a detrimental impact on a household's ability to generate income, which could increase a household's propensity to borrow money for consumption and other needs.

Children's attendance at school appears to be interrupted by financial difficulties, leaving even the younger members of the households with no choice except to generate income in order to simply survive. As one is bound to expect, violence has had a negative effect on the educational achievement of the examined population, particularly at higher levels of schooling.

#### **4.5 Employment, Income and Expenditure:**

There are two ways to look at poverty: absolute and relative. When a person's income falls below a predetermined, arbitrarily fixed poverty line in Sri Lankan Rupee (LKR) per unit of time, or the Human Development Index, they are considered to be living in absolute poverty. This is defined as subsisting below the minimum, socially acceptable living conditions, which are typically determined based on nutritional needs and other essential goods. Comparing lower and upper socioeconomic swaths of the population yields relative

poverty. Income and consumption-related poverty, which manifests as physiological deprivation, is frequently used to compare groups within a population in order to understand relative poverty.

Women are less engaged in the workforce than males are, with 13% vs 46% engagement rate. In the agriculture and fishing industries, men are more likely to report working as temporary workers. One of the variables causing the stated greater levels of informal labour is the lower levels of educational attainment. However, working women report a considerably wider variety of employment opportunities as well as greater employment rates in the commercial, public, and non-governmental sectors (Jayaweera, 2002).

Following that, the major source of income for each household was determined. The average household income is shown in Table 4.3 for households that are involved in each revenue-generating category. The average income is further broken down by households that are thought to be more susceptible to income poverty. Lower income levels are reported by households whose main source of income is from informal work. The considerably lower amounts of income reported by the homes with a female head of household make their vulnerability clear.

## Average Income for Different Income Generating Category

**Table 4.3: Main Income Generating Activity of the Household**

| <b>Main Income Generating Activity of the Household</b> | <b>Average Household Income Per Month (LKR)</b> | <b>Average Female Headed Household Income Per Month (LKR)</b> |
|---|---|---|
| Own agriculture   | 19,572  | 9,600   |
| Own Fishing   | 22,621  | -   |
| Own business/trade                                      | 19,500  | 11,250  |
| Casual labour–agriculture                               | 18,048  | 11,072  |
| Casual labour–fishing                                   | 15,577  | 16,266  |
| Casual labour–non-agriculture/<br>Fisheries             | 18,902  | 8,311   |
| Private sector–non<br>agriculture/fisheries             | 22,343  | 18,500  |
| Public sector   | 27,666  | -   |
| Non-governmental Organisations                          | 22,500  | -   |

Source: Survey, 2018

Household consumption spending may indicate material well-being. Spending on both food and non-food items is included in consumption. In this study, consumption was calculated by keeping track of household spending on things like rent, health care, education, electricity, water, communication, transportation, fuel (petrol), household fuel (LPG or firewood), interest payments on loans, capital payments on loans, and other expenditures.



According to Table 4.4, female-headed households appear to be at the bottom of the consumption scale, with an average spending of LKR 14,210, or around one-third of the national average and barely 40% of the provincial average. Additionally, female-headed households display an average monthly expenditure that is greater than their monthly income (about LKR 1,000), which is troublesome, and could be a sign of debt.

The average consumption of a household was then investigated according to the main source of income for the household. The average spending for households engaging in each source of income is shown in the table below. Households that are more susceptible to income poverty have their average consumption further broken down. The majority of families headed by women had monthly spending levels that are lower than the sample average.

**Table 4.4: Average Expenditure for Different Income Categories**

| <b>Income Generating Activity</b>    | <b>Average Household Consumption Per Month (LKR)</b> | <b>Average Female Headed Household Consumption Per Month (LKR)</b> |
|--------------------------------------|--|--|
| Own agriculture                      | 17,477   | 12,321   |
| Own Fishing                          | 21,216   | -  |
| Own business/trade                   | 19,371   | 15,550   |
| Casual labour–agriculture            | 16,528   | 11,350   |
| Casual labour–fishing                | 14,041   | 16,086   |
| Casual labour– non-agriculture       | 17,090   | 9,548  |
| Private sector–non-agriculture       | 19,831   | 22,800   |
| Public sector                        | 32,050   | -  |
| Non-Governmental Organisations (NGO) | 27,550   | -  |

Source: Survey, 2018

The fact that a large number of households lack both movable and immovable assets is one of the factors contributing to the higher percentage of reported casual labour. Only 23% of households report having land that can be used for productive or other purposes on a different piece of property than where they currently reside. As seen in Table 4.5, while households have made improvements to their domestic possessions, particularly in the area of mobile phones, the same cannot be said for their productive possessions (livelihood assets). Both the quantity of livestock and the amount of farming and fishing equipment, as well as the self-reported livestock ownership by households, show a notable reduction in this area.

The majority of the households' financial assets are jewellery and savings accounts. The need for a savings account in order to accept donations supporting the housing initiative may be a major factor in the increased number of accounts with savings. Increased attempts to save money are positively correlated with the Head of the household's higher degree of education, whereas households headed by workers in casual occupations are less likely to do so.

**Table 4.5: Houses Reporting Availability of Assets**

|                                | <b>Before Displacement</b> | <b>At Present</b> |
|--------------------------------|----------------------------|-------------------|
| <b>Household Items</b>         |                            |                   |
| Fridge                         | 0%                         | 1%                |
| Water Filter                   | 1%                         | 2%                |
| TV                             | 14%                        | 16%               |
| Mobile                         | 5%                         | 80%               |
| Fan                            | 1%                         | 3%                |
| Computer                       | 0%                         | 1%                |
| <b>Livestock</b>               |                            |                   |
| Small livestock (e.g: Poultry) | 74%                        | 53%               |
| Medium livestock (e.g: Goats)  | 31%                        | 8%                |

|                              |     |     |
|------------------------------|-----|-----|
| Large livestock (e.g: Cows)  | 31% | 15% |
| <b>Farming Equipment</b>     |     |     |
| Non-Power Farming            | 16% | 13% |
| Powered Farm Vehicle         | 6%  | 3%  |
| <b>Fishing Equipment</b>     |     |     |
| Boats                        | 16% | 8%  |
| Engines                      | 12% | 6%  |
| Nets                         | 20% | 17% |
| <b>Vehicles</b>              |     |     |
| Non-motorised (e.g: bicycle) | 82% | 80% |
| Motorised (e.g: motorbikes)  | 33% | 21% |

Source: Survey, 2018

#### **4.6 Summary of Socio-Economic Conditions of Surveyed Households:**

The analysis that came before shows that the homes who were questioned are extremely vulnerable to poverty as a result of the three-decade war in Sri Lanka. When the data collected from the fieldwork households in the survey are compared to the country's general population in terms of household expenditure and consumption, it is evident that the younger, less-skilled, and less-educated population poses severe difficulties to individual and household earning capacity (Wijesinha, 2007). As was mentioned above, engaging in casual work, which does not ensure a steady revenue stream, is a sign of typical post-war circumstances such a lack of chances for a living and an individual's ability to reconstruct a sustainable means of income generation. Livelihoods in the post-war regions where this research was done, have not yet stabilised. The absence of a stable source of income for families to contribute to savings is clearly demonstrated. Agriculture, fishing, and casual labour are the main sources of income for the households who took part in the qualitative study. The Northern Province's agriculture industry is still recuperating from the battle; fertile land has not yet been cleansed of landmines, and it remains inaccessible owing to military occupation and forest growth because farmers left the field fallow during periods of

eviction. The majority of beneficiaries are employed as sporadic farmworkers; however, some also work as labourers in the construction industry. The daily wage for agricultural labourers ranges from LKR 700 to LKR 800, while the daily wage for construction workers ranges from LKR 800 to LKR 1000. Even if individuals are successful in re-establishing their livelihoods in agriculture, the minimal price paid for agricultural products (which is true across the board) is insufficient to cover daily living expenses. This predicament is made worse by the lack of movable and immovable assets (another typical post-war condition), which may lead to households borrowing money for consumption and other uses.

In a similar vein, the ownership and accessibility of land is a crucial problem with specific consequences for the implementation of owner-driven housing developments. Territory disputes are attributed to a lack of paperwork, border disputes, and an uneven allocation of land throughout the fight. Many housing recipients struggle with reclaiming their homes from prior owners (Sarvan, 2015). As land ownership is one of the necessary eligibility requirements for a housing grant, these disagreements always generate delays in the construction process. Negotiations between the present owners and the former owners are helping to resolve these problems to some extent. Housing beneficiaries, however, must pay more for these negotiations because the prior owners frequently demand payment. Such situations cause unforeseen delays in the construction process. The main takeaway from this research is that concerns with land disputes and livelihood are inextricably linked to the socio-economic reality in the Northern Province and that prompt action must be made to address them through initiatives from all concerned sectors, before housing issues can be settled (Orjuela, 2008).

## **4.7 Analysis of Indebtedness Among the Surveyed Households**

Although the primary goal of this research is to determine whether a household's involvement in an owner-driven housing programme increases the risk that the household will incur debt, it is crucial to fully comprehend the survey population's overall level of debt. A comprehensive and contextually-relevant understanding of the relationship between owner-driven housing construction and indebtedness will be possible with a broader understanding of indebtedness (which includes, but is not limited to, the reasons for borrowing, the types of households that borrow, and repayment patterns).

### **4.7.1 General Indebtedness of the Surveyed Households**

Of the surveyed households, LKR 2,000 was the lowest reported amount of total household debt, whereas LKR 1,800,000 was the highest amount of debt borrowed by a family. The average amount of debt per household was LKR 152,489. 73.5% of the households in the sample had taken out loans through banks etc, which require interest payments. 12.4% of households stated that they had taken out loans from family and friends who generally do not charge interest. 14.5% of the families had a guarantor sign off on their loan arrangement, compared to 37.2% of the households with debt who said they stored gold as collateral for loans. 20.2% of the families had a combination of gold and other types of collateral for their loans, while 13.3% of the homes had no collateral at all.

### **4.7.2 What are Households Generally Borrowing For?**

The two most common motivations for borrowing money seem to be to build residences and to support a living. 48% of the households have borrowed money exclusively for house construction, while 19.2% claimed to have borrowed money exclusively for living expenses. However, many households took out loans for a variety of reasons

**Table 4.6: Reasons for Borrowing**

| <b>Reason for Borrowing</b> | <b>% of the surveyed population</b> |
|-----------------------------|-------------------------------------|
| Housing construction        | 48.8                                |
| Living expenses             | 19.2                                |
| Health                      | 8.1                                 |
| Food                        | 5.7                                 |
| Debt Repayment              | 5                                   |
| Other                       | 3.7                                 |

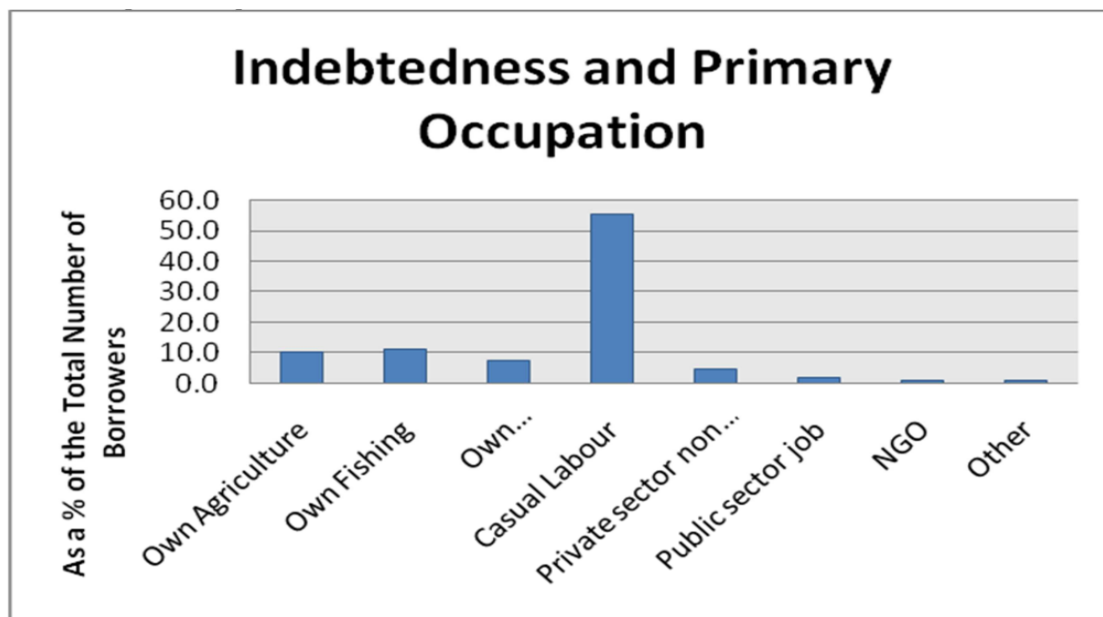
Source: Survey,2018

As mentioned previously, although households appear to borrow for the development of homes and means of subsistence separately, these two factors are also included in numerous other combinations, as evident in Table 4.6. Therefore, it is accurate to say that the two main causes of household borrowing are for the construction of homes and for living expenses.

