

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

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Project Objective & Methodology

1. Objective
2. Scope
3. Methodology / Data Collection

Research Objectives

- COVID-19 crisis and the resultant lockdown has affected people's lives in many ways.
- The lockdown disrupted the routine life and caused different set of challenges to people.
- The objective of this research is to understand the means and challenges of accessing basic needs such as food, medicine, cash services and education services during COVID-19 related lockdown.

Scope covered through the research....

Economic
Impact

Impact to work

Access to
Essentials

Access to
Education

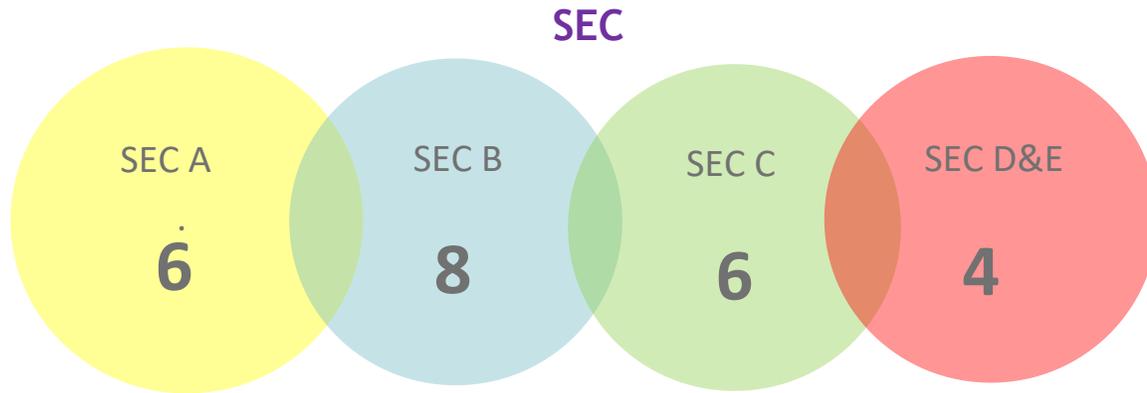
Access to
Healthcare

Changes in
Online
Behavior

Demand side and supply side data captured through E-diary, IDI and KII Method

- E-dairy method provides real time observation of real life during the lockdown
- Data was collected in partnership with Sparkwinn Research through mobile diary, where respondents were encouraged to share texts, photos or videos regarding their habits, media behaviours interactions throughout day.
- Information was gathered from 35 respondents in Gampaha
 - E-dairy method (including IDIs) with 20 respondents in police divisions under lockdown
 - 4 IDIs with daily wage earners/contract labourers
 - 11 key informant interviews with service professionals representing different sectors such education, health, essential services and banking in same district

Sample profile of 24 Respondents



Male

12

Gender



Female

12



Marital Status

Married

66%



Single/Unmarried

33%

91% Have Children

9% Do not have Children

Age

44%
20 -30 years

56%
31-45 years

Working Status

Pvt/Gov Job
10

Daily Wage
Earner 11

Housewife
3

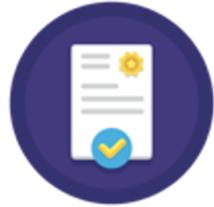
Sample profile of 11 Key Informants Interview

Respondent	Name	Gender	Location	Comment
Government school teachers	Res 1	Female	Kiribathgoda	Teaching for Grade 4&5
Government school teachers	Res 2	Female	Biyagama	Sinhala for Grade 6/7
ICT Teacher at International School	Res 3	Female	Kiribathgoda	Teaching ICT for O/L & A/L
Private School teachers	Res 4	Female	Kiribathgoda	English / Grade 5
Private tuition teacher	Res 5	Male	Gampaha	Grade 10 & 11 Chemistry
NTB Bank Manager	Res 6	Female	Kiribathgoda	28 Year Experience
Pharmacist/Pharmacy owner	Res 7	Male	Naiwala	Running for 17 Years
Medical consultant	Res 8	Male	Ragama	9 Years of Service
Grocery shop owner	Res 9	Male	Ganemulla	Running for 10 Years
Grocery shop owner	Res 10	Male	Kelaniya	Running for 24 Years
Grocery shop owners	Res 11	Female	Gampaha	Running for 3 Years

e-diary Data collection process



Respondent were recruited based on a pre-agreed criteria



Informed consent was obtained from all respondents



Diary note guidelines were explained to respondents



Respondents shared image, video clip, voice clip, location sharing, text, and emoji formats daily basis