Is There a Relationship Between the Primary Occupation and Indebtedness?

The principal source of income for a household and its level of debt appears to be related. The occupations that are most likely to borrow money are households who predominantly participate in casual labour, as shown below (55.6%), at the top of the list.

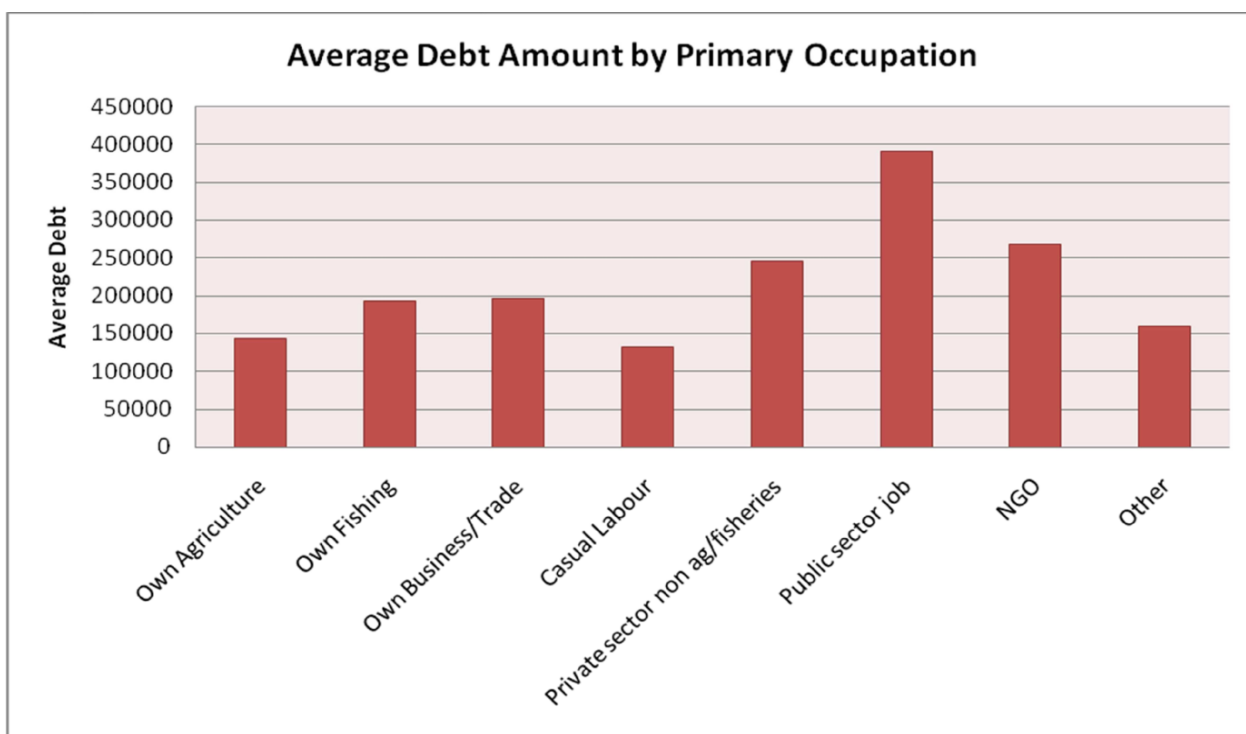
Figure 4.4: Indebtedness and Primary Occupation



Source: Survey, 2018

According to the results of the survey, there may be a considerable correlation between the type of livelihood and household debt (Fig 4.4). The aforementioned conclusion is correct in that a household is more likely to borrow when it doesn't have a reliable source of income. Although households that work largely in the public sector borrow more money (Fig. 4.5), they are also more likely to return it because of the steady flow of income. As a result, the observation of households in the public sector cannot be categorised as a "debt crisis". Additionally, these households might borrow for different reasons than the general population (i.e., borrowing for investment vs. borrowing for consumption). Contrarily, the level of debt held by homes with casual employees is notable and cause for concern because they not only borrow more frequently, but also appear to have trouble repaying the debts. Therefore, the situation of houses with casual employees can be referred to as a "debt dilemma".

Figure 4.5: Average Debt Amount for Each Occupation



Source: Survey, 2018

#### 4.7.3 Are Households Borrowing for Construction?

According to this research, recipients borrow regardless of their socioeconomic circumstances, and the quantity borrowed fluctuates according to those circumstances. Compared to families with reliable income sources, low-income families and families with widows and disabled members tend to borrow less money. As was already said, borrowing can be done for a variety of purposes, including building, agricultural and fishing livelihoods, the purchase of food, special occasions like weddings, funerals, and festival celebrations, as well as for education and health. Borrowing for construction is one of these factors. In varied amounts, 67% of the households said they had borrowed money to build their homes. The construction of homes appears to be the source of 88% of household debt on average.



#### 4.8 What is Causing Housing Beneficiaries to Borrow Funds for Construction?

Indian Housing Project housing developments specify the minimal requirements with which a house must abide. But invariably some beneficiaries make modifications to these basic requirements. Being an Owner Driven Model, Indian Housing Project is flexible by design, giving residents the ‘choice’ to stray from the minimum requirements of the specified design while still adhering to the general criteria. It is significant to note that the families who have received housing help are building homes that are bigger and better than the ones they lived in before being displaced. The addition of a hall, more rooms, an internal kitchen, toilets, and wells is unquestionably significant. Around 18% of the households that had begun work claimed to have begun construction before receiving funding. These households comprise both those who build in accordance with the required standard and those who do not. With an average of about LKR 71,000, reported spending ranged from a low of LKR 13,000 to a high of LKR 200,000. The money was utilised to pay for labourers, purchase building supplies etc. As seen in Table 4.7, pawning has been the primary source of funding work before obtaining the grant among a number of sources that have been utilised to finance building activities before receiving the grant from donors.

**Table 4.7: Source of Financing to Fund House Construction Activities before Receiving Donor Funding**

| <b>Source</b>       | <b>Source of Financing (Percentage)</b> |
|---------------------|---|
| None/ Not Expressed | 40%                                     |
| Pawning             | 32%                                     |
| Informal Borrowing  | 14%                                     |
| Formal Loans        | 13%                                     |
| Own Funds/ savings  | 1%                                      |

Source: Survey, 2018

Few houses, even those who have maintained the required length and width, have often spent in other furnishing of the house like gable roof, plastered walls etc. Because of this, the reported expenditures for each home are very different from the expected cost of about LKR 5,50,000.

#### **4.9 Additional Costs Associated with Standard Measurement House:**

|            | <b>Reason for additional cost</b>  |
|------------|--|
| Foundation | <ul style="list-style-type: none"> <li>•Transport costs of materials, especially during the rainy season</li> <li>•Households without the ability to contribute labour (ex: female headed ones)</li> <li>•Foundations raised higher to prevent flooding</li> <li>•Increased cost related to building materials and labour</li> </ul> |
| Wall       | <ul style="list-style-type: none"> <li>•Increased cost related to building materials and labour</li> </ul>   |
| Roof       | <ul style="list-style-type: none"> <li>•Aesthetically pleasing roof design, instead of cost-effective ones recommended</li> <li>•Usage of higher quality wood, than the one recommended</li> </ul>   |

Households incur additional expenditures and losses as a result of having to transport the material physically from the drop site due to the poor quality of interior roads, which prevents the material from being delivered to the household itself.

People are impacted by rising building material costs as well, including cement, sand, and wood. For instance, the cost of sand varies based on the provider and is not constant. Weather has an impact on sand pricing as well; sand prices rise during the rainy season. The overall cost of building is increased by these unforeseen expenses. High costs are also a result of building material transportation costs. The expense of transportation is increased by the access roads' poor condition and distance from the main road to the construction site. Building supplies are manually hauled and labourers are compensated for this when the homes are located far from a memorable road. The households have paid for additional expenses in a number of ways, with pawning being the most popular way to raise money.

Due to the paperwork requirements, obtaining a house loan might be challenging, but pawning involves less red tape.

Some of the other causes for delays/stoppages pushing up costs were:

- Land disputes when lawsuits have been brought after the house's construction had started
- Managing the construction process is tough for women who headed families.
- Family break-ups, with one of the partners leaving
- Use of the funds for alternate purposes (e.g., immigration)
- Having started building houses that are longer than necessary, and understanding it is difficult to go on

#### **4.10 Motivations for Beneficiary Deviation During House Construction**

The notion that a "house is a status symbol" (a large brick house is an indicator of "social mobility"), that a house is not just a structure but a lifetime investment for the next generation, and cultural factors like Vaasthu can all be considered as reasons why households choose to build bigger houses with different features.

##### Cultural Factors (“Vaasthu”):

The beneficiaries said that before building begins, a vaasthu expert visits the site to determine the location of the house on the property, the directions (such as North/South) of each room, and the size of the structure (length and width of the house). The expert provides guidance on the size of the rooms as well, particularly the room that contains the sacred shrine. Beneficiaries were not very concerned about increased costs in the event that the choice was taken to increase the floor area, according to interviews with them.

### House as a Symbol of Social Mobility:

A huge brick house is regarded as a sign of social mobility, and the beneficiaries connect higher social rank with the house's structure, particularly the roof. A household with a low social and economic status is commonly associated with the gable-roofed house, which is frequently suggested by building agencies.

Building larger homes is a decision made in an effort to restore the social status of those who were displaced (Mohan, 2014). Additionally, they wanted to maintain the social standing gap with other families in the town that existed before relocation. Those who owned enormous brick homes prior to being evicted made an effort to construct homes that were comparably larger. During field observations, this urge to restore their former social rank was strongly observed. As a further means of upholding this social status/difference, the doors, door frames, windows, and roof are constructed from pricey timber species like Iron-wood and Satin-wood. Construction prices were frequently increased for reasons such as paying LKR 10,000 for detailed carvings on a door frame (which costs LKR 8,000).

## **4.11 Other Reasons for Indebtedness:**

### **4.11.1 Settling Previous Debt**

Despite the beneficiaries naturally not owing up to it, there can be grounds to consider that some beneficiaries used their housing assistance to pay off prior debt (Harrison, 2013). Interviews during fieldwork with Indian Housing Project beneficiaries revealed that many of them had taken out loans before the housing grant was approved to re-establish their livelihoods, as well as for food and schooling. However, there is not enough proof to prove that the recipients used the grants to pay off their prior debt. To obtain funds for housing building, each beneficiary is required to open a unique bank account. Beneficiaries are only

permitted to withdraw money after receiving an approval slip from the Technical Officer that has been given based on how well the construction is coming along. After a particular building stage has passed, recipients are permitted to withdraw lump sums; they are not permitted to withdraw smaller amounts. These procedures are regarded as "checks" to make sure the funds are exclusively used for building homes.

#### **4.11.2 Poor Financial Literacy Among Beneficiaries**

According to the field survey conducted, another factor contributing to the bad debt management is the housing beneficiaries' ignorance of financial tools. More than half of the interviewees had no idea what their loan's interest rate was or whether it was subject to fluctuating interest rates. Many stated that because they do not grasp the terminology employed by financial specialists, money-related concerns make them anxious. The majority of borrowers typically pay only the interest on the loan that is necessary to keep the gold for another year; the capital of the loan is frequently left unpaid because gold is the most popular form of pawning for loans. Gold represents value in the cultural realm of Northern Province, including social, cultural, and economic worth (Herath, 2012). Therefore, when their economic status improves, the people do hope to retrieve the gold from the bank; and letting go of it happens only under exceptionally dire financial circumstances. Selling mobile and immobile assets was a coping mechanism for the most vulnerable people, such as families with disabled heads of households.

#### **4.11.3 Is There a “Debt Problem”?**

70.3% of the families responded when questioned about difficulties they have repaying debt that their present income is insufficient, and 27.7% of the households gave further explanations for their inability to repay the debts. Families reported that 39.5% of them did not pay off their debt.

The difficulties with repayment can be linked to a variety of factors, with excessive borrowing ranking as the main one. It is problematic to take out many loans at once and to borrow to pay off an existing debt (De Silva, 1998). For instance, some people borrow money to make the payment or pay the interest to the bank when a bank notifies them that a pawned item has a pending payment. Families may find it challenging to repay the loans due to abrupt, unforeseen expenses like a funeral or an unexpected medical emergency. Due to a general lack of financial literacy, borrowers frequently fail to prepare for repayments before borrowing. Regardless of their socioeconomic status, most respondents who have used pawning have experienced dispossession.

#### **4.11.4 Analyzing How Debt Impacts the Socio-Economic Wellbeing of Beneficiaries:**

For individuals who are vulnerable, such as female-headed households, a house signifies physical safety from the elements and the fear of robbery. The permanent home gives the family members who are in school a sense of tranquilly that helps them concentrate on their schoolwork. The owners believe the permanent house to be less expensive to maintain than a house with palmyra leaves for the roof, which needs to be replaced each year, despite the fact that this view contributes to indebtedness.