Follow up Depth Interviews conducted over phone

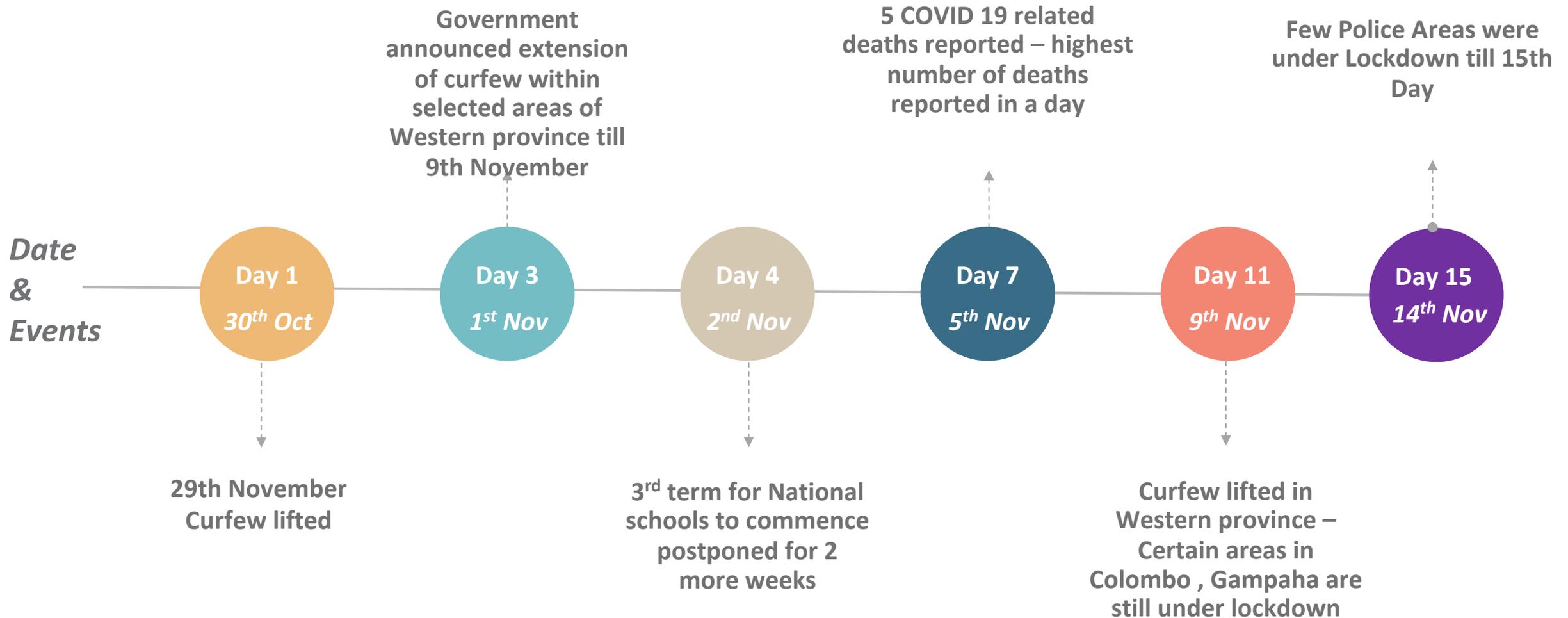


Data collected was uploaded to a shared drive on a daily basis

Limitations of the study

- The results of the study is based on a limited sample size of 35 respondents
- Recruitment/logistics were completed remotely through telephone interactions
- It was a challenge to maintain the momentum with respondents for 14 days straight and obtain their responses (by calling) twice a day
- Respondents were reluctant to share information through video/audio primarily due to privacy concerns (even though they initially agreed to share)
- Analysis was a challenging process due to large volumes of data / different type of data (Call / image / Video etc)
- Information shared over image/video are repetitive / junk - Too much weight on call information and 14 days can be too long, as their daily events started repeating

Timeline of events during lockdown



Economic Impact

1. Impact on household income/jobs
2. Impact on business (SMEs, banks, health care service providers, groceries)

Most financially unprepared for second lockdown. Lack of sufficient cash in hand to stock groceries in bulk

- Stocking up pantry was the first-step taken to prepare for the lockdown.
 - SEC B – daily wage earners were financially unprepared and dint have the cash to purchase groceries as soon as the lockdown was announced.
 - Scraped together enough cash through different means to purchase groceries to last a week

SEC B	SEC C	Daily wage earners
<ul style="list-style-type: none">• Salary Advances• Borrowed from relatives (brother, father etc.)• Pawned Jewelry	<ul style="list-style-type: none">• Savings to enroll my child in a Montessori• Shares household expenses with father• Pawning	<ul style="list-style-type: none">• Survived with what they had – Did not stock items, managed with their own produce from coconut trees, rice etc. Only had to buy a few essentials (eg. Sugar, tea, dhal etc.)

- The necessity to stock in bulk *also* emerges from the lack of a proper ecosystem and adoption towards shopping online from home, seamlessly

Scraped together enough cash to purchase groceries

“My husband had gone to work, and I did not have any cash on me to buy anything. The only thing we had at home was rice nothing else. I then called my husband and asked him to bring some groceries on his way home”

[R1 – SEC B- NW Female with kids]

I got a bit upset when I first heard of the lockdown. I knew we needed to buy groceries and I did not have much cash in hand. I had to use the money around Rs.10,000, which I had saved up to enroll my child at the Montessori.” [R4 – SEC C- Male with kids]

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

“I bought provisions for about two weeks. This time I had cash in hand. During the first wave, I had to pawn a ring but this time I had cash” [SEC D Contract Laborer, Male]

Increasingly difficult to continue savings. Lower SECs have no/little savings

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

Low financial immunity; lack of savings for an emergency

1. Increased pressure to purchase on bulk

“Financially it’s a bit difficult because their salaries are being cut. We are a single income house, and we tend to buy more things on bulk because of the situation” R15- SEC B- Married- Working Male

2. Limited savings, financial immunity to survive less than a month without income/salary

“At the moment I have only about RS 10,000 in my account, so we will have to see what could be done. I might be able to survive for about half a month I think” – R4- SEC C- Married- Working male

3. Surviving with the produce from the plants in the garden; no income at all

“No proper Income. Survive on plants in the garden (Jack tree). Relatives who are abroad helps sometimes” R5- SEC C- Working Male – Unmarried

4. Surviving with the Government assistance

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

5. Credit Card bills to settle. Doesn’t take loans as they can access salary advances

We don’t have loans, but we have to pay the credit card bill monthly to the bank. We don’t need to take loans because my husband can get an advance when the month is coming to an end. – R6- SEC B- NW Female – Married

Most families on survival mode, as uncertainty looms around income & work



Industries impacted

Across all industries e.g., No work was done & no sales commission for sales personnel

Garments, pharmaceuticals, automotive

Tourism

Restaurants

SMEs such as salons, phone accessories shops, plastic items supplier

Incomes reduced as companies cut down on allowances etc.

“Our salaries are low, but our allowances are high. Though they deduct EPF , ETF that was not a big issue. We got the last month’s salary, but they have deducted all allowances. Because of that salary was not that much (R16- Working Female with kids – SEC A- Works at CRB as Administrative Assistant)

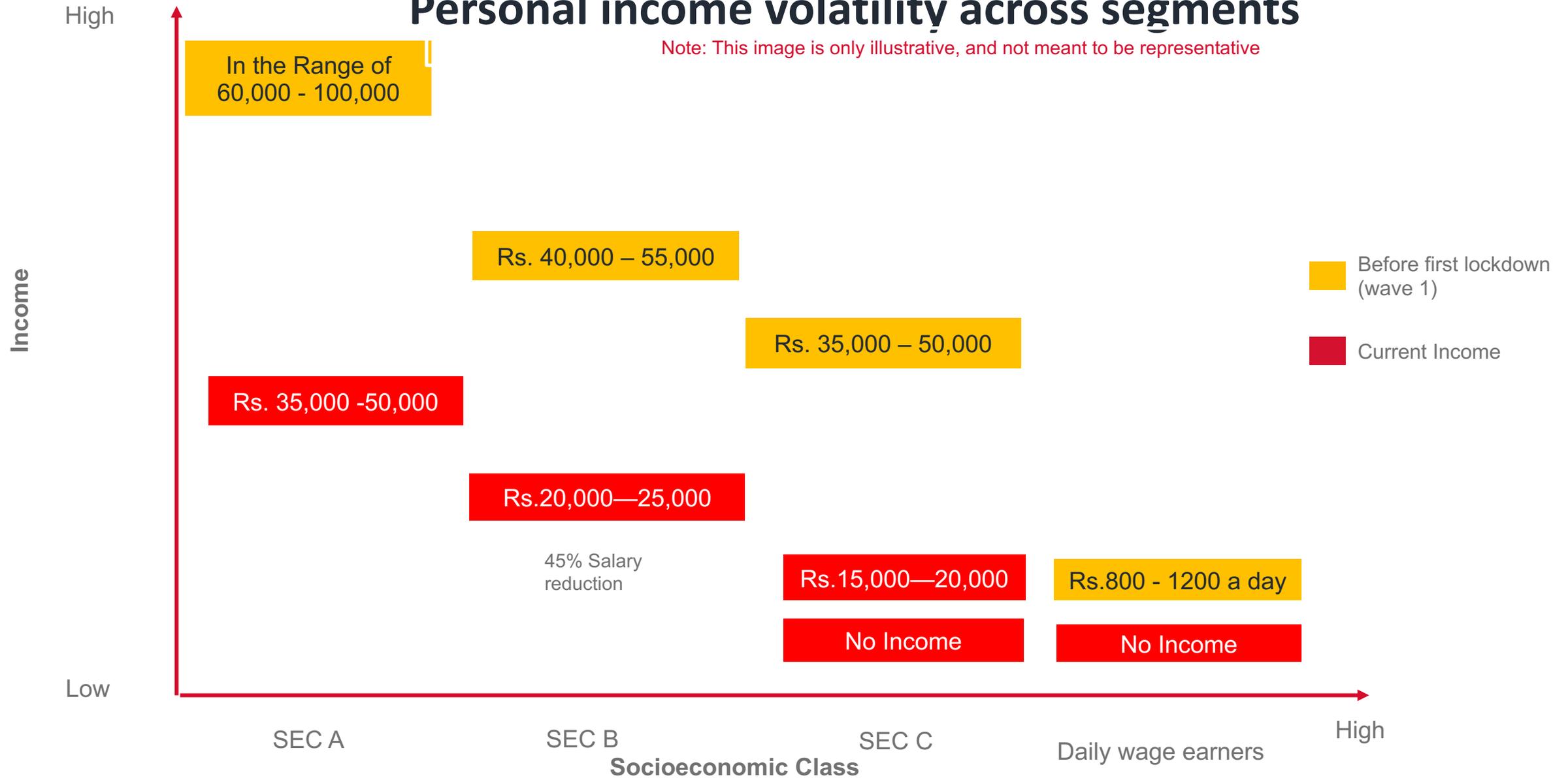
We got our last month’s salary. There was a slight reduction in the October salary and there is a talk that curfew will be lifted next Monday. My salary is 36,000 but I got only 20,000 which is only the basic salary. [R7- Working Male, Unmarried, SEC B-Works as a casual worker at a Manpower company]