Because they are the owners, the new house symbolises independence and heightened social standing. The sense of security provided by a permanent home, which is owned now, is crucial for families who have been uprooted numerous times and have lived in temporary residences. Owner-driven housing also appears to improve relationships within families, and aspects of family's togetherness can be witnessed, for instance, is when kids participate in decision-making over construction projects (like painting the house). The home is indeed a symbol of social status, a location to host guests to a certain quality, and there is a sense of pride in owning a home, according to many respondents in the interviews conducted.

The communities are generally happy with the Indian Housing Project, which in many ways serves as a stimulus for building a brick house. Despite some unintended externalities of housing assistance, several people indicated that building a brick house would not have been feasible without the support they received.

#### **4.12 Comparison between the Two Study Villages:**

The two villages of Thenmaradchi and Maruthankerny being the two areas of field survey conducted, it has already been previously detailed that these two villages, despite their physical proximity, have displayed different physical and social characteristics. It would therefore be naturally interesting to look for some kind of a comparison between these two villages, given that the same kind of questionnaires were administered to the same number of respondents in the two different villages. The most significant idea behind the comparison would be to look at the implementation part of the Indian Housing Project in areas displaying different characteristics within the larger area of Northern Provinces, and could help in improving the robustness of the program.

Four aspects have been looked-into the two villages a) Money spent on housing by the residents, b) Opportunity to visit Model Houses by the villagers c) Cases of opposition to beneficiary status d) Incorporation of personal design choices into housing model

Based on the information available through varied sources, it was understood that the village of Maruthankerny had more benefit of remittances and also socio-religious organizations played larger role in the village. Keeping this in mind, following hypothesis was formulated:

### **i) Money spent on housing by the residents**

- a) **Null Hypothesis:** The two villages are similar in terms of money spent by the respondents
- b) **Alternative Hypothesis:** Two villages are different in terms of money spent by the respondents.

**Mann–Whitney *U* test statistic Value = 703.5, P-value = 0.5174.**

***Inference:*** *Since p-value (0.5174) is greater than 0.05, the null hypothesis is accepted. The villages are similarly distributed in terms of money spent on housing by the residents.*

Since it is seen that the money spent on housing did not reflect any difference between the two different villages involved, based on the information generated by fieldwork, it can be surmised that there are many cases of beneficiaries expecting still more financial help from the implementing agency/government towards help with their house construction, which is holding them from spending further. Also, while Maruthankerny receives comparatively more remittances, it also is home to many fisherfolk whose nature of work and income is more seasonal and unstable, thus affecting their financial abilities.

### **ii) Opportunity to visit Model Houses by the villagers**

- a) **Null Hypothesis:** The two villages are similar in terms of Scale based perception on opportunity to visit model house
- b) **Alternative Hypothesis:** Two villages are different in terms of Scale based perception on opportunity to visit model house

**Mann–Whitney *U* test statistic Value = 648.5 P-value = 1.**

***Inference:*** *Since p-value is greater than 0.05, the null hypothesis is accepted. The villages are similarly distributed in terms of perception on opportunity to visit model houses.*

Indian Housing Project and its implementation agencies like UN-Habitat have provided an opportunity for beneficiaries to visit model houses and incorporate those ideas while constructing their own house. This opportunity is envisaged to provide a clearer idea to the beneficiaries regarding various possibilities. The finding proves that both villages have received similar opportunities to visit model houses, and therefor reflects on the unbiased



nature of the Indian Housing Project in terms of opportunities across different villages and its socio-economic structures.

**iii) Cases of opposition to beneficiary status:**

- a) **Null Hypothesis:** The two villages are similar in terms of perception based on opposition to their beneficiary status.
- b) **Alternative Hypothesis:** Two villages are different in terms of perception based on opposition to their beneficiary status.

**Mann–Whitney *U* test statistic Value = 628, P-value = 0.7565**

***Inference: Since *p*-value is greater than 0.05, the null hypothesis is accepted. The villages are similarly distributed in terms of perception based on opposition to their beneficiary status.***

Land rights and issues over property ownership have held up cases of beneficiary distribution. Indian Housing Project stipulated that there should be clear land title required to enrol as a beneficiary, and the property should not be in dispute of litigation. Even so, there may be possibilities of bias against implementers. The finding that there is no differences in terms of issues regarding their beneficiary status means that Indian Housing Project has from its part, presented a level playing field to the beneficiaries.

**iv) Incorporation of personal design choices into housing model:**

- a) **Null Hypothesis:** The two villages are similar in terms of Scale based perception on having personal preferences while construction
- b) **Alternative Hypothesis:** Two villages are different in terms of perception on inclusion of personal preferences while construction

**Mann–Whitney *U* test statistic Value = 426 P-value = 0.005628.**

***Inference: Since *p*-value is less than 0.05, the null hypothesis is rejected. The villages are differently distributed in terms of perception on having personal preferences and ideas during construction.***

***The average (median = 2) of responses of people of village 1 indicated that they agreed and the average (median = 3) of responses of people of village 1 indicated that they disagreed.***

Here, there is a situation where the villages have differences in terms of personal preferences and ideas incorporated into the house design. The village of Martuthankerny,

being a fishing village, had very specific requirement of Verandah (*Thinnai*) as not only a cultural factor, but as a very practical one, where fishermen also stored their outboard motors and nets (as seen in Photo no. 9, Page 65). This design, however, was not a part of the model under the Indian Housing Project. Thus, there was a sense of disagreement over the incorporation of such specific features.

In conclusions, it can be seen that at the grassroots level, as per the field research, there is a high acceptability of the Indian Housing Project. For its part, the Indian Housing Project has been seen, based on the data collected, to be a fair and unbiased implementer in the program of putting a roof above the heads of the beneficiaries, as a first step in improving their lives.

# **CHAPTER V- ALTERNATIVE TO INDIAN DEVELOPMENT MODEL? - AN OVERVIEW OF CHINESE INTERVENTION IN SRI LANKA**

## **5.1 Introduction:**

China's government now has powerful tools for economic statecraft, which is defined as a state intentionally manipulating economic interactions to advance its larger strategic goals, thanks to the country's unprecedented economic growth and modernization in recent decades. China's influence and power are considered as having the ability to influence the foreign governments' policy decisions in addition to its expanding military capabilities. Economics is a key tenet in the conventional narrative of China as a rising power, whose developing capabilities would enable it to challenge the current international leadership structures by enticing other countries in the Asia-Pacific into its burgeoning sphere of influence (Fernando, 2010). Furthermore, China is attempting to build up a sizable amount of soft power, which would aid it in developing a favourable regional environment for its foreign policy.

Especially in light of Colombo's current political and security links to its neighboring regional power, India, it is important to assess whether China's economic relationship with Sri Lanka has established the essential structures through which Beijing may affect Colombo's behavior. This chapter examines how China and India, two regional powers, compete strategically with one another in Sri Lanka, a third nation. In this way, it investigates what could be seen as the potential upper limits of China's competitive advantage in Asia's great-power competitions. India is the nation in Asia with the least amount of relative hard-power capabilities among China's great-power rivals, which include

the US, Japan, Russia, and China.

Because of this, Beijing's economic statecraft is being put to the test in the geopolitical conflict it has with India in South Asia. In particular, Colombo's growing debt to Beijing as a result of a number of poorly planned large-scale infrastructure projects has made Colombo's economic dominance in Sri Lanka a hot topic in recent years and was a significant issue in the country's 2015 elections. Second, unlike other countries in East Asia, Sri Lanka faces a conflict between its economic and security objectives since India's political and security influence, and not that of the United States, serves as a counterweight to China's economic influence. This study of Sri Lanka adds to the increasing body of work on South Asia and Sino-Indian rivalry in third countries.

When China provided money, for instance in significant infrastructure projects, Sri Lanka incurred debt commitments to that country. The duty under law to pay back the loan and any accumulated interest is where the connection between debt and influence first appears. Since the lender can offer debt relief in exchange for other concessions like land grants, equity interests, or favorable terms on other investment projects, this obligation serves as a source of leverage. The borrower must bargain from a position of weakness because, if they default on the debt, they run the risk of costly legal actions, retaliatory behavior on the part of the sender, such as the withdrawal of other investments or sources of funding, and reputational harm that could prevent them from getting credit in the future (Deyshappriya, 2019).

## **5.2 China in Post-War Sri Lanka**

It would be necessary to precisely define China's strategic goals in relation to Sri Lanka and assess if those interests are being fulfilled in order to conduct a thorough power analysis. Due to its opaque foreign policymaking process and the fact that states engaged in strategic rivalry typically do not make their genuine objectives known to the public, China's interests

are difficult to ascertain. Furthermore, given that China's entry into India's traditional sphere of influence is both recent and begins from a low baseline, it has a larger incentive for prudence (Jain, 2022). The question is therefore whether and how China's economic involvement in Sri Lanka develops mechanisms that could affect security policy, and to what degree these mechanisms are dependent on the potency of countervailing mechanisms, particularly the strategic counterweight of India.

### **5.2.1 Trade**

How open is Sri Lanka to Chinese trade-related economic statecraft? In a nutshell, the response is not particularly exposed. India accounted for 15.2% of Sri Lanka's total trade in 2016, making it the latter country's top trading partner. After the USA with 11.1%, China came in second with 14.9%. Beijing is undoubtedly a major actor, but it is not in a position of structural dominance. Additionally, only 2.1% of Sri Lanka's overall export market is from China, compared to 7.1% from India and 26.6% from the United States. But Sri Lankan imports from China have increased, with China accounting for the greatest percentage (21.9%) and India coming in second place (19.6%). What's more intriguing is that machine parts and components make up the majority of imports and exports in the bilateral commerce between China and Sri Lanka, whereas neither country relies heavily on non-replaceable or strategic goods. Sri Lankan businesses would probably have no trouble locating alternate markets for their products, particularly in India and the West (Pattanaik, 2019)

China is Sri Lanka's second-largest commercial partner, so a decline in trade with China would probably have an immediate impact on Sri Lanka's economic growth. Longer-term economic growth, which depends on a number of factors, would probably not be affected.

Therefore, it is reasonable to conclude that any economic influence China may have on Sri

Lanka did not come about through trade.

### **5.2.2 Capital**

The majority of China's capital loan is concentrated on large-scale infrastructure projects, and these are often not connected to any overarching policy reform objectives or economic obligations by the borrowing state, other than to engage Chinese enterprises and their labour for these projects. In this way, China's lending programmes differ from those of other nations and international organizations, especially from the West, whose public investments and Overseas Development Aid (ODA) are frequently linked to more extensive economic and political reforms. China's principle of non-interference in the affairs of other nations also sets its lending programs apart from those of other nations and international organizations (Garver, 1992).

Sri Lanka has recently benefited greatly from China's policy of no-questions-asked. China played a crucial role in providing military and financial support to Sri Lanka at a time when its isolation from the international world due to the country's civil war's end was growing. Sri Lanka announced a USD 6 billion investment package after the conflict ended there in 2009. The country wanted to accelerate its economic recovery. China came in with official development assistance (ODA), commercial loans, and foreign direct investment as the rest of the world either refused to interact with Sri Lanka, which had just emerged from a dubious war, or did so because it was in financial difficulty.

China's financing of nearly all of Sri Lanka's key infrastructure projects, including a seaport, an oil storage facility, a new airport, and a coal-fired power plant, was the highlight of this assistance package. China was Sri Lanka's top foreign investor and assistance contributor in 2009, contributing USD 1.2 billion of the country's total USD 2.2 billion in pledges. China had loaned USD 2.2 billion or so for infrastructure as of 2013.

President Mahinda Rajapaksa's administration estimated the loan balance at USD 3.8 billion by 2014, despite reports that it was actually closer to USD 5 billion, according to Chinese sources. After winning election in 2005, Rajapaksa brutally ended the civil war amid allegations of widespread war crimes and human rights violations committed by the Sri Lankan military. There are reports that loans rather than ODA grants made up the great majority of this finance.

The Mahinda Rajapaksa administration welcomed this financial involvement for very good reasons. China possessed enormous financial resources and set few restrictions or cumbersome regulations on its financial generosity. The treatment of the Tamil minority, which had become a point of contention with India and much of the Western World, was one human rights problem that Chinese investors were particularly willing to ignore. The dynamics of each project must be taken into account when examining the relationship between capital and power/vulnerability since throughout time, a lot of these substantial infrastructure projects developed issues (Ranjan, 2019).

### **5.3 Major Projects**

Magampura Mahinda Rajapaksa Port (Hambantota): With Sri Lanka's location on one of the busiest East-West shipping channels in the world, expectations were high for the new port there. The project was initially proposed to India by the Mahinda Rajapaksa administration, but after India declined, the government turned to China. The port was built by Chinese firms for a total of USD 1.5 billion over two phases. Of that amount, 85% (or USD 307 million) came through a loan from the Export-Import Bank of China (EXIM), which was given at a commercial interest rate. Later, a second USD 278 million concessional loan was given to pay for a train line to the port. In 2014, a new USD 600 million contract was reported that would have extended the port complex with a new terminal that would be

owned by Chinese interests. This was in response to a visit by Chinese President Xi Jinping. Four of the port's seven container berths have been leased for a 35-year period to a Chinese business. In the midst of all of this activity, Sri Lanka failed to make the port's vision a reality, and by 2014, the port's failure to generate enough cash to pay its debts left the Sri Lankan government to deal with a growing economic failure. In exchange for a USD 1.1 billion debt write-off in October 2016, Sri Lanka agreed to lease a majority part in the project to the state-owned China Merchants Group for 99 years as losses increased.