“My husband was working in a restaurant, but he has been laid off work. With the little money he gets, he has to pay for his accommodation and food, and is managing with the greatest difficulty. He hasn’t sent any money for the last one and a half months. I was working till last month, so I was able to manage even though on a very small budget. I used my small savings, and since I didn’t get a salary, my parents are helping me out. We are able to eat, pay bills and survive. (R13-SEC C, NW – Female – 3 kids- Employed in Dubai)

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

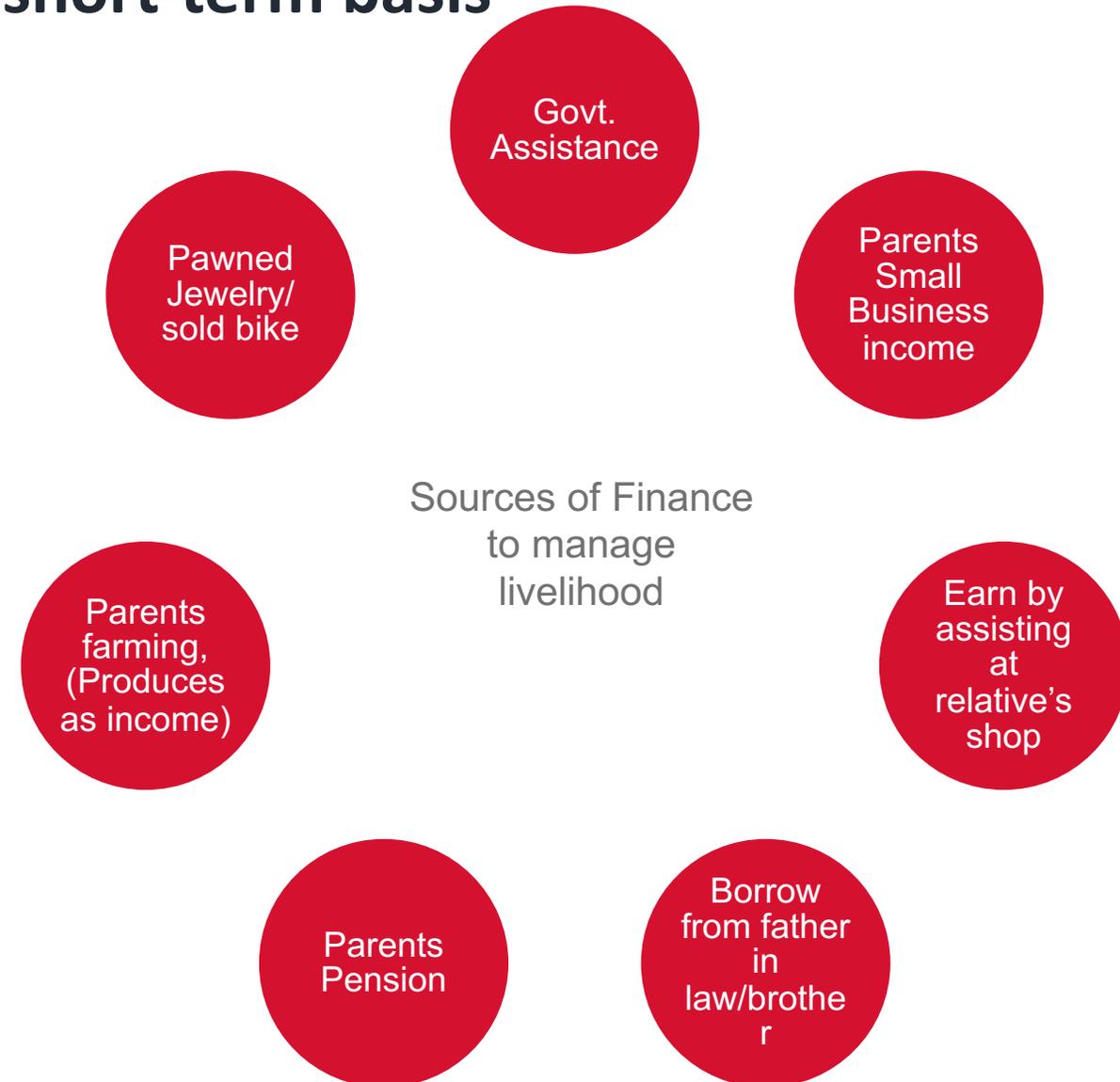
Personal income volatility across segments

Note: This image is only illustrative, and not meant to be representative



Heavily reliant on a single income source. Seek avenues to manage crash crunch on a short-term basis

- Drop in income of the chief wage earner
- On the lookout for avenues to increase their cash flow in the short-term to manage day to day expenses
 - Mainly with their family, neighborhood etc.
- Some lower SEC respondents live with their parents, therefore relying on a collective household income.
- Parents staying with their adult/married children pitch in during times of crisis
- Relies on neighbours and relatives in the areas for support
 - Teaching kids for free



Regardless of the SEC, the respondents are on survival mode: Future goals and plans have taken a back seat

All respondents belonging to SEC A, B and C are experiencing financial deficiencies due to the following :

- **Loss of Employment (Daily wage earners)**
- **Salary Reductions (Deducting Allowances and perks)**
- **Mandatory no – pay leave (Respondents employed in Tourism sector)**
- **Uncertainty of employment – The employer facing losses**

“He was working in a restaurant but these days they have been laid off work. With the little money they get they have to pay for their accommodation and food, so they are also surviving with the greatest difficulty. He hasn’t sent any money for the last one and a half months

Until last month I was working so I managed but these days I am managing on a very small budget ..There was a small amount of savings and since I did not get a salary this month, my parents have been helping out . we are able to eat and pay the bills and survive. Also, these days there are not much expenses as we are at home so we are somehow managing.” (*R13-SEC C, NW – Female – 3 kids*)

“Our salaries are low, but our allowances are high. Though they deduct EPF , ETF that was not a big issue. We got the last month’s salary but they have deducted all allowances. Because of that salary was not that much (*R16- Working Female with kids – SEC A*)

Difficulties with managing finance due to Salary Delay Payments, Salary Cuts, Other Financial Commitments etc.



Salary Delay



Salary Cuts



Loan Repayments



Lack of Finance

- “Yes, we had to pawn some Jewellery and manage because usually my husband’s salary goes to the account on the 25th but **because of the lockdown it got delayed.**” - SEC B, Non working Female
- “We have pawned some Jewellery. That was during the last lockdown because we were out of work for about four to five months. **Those have not been redeemed as yet.**” - SEC B, Working Male
- “Extra in the sense we have used the whole salary. The other months **we settle our loans** but this time we couldn’t.” - SEC A, Non working Female
- “Financially it’s a bit difficult because their **salaries are being cut** and also we tend to buy more things because of the situation .” – SEC A, Non working Female
- “At the moment I have only about RS 10,000 in my account, so we will have to see what could be done. **I might be able to survive for about half a month I think .**” - SEC C, Working Male
- “Yes, I am keeping some cash in hand the reason being although I got my salary this month, there is a talk **that we may not get paid next month.**” - SEC A, Working Male

Some of the lower SEC respondents lives with their parents as a result, it is a collective household income.

1. **Parents who are staying with their married children pitch in during times of crisis** ? Most parents undertake small odd jobs in order to earn an income. (Helping out at funerals and almsgiving)
2. **The chief wage earners Income has gone down almost 50% since the lockdown.**

“ I usually earn around Rs.30,000 per month but after the lockdown it’s come down to Rs. 18,000. My father does small odd jobs in the village. He also gives me some money. Wife also get some cash when she goes to visit her parents. Luckily she had some money on her” – **Contract labourer**

“ My son does electrical work around. He didn’t pitch in for household expenses but he said he will purchase his own personal things like data cards” – **Bathik worker**

3. **Relies on neighbours and relatives in the areas for support** ?

“I sent him for tuition to a teacher close to our house but because of this Corona situation he has stopped ..it was for Sinhala, Maths and English. She is not a real teacher, but she has passed her A- Level and is teaching these young children. Whenever she can she calls him and teaches him, three hours at a time. She doesn’t do a job but is at home after completing her ALevels” – **Labourer**

Not actively looking to establish another revenue line

1

Understand the importance of multiple sources of income

Struggling to manage the current cash flow, lack of financial resilience to crisis

Limited efforts to connect & create new opportunities to expand income streams

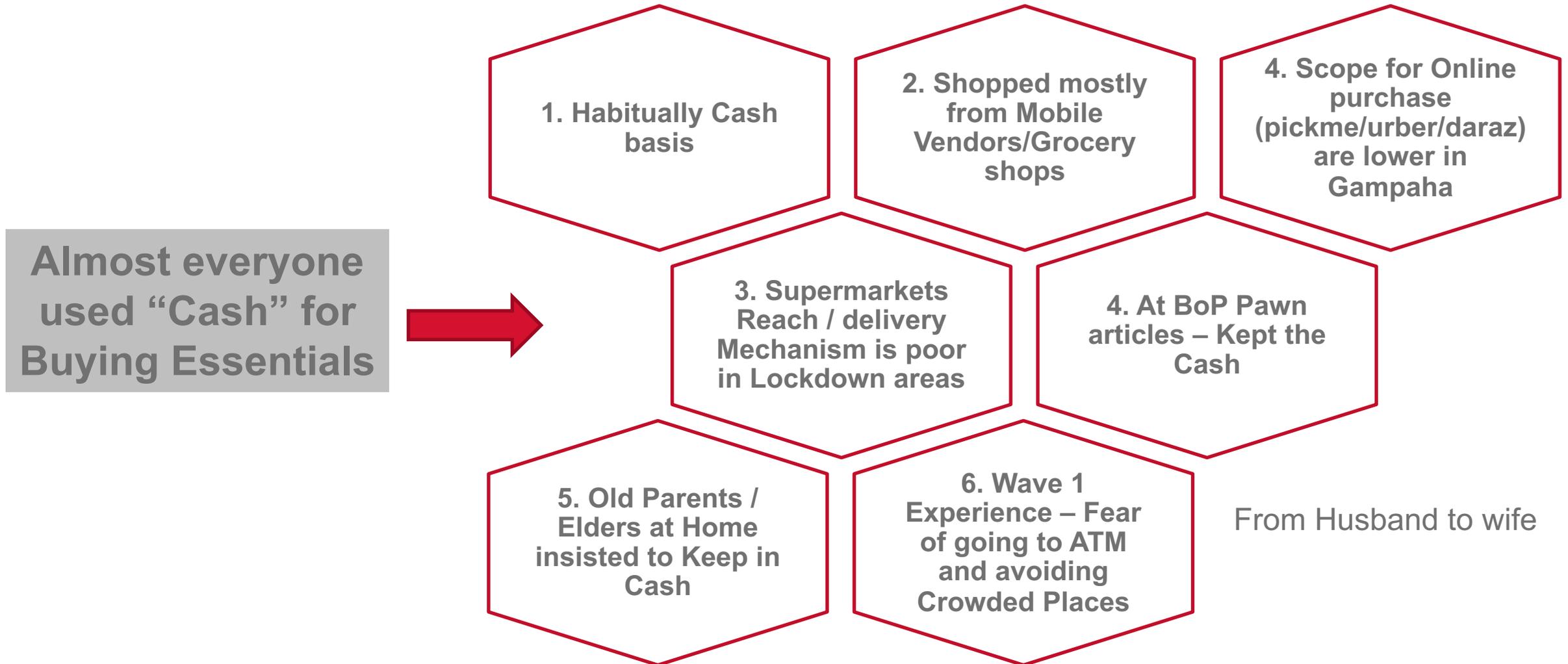
2

Identify alternative source of income & get ready for action

Relying on temporary relief or financial support by relatives, governments/NGOs

Lack of long-term diversification of income –bringing activities

Majority of the transactions for essentials and utilities are on 'cash' basis. Card payments are very rare



- Many individuals stated keeping in cash is habitual practise

Even in normal times, respondents purchase goods on a cash basis

“Keep about 25k in the hand because can’t go to the bank these days” - *R18-SEC A – Working Male with kids*