Mattala Rajapaksa International Airport (Hambantota): This airport, which was similarly developed in the Hambantota area, was constructed by China Harbour Engineering Company with a USD 209 million Chinese loan. However, by March 2015, passenger flights had been permanently cancelled at the airport due to its commercial failure, and local officials had even discussed utilizing it as a rice storage facility. The aforementioned debt-equity transaction with China Merchants Group later included the airport.

Lakvijaya Power Station (Puttalam): The first coal-fired power plant built in Sri Lanka was the Lakvijaya Power Station, which was built in Norocholai, Puttalam district. A 300 MW unit was built in each of the three phases of the project's design for a total 900 MW of generation capacity. The first phase, which cost USD 455 million, was finished in 2011 and was funded by a soft loan with favorable terms granted by China's EXIM bank and constructed by the China National Machinery Import and Export Corporation. The total cost of the project is USD 1.35 billion, and the Sri Lankan government obtained a second soft loan with favorable terms for USD 891 million for stages two and three, the latter of which was finished in late 2014. The plant has experienced numerous technical issues and failures since it started running, despite this substantial expenditure. The plant had been out of commission for 25% of the time due to technical issues, according to a January 2014 report



made before parliament by the Minister of Power and Energy.

Colombo Port and Port City: The China Merchants Group agreed in 2011 to invest more than \$500 million in the Colombo South Container Terminal as part of a larger public-private partnership (PPP) project to upgrade and expand the Colombo Port. In exchange, the China Merchants Group would be given 35 years of management and operation rights over the terminal before it would be turned over to the Sri Lanka Ports Authority (SLPA).

The port improvement is likely the most successful of all of China's significant investments in Sri Lanka. The terminal, which began operations in August 2013, is regarded as South Asia's most technologically advanced transshipment center. Additionally, during President Xi's 2014 visit, the USD 1.3 billion Colombo Port City project, which involves creating an artificial island off of Colombo with residences, shopping centers, and entertainment venues, was unveiled. The Chinese government-owned infrastructure builder was given control over land in a high-security zone as part of the deal, including a portion that would be an outright freehold transfer of ownership with the remaining on a long-term lease (Kelegama, 2014). However, following the voting out of the Mahinda Rajapaksa government in early 2015, concerns arose that various formal procedures were not followed.

## **5.4 The Sri Lankan Response to Chinese Capital: 2015 Election and its**

### **Aftermath**

The general election held in Sri Lanka in 2015 and the events that followed show the country's reliance on Chinese wealth has both its advantages and disadvantages. Mahinda Rajapaksa was re-elected in 2010 amid hopes that Sri Lanka's economy will rebound with help from Chinese investment. But with time, annoyances with the Rajapaksa family's personal hegemony over Sri Lanka's administration started to emerge. When the president called a hastily scheduled election for November 2014, he was generally predicted to win,

and these frustrations became a major role. Instead, Mahinda Rajapaksa was confronted with a challenge from his former colleague Maithripala Sirisena, who ran as the leader of the general opposition as a result of a split in his ruling party, the Sri Lanka Freedom Party (SLFP). Sirisena's campaign made criticism of the Rajapaksa family and claims that they were hurting Sri Lanka by abusing their power over the entire government a central part of its platform.

This attack was veiled criticism of China's influence, an allegation of suspected corruption, and the vulnerability brought about by Sri Lanka's enormous debt to Chinese investors. The idea spread that China was in fact utilizing corruption as a tool of control. In the meantime, on the corruption probes, Sirisena campaigned on a vow to suspend the projects. In an election with a turnout of over 80%, Sirisena won the president in coalition with the opposition United National Party (UNP), whose leader, Ranil Wickremesinghe, was appointed Prime Minister. Sirisena received significant support from voters in ethnic minorities. When the electorate prevented Mahinda Rajapaksa from making a comeback in the parliamentary elections in the middle of 2015, this outcome was confirmed once more. Rajapaksa family members were being investigated for corruption after he lost his election. (Though the situation reversed since then, and in the charged atmosphere of security, terrorism and nationalism created post the 2019 Easter Bombings in Colombo, Mahinda Rajapaksa's brother and former defense minister and hard-liner strongman Basil Rajapaksa was elected president, and Mahinda Rajapaksa as Prime Minister in 2019 on a national security electoral plank. Since then, even more dramatic events took place in the form of economic meltdown in Sri Lanka during mid-2022, and the ousting of the entire Rajapakse clan from the Sri Lankan political scene and public life, plus a complete economic restructuring under new President Ranil Wickramasinghe. These are however, evolving

developments, and hence out of the purview of this research).

In order to achieve its election campaign pledge to renegotiate China-funded infrastructure projects and lessen the debt load, the new government that took office in 2015 encountered two significant challenges. The first was just a matter of lack of transparency; it was challenging to understand what the government's exact responsibilities were. Without a defined starting point, the government was in a difficult position going into negotiations. Second, the Sri Lankan economy had suffered due to the mounting public debt, which limited the government's alternatives. In comparison to other lower-middle-income countries, Sri Lanka's interest payments at the time, made up 35% of government revenue, by far the greatest percentage. Prior reliance on debt had fueled a vicious cycle where the nation continued to rely on borrowing for the short-term health of the economy because it was unable to draw the robust FDI flows needed for sustained investment and growth (Deyshappriya, 2019). The administration came under pressure due to its weakness to maintain past Chinese agreements, which further cemented the debt obligations.

Because of this, President Sirisena was forced to maintain good relations with China despite his election campaign promises. Less than three months after his election, in March 2015, he paid his first state visit to China. The Colombo Outer Circular Highway's third phase would be funded in part by a fresh Chinese loan that the government later agreed to accept in July 2015. The Sirisena administration did make an effort to follow through on its pledge to renegotiate terms with Chinese creditors, but initial efforts were not very successful. The government ultimately decided in early 2016 to allow the Colombo Port City project to move forward, despite cancelling a previously agreed-upon sale of freehold land to Chinese developers as part of the project. Prime Minister Wickremesinghe had initially promised to scrap the project during the election campaign.

## 5.5 Potential Sources of Chinese Power

China's power as a creditor expanded as a result of Sri Lanka's need to maintain positive ties with Beijing (Suryanarayan, 1994). If a second prerequisite is satisfied—namely, that the project's operation promotes the growth of local capacity and expertise—even projects with moderate rates of return can be beneficial for developing nations. However, the commonly used "build-operate-transfer" approach offers building contracts to Chinese businesses, frequently with Chinese labour, and as a result has little positive externalities for Sri Lankan local economies. Prior to 2015, the lack of exact loan information in the public domain was a defining characteristic of Sri Lanka's borrowing from China. The prospect of external checks and balances that could guarantee that transactions were devoid of corruption and that the government was responsible for negotiating fair conditions for business were eliminated by secrecy. When they took office, opposition politicians had very little knowledge of the full extent of the nation's debt obligations due to secrecy, which put them at a significant disadvantage when trying to renegotiate terms to lessen the debt burden and further increased Chinese leverage. Concerns over a lack of openness were one of the reasons the Sirisena government delayed the Colombo Port City project after the election. As was previously mentioned, the government ultimately permitted the project to move forward in early 2016 despite its earlier posturing, which belied its genuine lack of bargaining leverage.

The possibility that initiatives were funded for the long-term political or personal gain of the ruling government rather than the benefit of the nation's economy is a byproduct of procedural opacity. The Hambantota port and airport's commercial failures serve as a sharp reminder of why President Mahinda Rajapaksa chose this area as his political base.

Here, there are two different sources of leverage. First of all, China's policy of not

interfering with the target government's choice of when, where, and how to use infrastructure investments means that projects driven by political considerations are more likely to be financially unviable than projects that are implemented based on rigorous demand, vendor effectiveness, and calculated return on investment. The less likely a project is to succeed, the more likely it is to become an albatross around the debtor's neck that creditors can use to extract additional concessions. The more suboptimal a project is, the less likely it is to succeed. These concessions could be financial—as in the stock purchase in Hambantota—or possibly strategic, as in Sri Lanka's backing for China's Maritime Silk Road plan (Pattanaik, 2019).

Additionally, when Chinese infrastructure projects are built in areas like Hambantota, which have less immediate benefits for the general people, corruption reduces the segments of Sri Lankan society that profit from them. Political leaders and their associates ultimately stand to gain the most from the projects, using them as a means of patronage or a source of nefarious funding. As part of the president's official initiative to economically revitalise the district, the Chinese government pledged hundreds of millions of dollars to various projects in the president's electoral district of Polonnaruwa. This pattern of investment appears to have continued under the Sirisena administration. By effectively alienating the majority of the populace from the government, this kind of circumstance puts pressure on the leaders to accept whatever options China may present as a means of reducing this pressure, such as the Hambantota debt-equity swap (Kelegama, 2014).

The four factors—the debt load, project failures, knowledge gaps, and corruption—put Chinese negotiators in a strong position to compel Sri Lanka to fulfil its debt obligations or to demand non-economic compensation for debt relief. Up until its final days, the Sirisena administration had made only modest achievement in decreasing its debt load and had

learned that working with China was still more beneficial than it was expensive (in the short term at least). Although the Rajapaksa rule is still young and the temporal scope is outside the purview of this study, the return of the Rajapaksa family to power would urgently require analysis for this path dependency.

### **5.5.1 Soft Power**

Although it may be claimed that Confucian culture is popular throughout Asia, there are substantial cultural distinctions between China and Sri Lanka that are entrenched in history, language, politics, and society. As a result, it would be challenging to use culture alone in this situation. There is little evidence that the rise in Chinese tourism, which increased from 10,413 visitors in 2007 to 271,577 visitors in 2016, has improved Sri Lankan opinions. Violent demonstrations against government plans to destroy land and relocate populations in order to construct an industrial zone for Chinese companies in the Hambantota port district were the most recent manifestation of the shift in perceptions. On the other hand, Mahinda Rajapaksa's government appears to have had a great affection for China at the elite level. In addition to hosting Chinese President Xi Jinping in 2014, Mahinda Rajapaksa personally travelled to China at least seven times while he was president and three times before. Mahinda Rajapaksa kept up his tight ties with Beijing even after he left power. Of course, the empirical challenge is to separate China's appeal as an investment destination from Rajapaksa and his allies' appeal to Chinese culture, values, and policies. Since this work is outside the purview of this study, it is sufficient to state at this time that China has not exerted a significant amount of soft power in Sri Lanka, with the possible exception of a charm offensive at the level of the old government's leadership.

As a significant counterweight to any Chinese soft power present in Sri Lanka, India does play a key role. Even though there haven't always been good relations between the island

nation and its much larger neighbour, India holds a special place in many Sri Lankans' hearts because of their shared religious beliefs and long history. This is the reason why although many Sri Lankans evidently had a bad opinion of the US due to its response to the end of the civil war, India was not similarly perceived.

### **5.5.2 Countervailing Security and Foreign Policy Interests**

What conflicting security and foreign policy objectives of Sri Lanka would need to be overcome for China to achieve its security aims if we believe that it is willing to use economic leverage? It is obvious that Sri Lanka's relationship with China has no bearing on the country's ability to survive. However, because of the scale of its debt to China, its financial independence and political freedom have been somewhat constrained. The reversal of Sirisena's decision to halt several Chinese-funded projects and remove permission for Chinese submarines to dock at Colombo port was the most obvious manifestation of this phenomenon. The practice of Chinese ships docking at Sri Lankan ports was unofficially suspended by Sirisena's administration in August 2015, but the defense secretary of that administration stated in October 2015 that the government was now rethinking that decision. Chinese ships finally made a port visit to Colombo in January 2016 after the suspension was removed. In a similar vein, while Sri Lanka's Foreign Minister Mangala Samaraweera declared in March 2015 that submarines "from whatever quarter" would not be permitted to dock at Sri Lankan ports, Prime Minister Wickremesinghe said in October 2015 that "ships including submarines from all countries can visit Sri Lanka." The public's reaction to the overwhelming reliance on China has worked as a significant counterweight and is likely to continue in this vein, as the 2015 election and many protests since then have shown. This is particularly true given the shady dealings of the Mahinda Rajapaksa government.

When there is great-power competition, another mechanism by which the security interests

of the borrower could restrict the authority of the lender is possible. In the case of Sri Lanka and China, India is the clear third-party state and has been crucial to Sri Lanka's foreign policy calculations for many years (Jain, 2022). The Indo-Sri Lanka Accord, which included Colombo in New Delhi's sphere of influence, has been in effect since 1987 and has been a permanent record of this relationship. According to formal documents exchanged as part of this pact, Sri Lanka was required to cut back on its interactions with other countries like the US, Pakistan, and China. Colombo specifically agreed that Trincomalee or any other ports in Sri Lanka wouldn't be made available for military use by any country in a way that would be detrimental to India's interests. India has aimed to keep its sway over Sri Lanka's foreign policy after the end of the Cold War. Approximately 1,000 Sri Lankan military officers are trained by India each year, which is four times more than Pakistan, the next country to offer training.