“Usually I take from the ATM but these days I have kept some extra cash at home and that is what I use for necessities. Withdraw about 5000 per week. (Sampath and Commercial Bank)” – *R2- SEC A – Working Male with kids*

“We have pawned items but the loans that were taken by my mother before, have been settled .(During last lockdown). Has only about 9000 in the account. I have a passbook but as we get paid daily, we get it to our hand. I then deposit this into the account and withdraw when necessary”– *R9-SEC C – Working Male unmarried*

“We usually spend about 15,000 for monthly rations. My mother also contributes so we take turns. Sometimes my mother spends, when my husband goes shopping, he spends but as he cannot withdraw money in an emergency, we mostly use my earnings.” *R16-SEC A – Working Female with kids*

“Whenever I take my salary, I withdraw 10,000 for grocery items, vegetables etc. the balance is in the account. If I need personal care items I purchase at Cargills and pay by card” – *R14- SEC B , Working Female unmarried*

Daily wage earners and SEC C respondents predominantly conducts transactions on 'Cash' basis. Card payments are rare and saved for special occasions and bill payments

1. Almost all respondents make payments with CASH ☒

Withdraws the monthly / Weekly requirement once the salary is remitted to their account. The amount varies from RS. 5000 to 20,000.

2. The daily wage earners receive their payment at the end of the day as a result Such individuals purchase essentials on weekly basis and top up as from a nearby kiosk during the week.
3. Utility bills are paid at Cargills outlets , from ATM machines or at the regional office. Online utility bill payment was done a few times during curfew period but it has failed to become a habit.
4. The TG has got in to the habit of keeping cash in hand to be used on emergencies.
Many individuals stated that they started the habit keeping cash in hand since last lockdown in March. This is to avoid going to ATMS if curfew is imposed abruptly.
5. Several individuals have pawned their jewellery during the previous lockdown due to cash emergencies. They haven't been able to settle and retrieve the items.

Impact on SMEs

Grocery shops

Pharmacies

Tuition service
providers

Private clinics

Small groceries faced severe loss of income

1. Not recovered from the first lockdown – maintaining lower stock levels / recovering /could not sell what they have.
2. Prices of goods increased during the lockdown due to supply disruption → Consumer reluctant to buy at higher prices
 - Manning market is closed
 - Have to travel far to Veyangoda vegetable market
 - Products like spices → Wijeya stopped production, had to buy from cottage industry for higher price
3. The retailer could not sell some goods at the MRP imposed by the Government

“Controlled price on rice is Rs 95 but we get it at Rs 118 or 115”

“I heard that Cargills is selling a kilo of sugar at Rs 85, but they are giving only one kilo per person. If we get at that price we also can sell at the controlled price”
4. People demanding low margin items (biscuits, confectioneries, frozen food (sausages and coconut milk powder)
5. Reduction in customer base
 - Supermarket better equipped, had stocks/ offered effective delivery in Wave 2
 - Business from Campus Student / Daily Commuters / Daily wage earner reduced frequency
 - People stockpiled from large groceries /Supermarkets

The small scale vendors were financially challenged as the second lockdown did not generate income for the business

- 1. Abrupt Lockdown caused losses for small businesses especially those selling perishable items such as vegetables, fruits and dairy products**
- 2. Supermarkets had been able to develop the delivery system efficiently so a majority who placed WhatsApp orders during the previous lockdown were purchasing from Supermarkets.**
- 3. Small kiosks sold goods on the sly as a result, many daily wage earners flocked to purchase from them**

“Before going to a complete lockdown there were days they could go out. Those who went to supermarkets stocked up then. Such customers were very few this time. They used to buy about 6000 worth goods at once.”
- 4. Confectioneries and Frozen food (biscuits, sausages and Coconut milk powder) that was on demand (products with low margins)**

Retail shop facing difficulties due to lockdown

- *This time of course we suffered losses, we did not have much cash in hand this time because of the slow business also but last time of course we were able to get rid of our stocks .Cake, buns, small packets of snacks, some were infested with ants, all edible products with short expiry dates .Most of those items are made by small manufacturers so they don't accept returns. The big companies of course take back. Things like potatoes and onions of course we can't return and get spoilt quickly . We bring a gunny bag full once a week. A bag is about 50 kilos, there are 25 kilo and 50 kilo bags. These onions cannot be kept for long – **Small retailer***
- *Even after the first lockdown, the business didn't pick up because the Kelaniya Campus was closed. That's my key clientele. I have to throw away goods which have expired during the first lockdown. It was a complete loss for me. –**Small retail shop owner- Kelaniya***
- *When I heard of the lockdown, my first thoughts were what we are going to do with the stock of edible things we had. We had stocks up to about Rs 20 to 25,000. The last time also this happened, and we had to face a loss - –**Small retailer***

Prices of goods increased during the Lockdown → It was evident that the prices rose due to Supply and distribution issues.

“ Certain distributors were open. Even we didn’t want to visit them as some of them were also found covid positive. We always put the order over the phone and they deliver the next day”

“Yes the prices were high. That’s because manning market was closed and we had to go to Veyangoda. Veyangooda is famous for vegetables and fruits so grocery items we had to buy at a higher price from small vendors.

“Spices we usually sell Wijaya. The manufacturing was halted so we had to buy from small cottage industries they sold at a higher price. “

“We couldn’t purchase our regular brands but at that time the customers were ok because there was a scarcity any way”

Shop Owner - Kossinna

*“ Sanitary napkins were out of stock. So I purchased from the Food city and sold at the same price. Even things like instant noodles and samaposha, I couldn’t get stocks. No profit for me but I had to do that to keep my customers” –**Small Retail shop owner- Kelaniya***

The retailer could not sell at the MRP imposed by the Government

*We usually buy our goods from the Welisara Economic Centre but eventually that was closed because of the number of positive cases in the area so we could get our supplies. Then we used to bring from the Veyangoda Economic Centre. With the transport charges and all we did not have a large profit. We have been buying from Welisara for the last three years, so we have our normal contacts and they give us a good discount. When we went to Veyangoda we were new customers, so we were not given the discount that we used to enjoy at Welisara. Because we were regular customers they used to allow us to choose the good quality products at Welisara, things like sprats, sugar etc we were able to get the best quality products but at Veyangoda we had to take what was given to us because we were not their regular customers. By the time we pay for the goods and the transport we were not able to make a big profit –**Small retailer***

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

*There was no scarcity because we get eggs from a farm close by. We can go in a three-wheeler and get them whenever we want but chicken of course we didn't get because the rep from that company has not come this way as yet .There was a scarcity of coconuts. The lorries brought coconuts, but they were selling at Rs 80 a coconut, so we were unable to sell it at a higher price. The lorries that brought coconuts sold at Rs 80 but they were of different sizes and we would not have been able to see the small nuts at say Rs 100, so we didn't buy. If we were located in the town, we may have been able to sell at that price –
Medium scale retailer*

Lack of effective mechanism (both retailer & supplier) to order goods online

Inability to operate with technology (lack of skills)

- Can adopt the system of Whatsapping orders but....
 - Need to have regular supply system
 - People in our area don't order through WhatsApp
 - Government needs to intervene and arrange a proper system