India and Sri Lanka have worked to establish a solid economic foundation for their relations in the years following the Cold War. The 1999 signing of a free-trade agreement between New Delhi and Colombo resulted in a large growth in trade over time. Additionally, 75% of the amount of cargo through Sri Lanka's principal port at Colombo is made up of transshipments from India. Furthermore, given their execution faults, China's investments continue to be concentrated on huge infrastructure initiatives that may not always have a significant social impact. India, on the other side, has financed arguably more socially conscious railroad and housing projects (the focus of this research). This tends to increase awareness of and positive perceptions of Indian development assistance.

From Sri Lanka's perspective, India also possesses a variety of potential military sticks in addition to economic carrots. For instance, given all other factors being equal, it would be relatively simple for the Indian navy to blockade Sri Lankan ports or the Indian air force to



impose a no-fly zone over Sri Lanka. As a result, while Sri Lanka can benefit somewhat from India's aim to prevent involvement by outside countries in the Indian Ocean due to its proximity to India, it also leaves Sri Lanka open to Indian influence. After his electoral failure in 2015, Mahinda Rajapaksa claimed that Indian intelligence agencies had assisted in orchestrating the division within his party and the strengthening of the opposition against him under Sirisena.

It may be said that India has taken a particular interest in Sri Lanka's expanding ties with China and has worked to slow down the pace of collaboration as much as she can. The Sri Lankan government indicated in 2014 that a state-owned Chinese aviation corporation will assist in the construction of a prospective aircraft maintenance facility at Trincomalee, which India considers to be a strategically important site. Later, due to pressure from India, these plans were shelved (Ranjan, 2019). The newly elected Sirisena's first official trip after taking office took him to New Delhi in February 2015, where he and Indian Prime Minister Narendra Modi signed agreements on cooperation in a number of sectors, ranging from agriculture to nuclear energy.

The underlying message from India was the desire to move past past bilateral difficulties arising out of the status of Tamils in Sri Lanka while also assuring Sri Lankan Tamils that India was attentive to their needs. The following month, Modi visited Sri Lanka and made a historic visit to the Tamil majority district of Jaffna while also launching a number of investment projects. Local media said that the reversal had been subject to Indian clearance, with New Delhi placing stipulations relating to ownership and the ban on Chinese submarines in the area, when the Sirisena government eventually given the go-ahead for the stalled Colombo Port City in early 2016. The two governments also decided to jointly run the oil tanks at Trincomalee port during Modi's second visit to Sri Lanka in May 2017.

Geographically close to India, with longstanding cultural ties to that country, Sri Lanka also has a multifaceted and expanding bilateral economic relationship, which serves as a significant hurdle between China's economic leverage in Sri Lanka and its actual political power there. Although Sri Lanka's foreign policy stance has changed after 2009, New Delhi has intervened to support its position each time Colombo has thought about significantly straying from the status quo. However, political authorities cannot ignore or reject China's considerable contribution to Sri Lanka's economic recovery, and Beijing will continue to play a vital role (Fernando, 2010). The ability of Sri Lanka to take advantage of Sino-Indian competition for its own gain is actually more acutely felt now. Presently, both China and India are able to make sizable investments in Sri Lanka. The island nation is sufficiently adaptable in this regard to avoid leaning too much toward either power.

## **5.6 Summary**

It is clear that China's position as a leading lender has given it some clout over the Sri Lankan government. Although it is challenging to connect the potential for leverage with its actual deployment, a number of patterns do appear that can aid in the development of new theoretical insights on great-power competition in South Asia. Chinese negotiators are in a strong position due to four factors: the debt load, project failures, a lack of openness, and corruption. Despite the Sirisena administration's political commitment, Sri Lanka's reliance on Chinese funding has not lessened.

Following is a succinct summary of the path dependence that distinguishes the Chinese-funded infrastructure projects in Sri Lanka: Sri Lanka receives a loan from a Chinese bank (sometimes at rates higher than those offered by other lenders); the government commissions a significant infrastructure project built by Chinese companies, the details of which are frequently influenced by political favoritism; the project either has numerous

flaws and necessitates ongoing maintenance by Chinese firms; or the project generates significantly less revenue than anticipated; in either case, the government, now increasingly unable to repay the loan, approves an extension. As further loans are obtained by the government for additional infrastructure projects, the debt cycle continues.

Although Sri Lanka's support of Beijing's strategic initiatives, such as the Maritime Silk Road initiative and the granting of docking rights to Chinese submarines at Sri Lankan ports, has been linked to China's economic leverage, Sri Lanka's tilt has thus far not gone beyond a few submarine dockings and high-level diplomatic visits. Such negligible improvements are mostly attributable to Sirisena's government's efforts, though to various degrees of success, since winning the 2015 election on an anti-Chinese investment platform. China's soft power, which would ideally be the most affordable way to persuade Sri Lanka to support China's security objectives, has also been impacted by public protests against Chinese projects and the general decline in opinion regarding China.

Sri Lanka is not merely a silent observer of the Sino-Indian geopolitical conflict, it should be noted. The Sri Lankan government can influence its Chinese counterparts through a variety of channels. I would want to draw attention to three in particular. Initially, the government has worked to diversify the sources of funding it uses for infrastructure projects. India's involvement in Trincomalee, the ADB's crucial role in the Colombo Port project, and India's early offer to fund the port development in Hambantota are all examples of this. Such diversification lessens the chance of being unduly dependent on a single lender, such as China.

If one wants to view it geographically, the Sirisena government is essentially facilitating the creation of two distinct regional spheres of influence within its territory: China in the south and India in the north, while juggling competing interests in the capital Colombo. Sri Lanka

can minimize Chinese influence while maximizing its own advantages with such an approach. Additionally, Sri Lanka has been able to forge new sorts and levels of economic linkages with other nations and international corporations, all of which provide Colombo more negotiation power with Chinese investors. To further understand the circumstances under which China's economic statecraft has been successful in influencing the foreign policy of India's neighbours, additional comparative research on other South Asian nations may be useful. The Sri Lankan situation currently demonstrates both the potential and the limitations of China's economic statecraft.

## **CHAPTER VI- CONCLUSION AND RECOMMENDATIONS**

### **6.1 Discussion and Conclusion with Policy Recommendations:**

In general, the beneficiaries expressed gratitude for being a part of the housing initiative. For individuals impacted by three decades of conflict and the ensuing waves of displaced people, a house offers a sense of permanence and independence, as was stated in the part above. However, the primary goal of this study is to investigate not just the effects of the Indian Housing Project's on the lives of local beneficiaries in Northern Province, Sri Lanka; but also, to assess the viability of such a model of development cooperation.

### **6.2 Owner-driven Housing Construction under Indian Housing Project an Inclusive Process:**

Given that household debt exists prior to the construction process, the research done suggests that owner-driven housing is more of a catalyst than a cause of indebtedness in the households examined in this study. The results of this study refute this assumption because beneficiaries did borrow money to supplement the construction of their homes, despite the fact that in theory providing a housing grant (that has been deemed suitable for the sort of prescribed dwelling) shouldn't lead to this. However, debt associated with housing building can be linked to both preventable and inevitable costs associated with the construction process. This is important to the overall success of the project because houses are the core of people's lives, and not just brick-and-mortar structures to be statistically ticked-off as constructed.

Certain construction costs are unavoidable due to contextual factors, such as the rising cost of labour and building supplies (which actually fluctuate with inflation), site-specific problems, such as a lack of water for construction, and additional costs incurred for

transporting construction materials into areas with crumbling internal roads. These expenses are beyond of the beneficiaries' control and were not included in the LKR 5,50, 000 that Indian Housing Project, after consulting the Sri Lankan government, gave for the cost of building a house.

The needless costs were brought on by beneficiaries' want to construct larger homes and buildings with features that weren't required. As has been said, beneficiaries selected larger homes due to cultural considerations like vaasthu and a desire to raise their family's social standing by having a more impressive residence. Comparatively speaking, the households that followed the suggested design spent (on average) an extra LKR 25,000 throughout various phases of construction, whereas the houses that varied from the suggested features and sizes spent an extra LKR 100,000 over various stages. According to the analysis of completed homes, households that followed the standard design paid (on average) LKR 210,000 more than those that did not, while the latter spent an additional LKR 352,000. The majority of the above averages can be attributed to costs that fall into the "avoidable" category given the finding that even households that complied with the recommended sizes made changes to the house features that cost more, though the exact percentages of avoidable and unavoidable costs were not calculated by this study.

The observation that housing beneficiaries choose to construct larger houses with features other than those required suggests the following: while the flexibility (of the house and features) allowed by owner-driven housing programmes is greatly appreciated and perhaps more "democratic" in nature, the beneficiaries' desires, "wants," and dreams of a bigger structure may result in negative and unexpected externalities. Allegations of owner-driven housing causing indebtedness against Indian Housing Project also existed. Prior to owner-driven housing programmes, other donors also came under fire for, among other things,

prescribing terms to future homeowners and making choices for people who would occupy the structures for future generations (Edathala, 2014).

As a result, the solution is to make slight adjustments to the current owner-driven housing model rather of returning to the prior strategy when homeowners had no influence in the design of their future home. Given the results of this field research, it is advised that implementing agencies continue to interact with housing beneficiaries and alert them to any potential dangers of choosing a larger property (i.e., debt with more features). This conclusion leads to the advice that implementing organisations of Indian Housing Project should talk to beneficiaries about methods to cut back on additional expenditures associated with housing building.

Encouragement of the development of homes with the flexibility for future extension is another option. Implementing organisations need to take action to dispel the idea that the housing structure given by owner-driven (or other) housing programmes is somehow "complete and final" and cannot be improved upon or expanded upon. The beneficiaries must be clearly informed by technical officers and other concerned parties that homes can be upgraded and enlarged in the future, and they must be given instructions on how to construct a secure structure with space for future development.

Another strategy would be to suggest "joint-houses"; although if the "one house-one family" idea has become widespread due to the neo-liberal and widely accepted notion of individualism, some families may prefer to live together in a relatively large compound. Making the choice to build a house with the ability to house many families may not only assist keep building costs down but also foster a sense of unity in extended families who choose to live together.

The poor grant management and lack of financial literacy displayed by the studied households are linked concerns. Since most families are unaware of interest rates or principle-payments, this problem inevitably worsens the debt situation for such households. Aggressive financial literacy and management elements should be made a standard part of owner-driven housing schemes as a corrective to this malpractice. Prior to the delivery of each grant instalment, the government, donors, and implementers may collaborate with local banks to run financial management initiatives in the form of prerequisite obligatory workshops. Instead of a one-time session, a continuous initiative that continues throughout the construction phase may raise the awareness of housing recipients on how to manage loans and grants effectively.

### **6.3 Lack of Sustainable Livelihoods behind Indebtedness: Not the Indian Housing Project**

Due to the effects of the three-decade war in Sri Lanka, the studied households have a significant propensity of poverty (Hashim, 2014). Casual employment becomes a serious socioeconomic problem that is closely linked to household debt because there aren't enough options for livelihood and people can't rebuild a sustainable technique of generating income. Livelihoods in the post-war regions where the research was done have not yet stabilised. This predicament is made worse by the lack of movable and immovable assets (another typical post-war state), which may lead to households borrowing money for consumption and other uses.

Insufficient income is one of the primary causes of borrowers' failure to repay their loans. In addition, households have mentioned borrowing for food-related bills, a sign of extreme financial hardship where fundamental necessities of families cannot be satisfied with the



cash at hand. Numerous anecdotal reports of people committing suicide as a result of their extreme debt (and inability to pay back loans) are indicative of a serious social issue, and this study did not examine them. The only way to address this issue is to restore sustainable livelihoods and provide viable employment options for the people of the Northern Province. The military's heavy militarization of the Northern regions and its acquisition of private business operations like farming and other sources of revenue could make it more difficult for citizens to find new jobs.

Due to the increased costs of building a home, homeowners have little choice but to borrow money from a variety of institutions who are willing to do so. While the question of whether re-establishing sustainable livelihoods should come before housing assistance is a "chicken and egg" scenario, it is impossible to ignore the self-perpetuating vicious cycle of debt in the midst of an uncertain revenue stream. This issue has led to the proposal that donors of owner-driven housing not necessarily focus on livelihood restoration at the same time as building. Instead, the national and local governments, as well as the business sector, should take on the responsibility of creating sustainable livelihoods with the aid of donor organisations. For the people of the North who are attempting to reconstruct their lives after the conflict, a sustainable livelihood development effort that advances concurrently with the construction process would be extremely advantageous (Mulligan, 2012).

It is also important to remember that certain homes are more exposed than others. For example, it cannot be expected that households headed by women or with one or more disabled members will participate in owner-driven housing in a way that is equal to those who are not as susceptible. For instance, it is a universal expectation of implementers that households led by women struggle to contribute their labour to the housing process (Gunaratna, 2006). As a result, housing aid should adjust measures to address the particular

difficulties faced by such vulnerable groups rather than employing a "one-size-fits-all" approach.