Low levels of stocks/inconsistent supply to cater to demand

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

Grocery Store Owner , Gampaha

Not having reliable suppliers and inability to operate with technology is a key reason why small retailers do not wish to adopt to online deliveries

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

“If the Government can intervene and arrange that for us it would be a great help. The people who have will whatsapp their orders to Keells and Foodcity but everyone cannot afford to do that. People say that their prices are high and that they cannot afford to buy from those places. Some people told me that they got stuff from those places, but the prices were high and on top of that they charge for delivery as well. So, that is the only issue where we are concerned. If we can get a good supplier then we can carry on our business without any problem. The first time of course there were lots of lorries that came our way with foodstuffs and other essential goods but the second time there were none” - **Small Retailer**

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

Tuition teachers faces an income loss, promotes online class among students

Loss of income (class fee/ tutorials)	“The going rate for an online class (of 5-10 people) per month is Rs. 1000 – 1500. When visiting students, the general rate is Rs. 1000 per hour per student”.
Adopting to Zoom method with challenges	“I am not tech savvy; My brother to support him with the technicalities. Camera, Lighting and registering on Zoom” Zoom session expires every 40 minutes. Sometimes it gets disconnected abruptly then I have to start explaining all over again. Might not be successful the second time as the same spirit may not be there”
Student doesn't see the real value of Zoom classes, not willing to attend + pay fee	“Students fuss about the system. It is not same like when the teacher is physically present. There are different kinds of students. Those who are serious doesn't like this method but those who wants to play around likes this method”
Tuition centers are closed, and tuition teachers turned into solopreneurs	“At the moment my area (Kelaniya) is under lockdown so I can't do home visits or classes at tuition centre. . Parents still request me to come. They are ever ready to receive me at their home for classes. I visit students in Kelaniya. (By walking)

Pharmacies aren't an exception, they are affected too...

1. **There were problems in supply of medicine → Curfew passes were not issued for distributors to visit isolated areas**
2. **Low Income as there is zero demand for Antibiotics**
 - *“People don't fall sick because they wear the mask all the time”* – Antibiotics are expensive compared to cardiac medication and the margins are high
3. **Clientele also low income earners and not tech savvy → Online ordering is not practised**
4. **Most of the medications were out of stock due to import restrictions → Couldn't source locally as SPC wasn't manufacturing up to their capacity due to disruption in supply**

We did sales for Rs 50,000 or Rs 1 lakh last year, this year it has reduced to Rs 30,000 so there is about a 40% reduction this year”

Supply issues arose as curfew passes and delivery permits were not issued as during the previous Lockdown

“Most companies were not allowed to come to our area because at the outset they did not issue licenses, I mean Government did not issue curfew passes to anyone at the beginning, so we faced a lot of problems. During the previous lockdown we were able to get curfew passes and get our regular supplies, we were able to place orders and get down our requirements but this time most of our suppliers did not have access to get to us but this time no one was given passes, none of the services were issued passes. Even to do online deliveries we did not get a pass. Last time they gave us passes because we were counted as essential services. Even our suppliers were given passes but this time they did not issue any passes. In a way it was good because it stopped the spread. Knowing our people, they would have used the curfew pass for other purposes and to go here and there”

“I think that is where the problem arose for us. Let’s take a heart patient, if he stops taking his daily medicines, he has a greater risk of dying. If a patient having chronic heart failure stops his medicines, he can die. So, we tried our best to give them the quantity they need ...Say we only had one pack, but we gave the patient enough for five days and asked him to return after the fifth day. We did not issue for months. Most patients buy medicines for three months continuously and if we had dispensed medicine like that, we would have had to close the pharmacy”

“We were able to place orders with suppliers in Gampaha, but medicines could not be brought in from Colombo. We get medicines directly from the companies, through agents and through distributors. There are companies which do their own distribution for example Hemas and Bours. They distribute their own products. There are also sub-distributors who buy from Hemas and Bours and they distribute. We were able to get some stocks from the sub-distributors as the direct companies were closed. We therefore found it difficult to get medicine from direct companies”

Profits have reduced as there is less demand for Antibiotics

“We at the pharmacy notice that a lot because an antibiotic is usually around Rs 70. If you take tablets like Atanol they cost around Rs 2 to 3 per tablet. If you buy for a month its only Rs 60 but when you take antibiotics you have to take 3 tablets a day and you have to take the course which runs into five to seven days. So, there itself you are spending about Rs 1000. So, our volumes have dropped. If you take the pharmacy market, we have a margin of around 10%. So even though we sell a large quantity the profit is less because the price is low. If we sell a large volume of antibiotics, then we can make a bigger profit. If you take the Cholesterol tablet, one tablet is Rs 3. If you take for a month it is Rs 90 to 100. To make up for a course of antibiotics you have to take the Cholesterol tablet for ten months. So, actually this month the volume has reduced and therefore the profit also has reduced”

“We cannot speak about a profit. We can refer to it as a survival because we cannot envisage a growth. As I explained before, to get a profit our volumes should increase Now, this year we had this Covid issue, that started in March. What happened last year? Say we did sales for Rs 50,000 or Rs 1 lakh last year, this year it has reduced to Rs 30,000 so there is about a 40% reduction this year”

Online deliveries were not an option for them as their clientele is not tech savvy

“Sometimes we send the order to the sales rep and send pictures as well. There is a system where you can use Imo or WhatsApp to send your prescription to the pharmacy and get the medicine delivered to your homes You can get it delivered? Yes, there was an online service during the lockdown”

Did you do deliveries during the first or second lockdown?

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

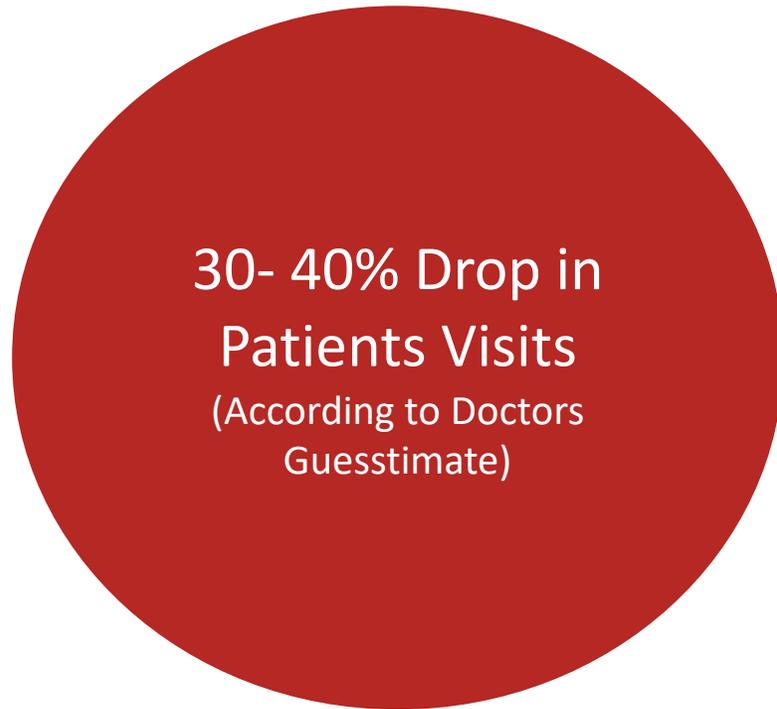
SPC was not manufacturing up to their capacity due to disruption in RM supply

“Some essential drugs are being manufactured by SPC, SPMC and J L Morison. These are the three companies manufacturing essential drugs in Sri Lanka. There is an essential drugs list comprising of Paracetamol, Vitamin C, Atovastatin etc.”

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

“There never will be raw material in Sri Lanka. They say publicly that drugs are being manufactured in Sri Lanka, but the raw materials are imported. There are also certain standards like BP, which is British Pharmacopia, or IP which is Indian Pharmacopia”

Patients' visits to private clinic reduced as a result of COVID-19



- People are anxious to visit hospitals due to the fear that doctors & nurses are exposed to COVID -19 patients
- In the case of a minor health issue, they call doctors
- Marked reduction in patients suffering from wheezing and coughing as they wear masks
- Lockdown has in fact strengthened people's immunity

- **Impact on work**
 1. Changes in work situations
 2. Changes in service provision (banks, health care service, groceries)

Impact to Work

- **Lack of infrastructure to support working from home**

- Working on their mobile phones
- Lack of access to organizations systems & portals
- Lack of mobile or internet allowance

Those who are working from home have been given allocated tasks to complete during the day and is strictly monitored – This is a challenge for those who share the device with their children for online lessons.

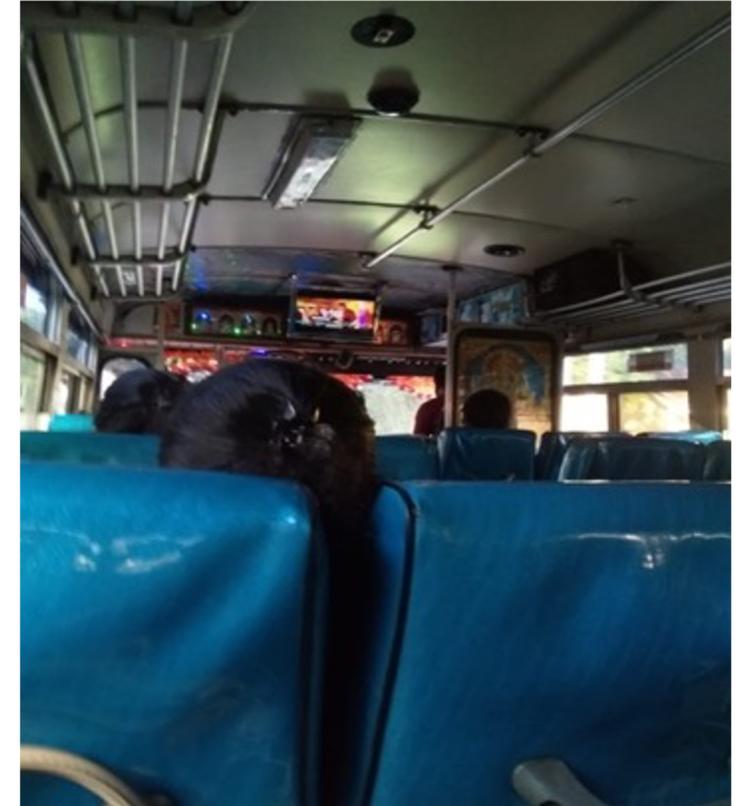
- **Lack of precautionary measures to enable a safe working environment**

- Lack of transport for those returning to work. Office transport enables employees to commute to and from office with minimal exposure to the disease. Allowed to leave early to catch the bus or train.
- Works in small enclosed spaces. Social distance cannot be maintained. (e.g. garment factories)
- Certain jobs cannot be completed at home such as the sales, where it is necessary to visit the field. They claim to find it difficult to complete tasks in hand.

Several employed respondents have been asked to report to work despite transport issues

- **Most organizations do not provide transport but those who take public transport are allowed to leave early in order to catch the bus or train.**
 - There had been a shortage of buses on the first few days. Curfew was lifted however, and bus fares were increased(10th November). The buses now run as usual.
 - *“no buses for transport. There is no train tomorrow. So I’m not sure. I will go in the bike. It’s an expense to go by bike, need about 2 litres of petrol. Daily wage earners are suffering the most due to the curfew, like the bus conductors”.- R11- SEC B- Working Male- Works as a Mechanic*
- **They are not being assured of their safety nor are they provided of adequate working from home facilities**
- **People in lockdown areas were asked not to come to office**

“They asked me not to come because I’m in Minuwangoda...I had to get my laptop repaired. Since I have to send reports, I asked them to get it repaired. I sent the laptop through my brother.”R14- SEC B – Working Female- Programme coordinator Sarvodaya



R20- Working Female- Clerk- Morning commute

Profile – Bank Manager

She has been working in the banking industry for the past 28 years. She serves as a Branch Manager for the past 7 years. She is attached to the Kiribathgoda branch

Her husband is also a banker. They have a daughter and a son. Daughter is following CIMA and hope to pursue a career in banking. Son is sitting for A-levels

Kiribathgoda Branch

- A high performing branch – Kiribathgoda town is a shopping destination.
- The branch consists of 15 staff members – most of them are from in and around the area.
- The Bank operates all 365 days of the year including public holidays and during certain festivals .
Following the first wave the bank had granted Saturday as a holiday and her working hours was changed to 9:00 am to 3:00 pm on weekdays.
- The bank had just begun to open on Saturdays from 9am to noon while Sunday remained as a holiday.

Bank was better prepared and driving app usage /educating customers

- 1. Bank was better prepared for the 2nd wave compared to the 1st wave, it was open as usual as it was deemed an essential service by the government.**
- 2. Staff had been able to promote digital banking to their customers during the curfew lift post 1st wave.**

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

- 3. The bank identified a skill gap and educated customers to use digital app → Registration fee for Online banking was waved off during May-August.**

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Bank and Staff adopted to the situation well given experience during first lockdown

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

“They have been monitoring all the employees through the digital cameras placed inside the bank. The employees were told by the management to have meals separately in their given seats”

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

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

Thanks to digital platforms, all staff members were able to complete tasks that came their way

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

“ Promoting Digital Banking was successful, They already had the online banking services but, before the pandemic customers didn't have a good valuable knowledge on the banking systems but, during the pandemic they have learned and understood the value and now they are successfully operating”

“There were businessmen who had to visit the branch for depositing. For them we had to keep the branch open. We took customers in batches. Only 7 were allowed inside the branch at a time.”