## **6.4 Suggestions**

While it can be pointed out that the lack of livelihood opportunities perpetuates indebtedness among housing beneficiaries, and that the added costs of the housing construction process leave no other option but to borrow funds from a wide array of banks that are alluring customers to borrow, the field research has indicated that the issues therein go beyond the Indian Housing Project. The implication of this finding is that building sustainable livelihoods must precede Owner Driven Model of house construction adopted in the Indian Housing Project, as the absence of a stable income during the housing construction process may result in increased and continuous indebtedness among beneficiary households.

This however, would also mean that Indian Housing Project under the Owner Driver Model has encouraged stability and asset generation amongst internally displaced persons returning to their native areas after the war. This means that while the possibility of integration of sustainable livelihoods to housing remains, per se, the Indian Housing Project has been a success on the ground, and mattered to vulnerable population on the ground. And, looking at the wider picture, the intervention alternatives to the Indian Housing Project that has been implemented on the ground in Jaffna, does not seem to have measured up to it in terms of direct connect with the population, and the cost-effectiveness, affordability and the flexibility it offers.

There could be mechanism that may be put in place with regard to the aspects of house modification allowed. While flexibility and incorporation of beneficiary aspirations are built into the owner driven model of construction in the Indian Housing Project, experiences from

the field suggested that the variation in the designs (*de facto*, rather than *de jure*) needs to be done within limitations, so as to not be a cause of future disputes amongst beneficiaries. This would not be a case of standardization as seen in the pre-fabricated housing models, but would at the same time ensure that houses built under the Indian Housing Process do not vary widely.

Also, it has emerged from the field research that while there is a great deal of enthusiasm in the owner driven model of construction of houses, there is a worrying lack of expertise in house construction. Lack of other employment opportunities mean that there is no dearth of casual labour unaccustomed to house construction, and even so, much of the house construction work is done by the members of the household, their relatives, friends and neighbours. This can cause an issue in the lack of professional expertise in the work of house construction being executed, and can cause wastage of resources and time, alongside uncertainty over stability of construction. A similar issue is also seen with regard to understanding the financial aspects of the funding processes involved, leading beneficiaries to overspend or underspend. These problems, which basically stem from the lack of knowledge, can be alleviated if sessions taken by experts are made mandatory for the beneficiary to attend and clarify doubts regarding financial procedures, as well as to get basic training in house construction activities for those requiring it.

Nevertheless, one area in which the Indian Housing Project had an unequivocal success was with regard to lack of corruption/malpractices, and financial reliability. During fieldwork, there was not a single instance of allegation of corruption or financial mismanagement that was attributed to the Indian Housing Project and its implementation agencies. Also, for those meeting the criteria, depending on the stages of house construction, the release of the grant money was prompt, and well appreciated by the beneficiaries during questionnaire

surveys conducted. Also, the Indian Housing Project can be said to have had a positive impact on the local population, as their views about India are concerned. Hence, based on the data generated by this research, the replicability of the Indian Housing Project with recommended improvements would be advised.

## References

- Arasanayagam, J. (2014). *All is Burning*. Penguin books, New Delhi
- Bourdieu, P (1986). *The Forms of Capital*.
- Bruland, Stine (2015). *Underneath the margosa tree*. Doctoral thesis at Norwegian University of Science and Technology
- Chand, G. (2012). *Dynamics of India-Sri Lanka Relationship Since Independence*. Swastik Publications, New Delhi
- Cheran, R. (Edt) (2009). *Pathways of Dissent: Tamil Nationalism in Sri Lanka*. SAGE Publications, New Delhi
- Crawley, W; Page, D. and Pinto-Jayawardena, K. (Edt). (2015). *Embattled Media: Democracy, Governance and Reform in Sri Lanka*. SAGE publications, New Delhi
- Deyshappriya, R. (2019). *Sri Lanka–China Economic Relations in Comparative Perspective: Ample Room to Grow*. *China Report*, 55(4)
- De Silva, K.M. (1998). *Reaping the Whirlwind*. Penguin books, New Delhi
- De Silva, K.M. (2012). *Sri Lanka and the Defeat of the LTTE*. Penguin books, New Delhi
- De Soyza, N. (2012). *Tamil Tigress*. Mehta publishing house, Mumbai
- Edathala, J.J. (2014). *Sri Lanka's Post-Conflict Woes*. Cinnamonteal publishing, Colombo
- Fernando, S. N. (2010). *China's Relations with Sri Lanka and the Maldives: Models of Good Relations among Big and Small Countries*. *China Report*, 46(3)
- Goonatilake, S. (2007). *Recolonisation: Foreign Funded NGOs in Sri Lanka*. SAGE publications, New Delhi
- Gunaratna, L. (2006). *Spatial Concerns in Development: A Sri Lankan Perspective*. Atlantic publishers, New Delhi

Garver, J. W. (1992). China and South Asia. *The ANNALS of the American Academy of Political and Social Science*, 519(1)

Harrison, F. (2013). *Still Counting the Dead: Survivors of Sri Lanka's Hidden War*. Portobello books, Edinburgh

Hashim, A. S. (2014). *When Counterinsurgency Wins: Sri Lanka's Defeat of the Tamil Tigers*. Cambridge university press, Cambridge

Herath, T. (2012). *Women in Terrorism: Case of the LTTE*. SAGE publications, New Delhi

Hettige, S and Gerharz, E. (Edt) (2015). *Governance Conflict and Development in South Asia: Perspectives from India, Nepal and Sri Lanka*. Governance, Conflict and Civic Action: Volume 6. SAGE publications, New Delhi

Holt, L. (2008). Embodied social capital and geographic perspectives: performing the habitus. *Progress in Human Geography*, 32(2)

Jain, I. (2022). Sino–Sri Lankan relations and their impact on India. *Asian Journal of Comparative Politics*, 7(4)

Jayasuriya, L. (2010). *Taking Social Development Seriously: The Experience of Sri Lanka*. SAGE publications, New Delhi

Jayawardana J. (2019). Disaster resilience among war affected people resettled in Northern Sri Lanka: Challenges revisited. *International Journal of Disaster Risk Reduction*, Vol. 34

Jayaweera, S. (Edt) (2002). *Women in Post-Independence Sri Lanka*. SAGE publications, New Delhi

Kelegama, S. (2014). China–Sri Lanka Economic Relations: An Overview. *China Report*, 50(2)

Malaravan. (Trans. Malathy). (2013). *War Journey: Diary of a Tamil Tiger*. Penguin books.

Mawdsley, E (2014). A 'post-aid world'? Paradigm shift in foreign aid and development cooperation at the 2011 Busan High Level Forum. *The Geographical Journal*, Vo. 180, Issue 1

Mehrotra, L. (2011). *My days in Sri Lanka*. Har Anand publications, New Delhi

Mohan, R. (2014). *The Seasons of Trouble: Life Amid the Ruins of Sri Lanka's Civil War*. Harper Collins publishers, Gurugram

- Mukund, K. (2015). *The World of the Tamil Merchant: Pioneers of International Trade*. Penguin books, New Delhi
- Mulligan, M. and Nadarajah, Y. (2012). *Rebuilding Communities in the Wake of Disaster: Social Recovery in Sri Lanka and India*. Routledge publications, London
- Murari, S. (2012). *The Prabhakaran Saga: The Rise and Fall of an Eelam Warrior*. SAGE publications, New Delhi
- O'Donnell, A. (2018). *Economic and Social Developments in the Northern and Eastern provinces during the conflict*. World Bank Papers.
- Orjuela, C. (2008). *The Identity Politics of Peacebuilding: Civil Society in War-Torn Sri Lanka*. SAGE publications, New Delhi
- Pattanaik, S (2019). *India's Policy Response to China's Investment and Aid to Nepal, Sri Lanka and Maldives: Challenges and Prospects*, *Strategic Analysis*, 43:3
- Peiris, G.H. (2009). *Twilight of the Tigers: Peace Efforts and Power Struggles in Sri Lanka*. Oxford university press, Oxford
- Pratap, A. (2001). *Island of Blood: Frontline Reports from South Asian Flashpoints*. Penguin books, New Delhi
- Raghavan, V.R. (2011). *Conflict in Sri Lanka: Internal and External Consequences*. Vij Books, Delhi
- Ranjan, A (2019) *India's South Asia Policy: Changes, Continuity or Continuity with Changes*, *The Round Table*, 108:3
- Saparamadu, C. (2014). *Resettlement of conflict induced IDPs in Northern Sri Lanka: Political economy of state policy and practice*. Working Paper 10, Centre for policy analysis
- Sarvan, C. (2015). *Sri Lanka: Paradise Lost?*. Cinnamontal publishing, Colombo
- Silva, K, (2018). *Postwar livelihoods trends in Northern and Eastern Sri Lanka*. Background Paper 5, International Centre for Ethnic Studies, World Bank Group
- Singh, H. (2009). *Intervention in Sri Lanka: The IPKF Experience Retold*. Manohar publishers, New Delhi
- Sivasundaram, S. (2013). *Islanded: Britain, Sri Lanka, and the Bounds of an Indian Ocean Colony*. Oxford university press, Oxford
- Solnes, J.O. (2010). *A Powderkeg in Paradise: Lost Opportunity for Peace in Sri Lanka*. Konark publishers, New Delhi

- Srinivasan, M. (2020). In Sri Lanka, yet another chance at postwar recovery. *The Hindu*, Print Version, 29th February
- Sturludottir, O (2011). Peacebuilding, policy and the case of decoupling in Sri Lanka. Tracing the network. PhD Thesis. Reykjavik University.
- Subramanian, S. (2014). *This Divided Island: Stories from the Sri Lankan War*. Penguin books, New Delhi
- Sundarji, P.R. (2015). *Sri Lanka: The New Country*. HarperCollins publishers, Gurugram
- Suryanarayan, V. (1994). Sri Lanka's Policy Towards China: Legacy of the Past and Prospects for the Future. *China Report*, 30(2)
- Swamy, M.N.R. (2010). *The Tiger Vanquished: LTTE's Story*. SAGE publications, New Delhi
- Thiranagama, S. (2011). *In My Mother's House: Civil War in Sri Lanka*. Zubaan books, New Delhi
- Waidyasekara, D (2012). Spatial dimensions of conflict-induced internally displaced population in the Puttalam District of Sri Lanka from 1980 to 2012. MA Thesis, University of North Dakota
- Walton, O (2015). Timing and Sequencing of Post-Conflict reconstruction and peace building in Sri Lanka, CRPD Working Paper No. 44
- Weiss, G. (2012). *The Cage: The Fight for Sri Lanka and the Last Days of the Tamil Tigers*. Vintage books, New York
- Wickramasinghe, N. (2001). *Civil Society in Sri Lanka: New Circles of Power*. SAGE publications, New Delhi
- Wickramasinghe, N. (2014). *Sri Lanka in the Modern Age: A History*. Oxford university press, London
- Wijemanne, A. (1996). *War and Peace in Post-Colonial Ceylon (1948 – 1991)*. Orient Longman Publishers, Hyderabad. (pp. 111)
- Wijesinha, R. (2007). *Declining Sri Lanka: Legacy of J R Jayewardene (1906 – 1996)*. Foundation Books, Delhi
- Zhou, Y (2010). *Within borders without refuge*. International Relations Honours Thesis, New York University.

## ANNEXURES

### High Commission of India Colombo

\*\*\*

#### Indian Housing Project – Details of Beneficiaries for Construction of Houses

District : Jaffna  
DS Division: Maruthankerny  
GN Division: Chempiyanpattu North

| S. No | Name                   | NIC        |
|-------|------------------------|------------|
| 1     | J Valantina            | 787274480V |
| 2     | T Uthayarasa           | 791443750V |
| 3     | J Arumainayaham        | N3948574   |
| 4     | S Jeyabalasekaram      | 510241177V |
| 5     | K Abira                | 816311985V |
| 6     | S Sahayarasa           | 680520682V |
| 7     | M Sujeevan             | 832554138V |
| 8     | S Anton Steniskas      | 702223768V |
| 9     | A Arudchelvam          | 703314430V |
| 10    | U Chethradevi          | 756221205V |
| 11    | L Premathas            | 781684279V |
| 12    | R Mary Anjala          | 818325339V |
| 13    | T Anton Amalathas      | 752711127V |
| 14    | M Kiris Uvasingaran    | 683632422V |
| 15    | T Kolastrikka          | 795703713V |
| 16    | J Ilankumaran          | 761364707V |
| 17    | P Jeyaupasingaran      | 851323058V |
| 18    | V D Parnanththu        | 632362650V |
| 19    | M Stanishlos           | 560060807V |
| 20    | S Tharmapiragasam      | 471600318V |
| 21    | A Merisolina Inparany  | 657464058V |
| 22    | K Jadli Kolins         | 703092306V |
| 23    | R Jeyarangan           | 801494293V |
| 24    | A Serin Loorthika      | 945733233V |
| 25    | M Piyathas Pathinathar | NE174025   |
| 26    | H Inthini Niranjana    | 716333469V |
| 27    | J Francis              | 733332824V |
| 28    | T Gangeshwaran         | 770871069V |
| 29    | M Varonikkammah        | 427790320V |
| 30    | Jesmin Kenady          | 812204190V |
| 31    | S Sulaxanababy         | 837694256V |
| 32    | K Vijayanirmala        | 766714110V |
| 33    | L Sethulingam          | 705433208V |



**District : Jaffna**  
**DS Division: Maruthankerny**  
**GN Division: Maruthankerny**

| S. No | Name               | NIC                        |
|-------|--------------------|----------------------------|
| 1     | S Thanabalasingam  | 630850940V                 |
| 2     | K Rasathurai       | 520324704V                 |
| 3     | V Thevakumar       | 820422830V                 |
| 4     | K Nanthakumaran    | 580840264V                 |
| 5     | P Kathirkamu       | TRI 11 32 05 16 00264 2008 |
| 6     | S Veluchamy        | 412530080V                 |
| 7     | S Sulojana         | 818145004V                 |
| 8     | K Vijayalatha      | 765314429V                 |
| 9     | T Jeyoods Ranjith  | 723574510V                 |
| 10    | S Thangavelu       | 502860372V                 |
| 11    | P Kanapathypillai  | 343000005V                 |
| 12    | K Meera            | 745762972V                 |
| 13    | P Kulasingam       | 631362915V                 |
| 14    | J Christy Anton    | 560130619V                 |
| 15    | C Vimalini         | 816374707V                 |
| 16    | V Kulasegaram      | 650264240v                 |
| 17    | I Mahenthirany     | 555074239V                 |
| 18    | S Veerasingam      | 560531249V                 |
| 19    | T Puvaneswary      | 465032618V                 |
| 20    | S Sivabalasingam   | 553550823V                 |
| 21    | R Sriskantharasa   | 611472609V                 |
| 22    | S Sivaruban        | 783335689V                 |
| 23    | K Gunaratnam       | 472800167V                 |
| 24    | T Anantharasa      | 671961226V                 |
| 25    | S John Bosco       | 631712827V                 |
| 26    | K Jehatheesan      | 2086761                    |
| 27    | K Luxmykanthan     | 691952215V                 |
| 28    | J Jeyaraveelan     | 851791701V                 |
| 29    | N Jeyarasa         | 751690606v                 |
| 30    | M Thavarasa        | 632282125V                 |
| 31    | M Suresh           | 850845212V                 |
| 32    | M Selvarasa        | 420112122V                 |
| 33    | V Uthayakunasingam | 671320905V                 |
| 34    | A Muththulingam    | 443560378X                 |
| 35    | S Vijayakumar      | 691404226V                 |
| 36    | K Arunthavachelvan | 652023410V                 |
| 37    | K Thangavelu       | 691184650v                 |
| 38    | A Sriskandaraja    | 761294156V                 |
| 39    | A Thanabalasingam  | 513221657v                 |
| 40    | K Puvanenthirarasa | 590012203V                 |
| 41    | V Srikanan         | 790535570V                 |
| 42    | M Sumathy          | 677924241V                 |
| 43    | T Mahathma         | 782185020v                 |
| 44    | K Baskaran         | 711172203V                 |
| 45    | S Sivakumar        | 800915120V                 |
| 46    | P Rasamany         | 19500114                   |
| 47    | M Alaharathinam    | UN 1519081                 |

|    |                        |            |
|----|------------------------|------------|
| 48 | K Gunaseelan           | 723164486v |
| 49 | T Mayooran             | 732622721V |
| 50 | T Selvakkumanan        | 853080667V |
| 51 | P Srikanan             | 803016198V |
| 52 | S Srikanth             | 832213470V |
| 53 | S Subaskaran           | 828285025V |
| 54 | S Velupillai           | 751071248V |
| 55 | T Mohanatheepan        | 820725085V |
| 56 | S Vallipillai          | 346310529V |
| 57 | A Visvanathan          | 661835893v |
| 58 | V Sasikumar            | 781834670V |
| 59 | B Sooriyapirakas       | 782705695v |
| 60 | S Jeyaruban            | 740015515V |
| 61 | S Ganesh               | 2088171    |
| 62 | J Yoganathan           | 691101070V |
| 63 | A S Jabal              | 810805773V |
| 64 | K Thangathas           | 760764205V |
| 65 | K Theiventhiran        | 791875064V |
| 66 | S Rajikanth            | 852885408v |
| 67 | T Nakuleswaran         | 792974260V |
| 68 | P Balakrishnan         | 653073585X |
| 69 | V Krishnasamy          | 591284525V |
| 70 | Loords Mariyanayakam   | 520704841X |
| 71 | T Santhanesan          | 721834336V |
| 72 | J Marynirojini         | 836584970V |
| 73 | A Vasanthini           | 738302222V |
| 74 | V Juppitar Sutharsaraj | 800494656V |
| 75 | K Thabenthiran         | 700431215V |
| 76 | A Indrathevi           | 517522813V |
| 77 | A Nanthayini           | 787254616V |
| 78 | S Ranjithamalar        | 685013746V |
| 79 | K Balasingam           | 471160943V |
| 80 | K Balasubramaniam      | 463520070V |
| 81 | R Tharmakulasingam     | 462820224V |
| 82 | A Kiddinapillai        | 470520108V |
| 83 | A Vinson Voltan        | 723132207V |
| 84 | M J Jeyamany Kanesan   | 506594472V |
| 85 | K Thavamany            | 428090101V |
| 86 | R Kanapathipllai       | 476152801V |
| 87 | T Poopalasingam        | 465780240V |
| 88 | V Vallipillai          | IDP2069011 |
| 89 | N Kumarasingam         | 692994752V |
| 90 | C Arul Arivarakaran    | 800713560V |
| 91 | M Amirthaseeli         | 388631945V |

**District : Jaffna**  
**DS Division: Thenmaradchi**  
**GN Division: Eluthumadduval**

| S. No | Name                | NIC        |
|-------|---------------------|------------|
| 1     | V JEEWARASA         | 671050924V |
| 2     | S VASANTHAN         | 730903286V |
| 3     | V RATHTHINARUBY     | 645692365V |
| 4     | V LOGANATHAN        | 603134346V |
| 5     | V KANTHARUBAN       | 791813999V |
| 6     | V THIRUTHTHANIKASAL | 420984014V |
| 7     | N MOHANAKUMAR       | 562201785V |
| 8     | T SIVAPALAN         | 760361496V |
| 9     | M SUKUMAR           | 802473176V |
| 10    | T SELVARAJA         | 570230875V |
| 11    | A ANANDARAJAH       | 711874534V |
| 12    | R VIMALATHASAN      | 730293941V |
| 13    | P NIRMALADEVI       | 566542080V |
| 14    | S YOKARAJAH         | 463363145V |
| 15    | M SHARMILA          | 837812798V |
| 16    | Y VELMURUHU         | 595573971V |
| 17    | S KANDASAMY         | 431472295V |
| 18    | S KANAPATHIPILLAI   | 321780300V |
| 19    | M KANAGASABAI       | 623490920V |
| 20    | R BAHEERATHAN       | 701362276V |
| 21    | S YOGARASA          | 730593082V |
| 22    | K JEYATHARAN        | 780593431V |
| 23    | S MAHATHEVAN        | 702972868V |
| 24    | S VADIVELU          | 411880192V |
| 25    | S J JEEVARATNAM     | 402701730V |
| 26    | S PARVATHYTHEVI     | 466963585V |
| 27    | P SADAIYAN          | 406540588V |
| 28    | N YOGARASA          | 762294354V |
| 29    | K THEIVENTHIRAN     | 780034378V |
| 30    | V ARUMAITHURAI      | 700891720V |
| 31    | S MANOHARI          | 775581468V |
| 32    | S KUNCHUPPILLAI     | 375973553V |
| 33    | S SELLAN            | 415940173V |
| 34    | S RASITHARAN        | 831265248V |
| 35    | K I NAGESHWARAKURUK | 553143705V |
| 36    | A SIVARASA          | 633211000V |
| 37    | A NAVARATHTHINAM    | 571463962V |
| 38    | K KANAKARASA        | 652172482V |
| 39    | S PANCHALINGAM      | 563313005V |
| 40    | V VAMATHEVAN        | 593420124V |
| 41    | T JEYAM             | 598144893V |
| 42    | M MAHENTHIRAN       | 650541200V |
| 43    | N SUSEETHARAN       | 802425325V |
| 44    | J JEYAM             | 826974362V |
| 45    | C KUMARATHAS        | 813612534  |
| 46    | N SIVAYAOKANATHAN   | 620134392V |

|    |                      |            |
|----|----------------------|------------|
| 48 | S SUBRAMANIYAM       | 450591980V |
| 49 | K BALAKRISHNAN       | 612854556V |
| 50 | N KOMALESWARAN       | 821322286V |
| 51 | N THAYAPARAN         | 713323373V |
| 52 | R SINNAIYAH          | 505460600V |
| 53 | K THAVAKUMAR         | 712650486V |
| 54 | N RATHTHINASUTHAN    | 761974181V |
| 55 | M MANIRAMA           | 718252822V |
| 56 | S SASIKUMAR          | 803352313V |
| 57 | V JEYAKUMAR          | 660753486V |
| 58 | G SANGARAPRIYAN      | 861512983V |
| 59 | K SHIVAKUMAR         | 722264266V |
| 60 | M SINNAIYAH          | 272421668V |
| 61 | K KUHATHASAN         | 702840260V |
| 62 | K VEERAKATHTHIPILLAI | 452372304V |
| 63 | P SELVAKULASINGAM    | 713611620V |
| 64 | V THURAIRASA         | 591361899V |
| 65 | K RAGITHARAN         | 803430284V |
| 66 | K KANAKARATNAM       | 866532460V |
| 67 | N RATHTHINARASA      | 560440901V |
| 68 | K SHANMUGANATHAN     | 671114205V |
| 69 | G KAMALARUBAN        | 821072123V |
| 70 | N RATHINARUBAN       | 670631605V |
| 71 | T SUNTHARAKUMAR      | 733631910V |
| 72 | K SIVAYOKALINGAM     | 570151460V |

District : Jaffna

DS Division: Thenmaradchi

GN Division: Karampaham

| S. No | Name                 | NIC         |
|-------|----------------------|-------------|
| 1     | T PERINPASOTHY       | 642102370V  |
| 2     | N THILLAINATHAN      | 782273264V  |
| 3     | S PATHMALAKEENTHIRAN | 720514257V  |
| 4     | K NADARASALINGAM     | 610802621V  |
| 5     | P NATHEES            | 811683051V  |
| 6     | K THAYALAN           | 762162598V  |
| 7     | K DINESHKUMARAN      | 832783412V  |
| 8     | T SIVAYOGESWARY      | 626163319V  |
| 9     | N VADIVELU           | 730723210V  |
| 10    | V ELACHUMANAR        | 610243150V  |
| 11    | V MOHANATHASAN       | 5809333084V |
| 12    | N BASKARAN           | 803555079V  |
| 13    | A A GNANACHANDRAN    | 623633411V  |
| 14    | R LOKEESAN           | 711991492V  |
| 15    | P MOHANATHAN         | 583663592V  |
| 16    | S MAHESWARAN         | 811055107V  |
| 17    | T THEDCHANAMOORTHY   | 670053970V  |
| 18    | C HEIVENTHIRARASA    | 711492151V  |
| 19    | S RATHIKUMAR         | 780394560V  |
| 20    | T NADARASA           | 621234307V  |
| 21    | T BASKARAN           | 790564600V  |

|    |                   |               |
|----|-------------------|---------------|
| 22 | N MATHIYALAKAN    | 730783000V    |
| 23 | G THEVARASA       | 721393291V    |
| 24 | R GUNARASA        | 663342576V    |
| 25 | K PIRABAKARAN     | 752303614V    |
| 26 | S PARAMESWARY     | IDP 091038923 |
| 27 | N KANAKASINGAM    | 542632941V    |
| 28 | Y V VIMALASOTHY   | 646942110V    |
| 29 | K PUVENTHIRAN     | 773274169V    |
| 30 | K RANJITHAMALAR   | 770955270V    |
| 31 | K PAKEERATHAN     | 731413886V    |
| 32 | R MAYOORAN        | 663661183V    |
| 33 | T KIRUBAKARAN     | 782314955V    |
| 34 | T PUSHPARAJA      | 700534863V    |
| 35 | R THAYAKARAN      | 692392531V    |
| 36 | I NAGESWARY       | 665692966V    |
| 37 | N KUMARAN         | 733554401V    |
| 38 | S SELVARAJAH      | 690564335V    |
| 39 | M ARIYAPUTHHIRAN  | 720902109V    |
| 40 | I THAVASEELAN     | 721581098V    |
| 41 | T KRISHNARUBAN    | 720444127V    |
| 42 | I THAMBIMUTHTHU   | 481170710V    |
| 43 | K YOGARATNAM      | 461362559V    |
| 44 | V RAMAR           | 610243142V    |
| 45 | V GNANASOTHY      | 630773044V    |
| 46 | A MANGALESWARAN   | 720331438V    |
| 47 | M KANAPATHIPILLAI | 456081533V    |
| 48 | R THIRUVENKADAM   | 810711841V    |
| 49 | P VARATHARAJAH    | 763144321V    |
| 50 | S SUTHAKARAN      | 741191873V    |
| 51 | V SUNTHARALINGAM  | 561361002V    |
| 52 | K THAVAKIRUPA     | 760863653V    |
| 53 | T MYLVAHANAM      | 590781622V    |
| 54 | M THAMPIPILLAI    | 373072419V    |
| 55 | K KARTHIKESU      | 342071058V    |

## Questionnaire

### Questionnaire Survey for the fieldwork on the Doctoral Research Thesis: “India – Sri Lanka Development Cooperation: The Role of the Indian Housing Project in Jaffna, Northern Province, Sri Lanka”

Note: The questionnaire survey is the part of a purely academic research. No part of this work will be used for any other purposes or shared with any individual or agency. Identities and details of all respondents will be kept confidential.

#### A. Basic Pre-Interview Data:

|    |  |  |
|----|--|--|
| A1 | Respondent Name  |  |
| A2 | Respondent's DS Division   |  |
| A3 | Respondent's Address   |  |
| A4 | Date of Interview  |  |
| A4 | Respondent's Ethnicity:<br>Tamil=1, Muslim=2, Sinhala=3, Others=4              |  |
| A5 | Respondent's Religion:<br>Hindu=1, Christian=2, Muslim=3, Buddhist=4, Others=5 |  |
| A6 | Respondent's Caste (if applicable)   |  |

#### B. Basic Family Information

Please complete the table for all household members. Household members includes those persons that live together and have common arrangements for provision and partaking of food, for at least three months in the past year.

B1. Head of the household's name: \_\_\_\_\_

B2. Is the head (H) of the household himself/herself listed as the beneficiary for House reconstruction/repair (Yes=1, No=2) B3. If the head of the household is not the beneficiary, then who is?:

|    | B.1 Relationship to Hof Household?<br><i>H of Household=1<br/>Spouse=2<br/>Son/Daughter=3<br/>Son/daughter-in-law=4<br/>Grandchild=5<br/>Father/mother=6<br/>Brother/sister=7<br/>Nephew/niece=8<br/>Father/mother-in-law=9<br/>Brother/sister-in-law=10<br/>Other relative=11<br/>Non relative=12</i> | B.2 Gender<br><br><i>Male=1<br/>Female=2</i> | B.3 age<br><br><i>(Put 00 if &lt; 1 year)</i> | B.4 Marital status<br><br><i>Married (registered)=1<br/>Unmarried=2<br/>Cohabiting=3<br/>Separated=4<br/>Divorced=5<br/>Widow/widower=6</i> | B.5 Years of schooling<br><br><i>No schooling=0<br/>Between years (Indicate Years)<br/>O/L Qualified=11<br/>A/L=12<br/>A/L Qualified=13<br/>University=14<br/>Professional=15<br/>Vocational=16</i> | B.6 If less than 18 years and not in school, reason<br><br><i>Too young to go to school=1<br/>Disabilities=2<br/>Housekeeping=3<br/>Working=4<br/>Financial problem=5<br/>Unwilling to attend=6<br/>Poor school far way=8<br/>Other=8 (specify)</i> | B.7 Household member living outside the home?<br><br><i>1. Overseas<br/>2. Same district<br/>3. Other district<br/>4. Living at home</i> | B.8 Main economic Activity:<br><br><i>Employed=1<br/>Unemployed (seeking work)=2<br/>Household work=3<br/>too old for work=4<br/>Disabled/sick=5<br/>Unpaid activity=6<br/>Other=7 (Specify)<br/>Student<br/>Unemployed<br/>Retired<br/>=9</i> | B.9 If employed, type of employment:<br><br><i>Own fishing activity=2<br/>Own Business/Trade=3<br/>Casual labor agriculture=4<br/>Casual labor fishing=5<br/>Casual labor (non-agriculture)=6<br/>Private sector job - agriculture=7<br/>Private sector job - fishery=8<br/>Private sector agriculture/fishery)=9<br/>Public sector job=10<br/>NGO - 11<br/>Unpaid work=12<br/>Other=13 (specify)</i> |
|----|--|--|---|---|---|---|--|--|---|
| SL |  |  |   |   |   |   |  |  |   |
| No |  |  |   |   |   |   |  |  |   |
| 1  |  |  |   |   |   |   |  |  |   |
| 2  |  |  |   |   |   |   |  |  |   |

**C. Questions on the Process of House Reconstruction:**

|    |   |
|----|---|
| C1 | When did you come back to this location?<br>Month:                      Year: |
| C2 | Number of times you applied for housing support (under different programs):   |

|     |  |
|-----|--|
| C3  | For this house that you received Indian assistance, when did you make the application?<br>Month:                      Year:  |
| C4  | Why do you think you were chosen for assistance under the Indian Housing Project?<br>Don't Know=1, Poor=2, Widow=3, Disabled=4, Large number of dependents=4, Any other=6<br>(_____)   |
| C5  | When did you start the construction of this house?<br>Month:                      Year:  |
| C6  | At what stage is your house construction?<br>Complete=1, Under Construction=2, Stopped=3   |
| C7  | Did your reconstructed house vary from the original plan? No=1, Yes=2  |
| C8  | Before receiving the grant under Indian Housing Project, did you do any work on the house yourselves?<br>No=1, Yes=2 (If no, then go directly to C 11)   |
| C9  | If yes, then how much did you spend on it?<br>Rupees:  |
| C10 | Financing house construction from sources other than the Indian Housing Project funds (multiple answers possible):<br>Own earning during the period=1 Own savings=2<br>Loan (formal borrowing)=3 Informal borrowings=4<br>Microfinance=5 Pawning=6<br>Selling movable or immovable assets=7 Able to cut cost using own labor=8 |
| C11 | Final approximate cost of the house construction (in Rupees):<br>Less than 300,000 = 1<br>Between 300,000 – 500,000 = 2<br>Between 500,001 – 700,000 = 3<br>Between 700,001 – 900,000 = 4<br>More than 900,000 = 5   |
| C12 | How much was the total housing grant you received under the Indian Housing Project (in Rupees)?<br><br>Rupees_____   |

D. Infrastructure and Amenities:

Comparing the House before displacement and the House built under the Indian Housing Project

| Facilities          | D1. In the previous house prior to displacement | D2. In the new house under Indian Housing Project |
|---------------------|---|---|
| A. Thinnai          |   |   |
| B. Main Hall        |   |   |
| C. Bedroom          |   |   |
| D. Internal Kitchen |   |   |
| E. External Kitchen |   |   |
| F. Store Room       |   |   |
| G. Internal Toilet  |   |   |
| H. External Toilet  |   |   |



|                          |  |  |
|--------------------------|--|--|
| I. Any other room        |  |  |
| J. Total Number of Rooms |  |  |

|  |
|--|
| <p>D.3 Source of power for lighting (multiple answers possible):</p> <p>A. From main electricity grid</p> <p>B. Solar Power</p> <p>C. Micro Hydro Project</p> <p>D. Pertomax Lamps</p> <p>E. Kerosene Lamps</p> <p>Others ( _____ )</p>  |
| <p>D4. Source of drinking water(multiple answers possible):</p> <p>A. Own Well</p> <p>B. Common Well</p> <p>C. Pipe from Own Well</p> <p>D. Own Tap</p> <p>E. Common Tap</p> <p>F. Neighbor's Well</p> <p>G. Neighbor's Tap</p> <p>H. River/Stream</p> <p>Others ( _____ )</p> |

|  |
|--|
| <p>D.5 Types of non-financial support received from the Indian Housing Project: House Design=1</p> <p>Purchase of construction items=2</p> <p>Hiring of specialist construction workers=3</p> <p>Others (specify below):</p> |
| A.   |
| B.   |
| C.   |
| D.   |

|   |
|---|
| <p>D.6 Adequacy of service from the Indian Housing project: Very Good= 1</p> <p>Good= 2</p> <p>Reasonable= 3</p> <p>Bad= 4</p> <p>Very Bad= 5</p> |
| Comments:   |

|  |
|--|
|  |
| <p>D.7 Which is the implementation agency that oversaw the financing and reconstruction of your house under the Indian Housing Project?</p> <p>A. UN Habitat</p> <p>B. Sri Lanka Red Cross</p> <p>C. Others (specify): _____</p>               |
| <p>D.8 How was your experience dealing with the implementation agency overseeing the construction of your house under the Indian Housing Project?</p> <p>Very Good= 1</p> <p>Good= 2</p> <p>Reasonable= 3</p> <p>Bad= 4</p> <p>Very Bad= 5</p> |

|      | Household Assets                                 | Before Reconstruction<br>(Number of units) | After Reconstruction<br>(Number of units) |
|------|--|--|---|
| D.9  | Refrigerator                                     |  |   |
| D.10 | Television                                       |  |   |
| D.11 | Water Filter/ Purifier                           |  |   |
| D.12 | Fan  |  |   |
| D.13 | Washing Machine                                  |  |   |
| D.14 | Electric cooker                                  |  |   |
| D.15 | Air cooler/ Air conditioner                      |  |   |
| D.16 | Computer/Laptop                                  |  |   |
| D.17 | Electric Iron                                    |  |   |
| D.18 | Cycle  |  |   |
| D.19 | Motorcycle/Moped/Scooter                         |  |   |
| D.20 | Car  |  |   |
| D.21 | Tractor/Motorized Farm Equipment                 |  |   |
| D.22 | Boat and Fisheries Related Equipment             |  |   |
| D.23 | Commercial Vehicles (Trucks, Pick-Ups, Lorries)  |  |   |
| D.24 | Small-sized livestock (example: Hens, Ducks etc) |  |   |
| D.25 | Medium-sized livestock (example: Goats etc)      |  |   |

|      |  |  |  |
|------|--|--|--|
| D.26 | Large-sized livestock (example: Cattle, Buffalo etc) |  |  |
|------|--|--|--|

E. Scale-based Perception About the Indian Housing Project

| Statement   | Strongly Agree (1) | Agree (2) | Disagree (3) | Strongly Disagree (4) |
|---|--------------------|-----------|--------------|-----------------------|
| E1. I feel Indian Housing Project has been beneficial to me   |                    |           |              |                       |
| E2. I feel Indian Housing Project has been beneficial to the local community in general                         |                    |           |              |                       |
| E3. The press and media had lot of information on the Indian Housing Project even before it started             |                    |           |              |                       |
| E4. I was initially unsure, and talked with my friends and family before applying                               |                    |           |              |                       |
| E5. I had seen and visited a 'model house' in my locality before I applied for being a beneficiary              |                    |           |              |                       |
| E6. There was no opposition by anyone when my name was listed as a beneficiary                                  |                    |           |              |                       |
| E7. I was explained in detail about the Owner-driven model of house reconstruction                              |                    |           |              |                       |
| E8. I was familiar with the terms of financing involved, by the time reconstruction started                     |                    |           |              |                       |
| E9. Staff of the Implementing agency were actively involved in the monitoring of the reconstruction of my house |                    |           |              |                       |
| E10. The staffs were always available for any clarifications related to the reconstruction process              |                    |           |              |                       |
| E11. As I started working on reconstructing my house, my confidence of doing the work increased                 |                    |           |              |                       |
| E12. There was a sense of belongingness and togetherness as I worked with my family and friends                 |                    |           |              |                       |
| E13. There was a lack of skilled housebuilding experts when reconstruction of my house was on                   |                    |           |              |                       |
| E14. All of my family members learned new skills while reconstructing this house                                |                    |           |              |                       |
| E15. I learned skills which will help us in future to get addition options for employment                       |                    |           |              |                       |
| E16. Even before reconstruction, I had my own idea regarding how my future home should be                       |                    |           |              |                       |
| E17. I could actually implement a lot of these ideas while I was reconstructing the house                       |                    |           |              |                       |
| E18. I got regular funding during each phase of the reconstruction, as promised                                 |                    |           |              |                       |
| E19. I was afraid of a debt trap as the house reconstruction was nearing completion                             |                    |           |              |                       |
| E20. I could meet the Indian officers in my locality while the process of reconstruction was on                 |                    |           |              |                       |
| E21. After living in this house since a few yearsnow, I am happy about the quality of life I have               |                    |           |              |                       |
| E22. Having been a beneficiary and getting a roof over my head has helped me in work and earning                |                    |           |              |                       |
| E23. I feel the Indian Housing Project is a better option than other similar housing projects                   |                    |           |              |                       |
| E24. I have better opinion regarding India after I got much help to reconstruct my house                        |                    |           |              |                       |
| E25. I feel Indian Housing Project will also help India and Sri Lanka form a closer bond                        |                    |           |              |                       |

**F. Qualitative Detailed Answer Questions:**

F1. How difficult was resettling back in your place after being displaced?

F2. With so many aid agencies operating in Jaffna, has it made a difference to the life of the common people suffering hardship?

F3. What do you think would have happened if you not selected as a beneficiary under the Indian Housing Project?

F4. Looking back, would you have preferred owner driven model of house reconstruction or agency driven model of house reconstruction?

F5. How do you feel the Indian Housing Project is different from other housing related schemes being implemented by other agencies in the area?

F6. What would you suggest to make the Indian Housing Project better?