“Most of the customers visited to get their ATM cards and to deposit. Most of the customers visited to register with Digital Online Banking and also, mostly there were customers from Manufacturing, import related Businesses to fulfil their needs. Majority of the customers didn't directly visit the banks but instead they contacted us through customer care / call centre and gathered the required information”

All banking staff members were able to complete tasks that came their way because of the digital platforms in place

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

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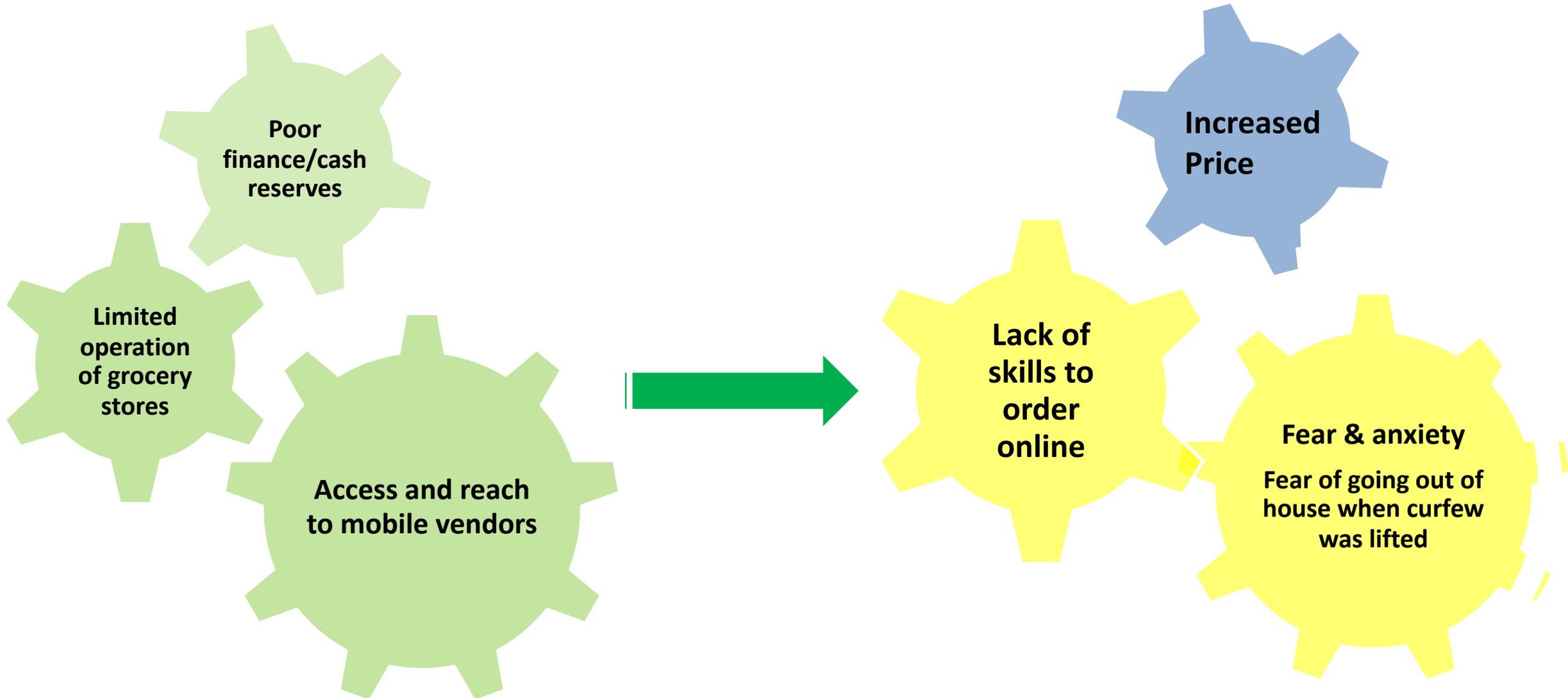
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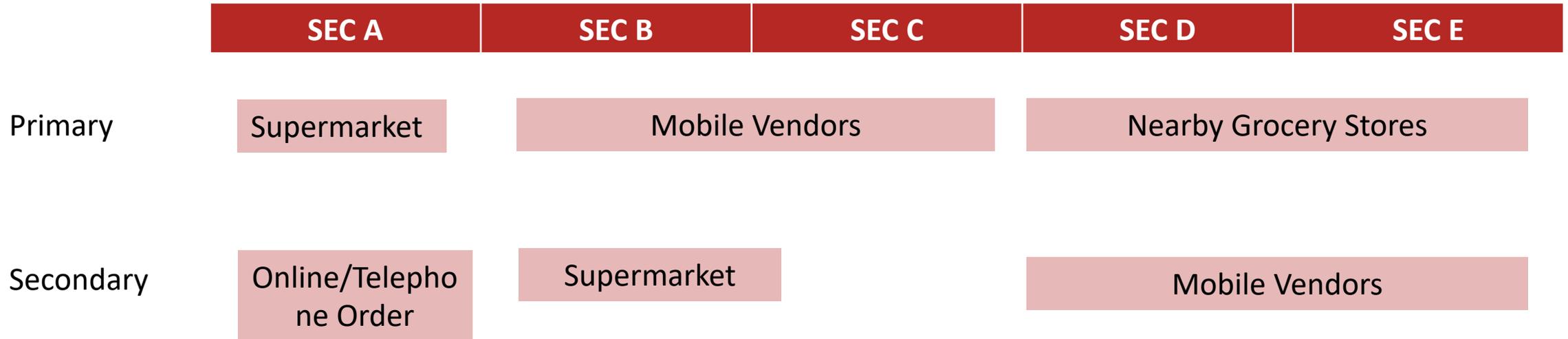
Access to Essentials

1. Access to food
2. Essential supply (how groceries provided services)

Access to essential got affected by multiple factors



Mobile vendors and nearby grocery stores were the trusted sources for essential goods → But both failed to provide efficient service this time



- **Mobile vendors could not get access to lockdown areas in recent wave**
- **Grocery stores running out of stocks / became unappealing**
- **Supermarkets provided efficient / effective online delivery**

Respondents went into second wave with first wave learning → So they have their own preferences

“Vegetable lorries - They went down the road so most probably those people might have bought. I normally buy from known sources and don't buy from each and every lorry that passes . I have not thought about it. You can't plan anything with the current situation. Must wait until this eases a bit to think of something “ R4-SEC C - Working male – Married

*“ I did not do any online purchasing. I don't used to do online purchasing as a practice”
R2-SECA- Working Male – Married*

“I do not use online purchase; I remember the last time I asked for 250 grams of something and they had sent a 1 kg packet for a big amount and that packet was expiring in two weeks. I could not use the whole packet within that time” R3-SECA-NW Female- Married

“This time we bought groceries before the lockdown, so we were able to select and buy the good stuff. Even vegetables I was able to buy from a lorry which came our way so there were no issues.” R3-SECA-NW Female- Married

Several respondents were able to sneak in shops in the locality to purchase food items. Vegetables & Bakery items sold by mobile vendors



Responses obtained on how grocery stores functioned during Lockdown

Grocery 1 – Kossinna	Grocery 2 – Retail shop near University of Kelaniya	Grocery 3
<ul style="list-style-type: none">• Been operating for the past 7 years• Run by respondents , his father and sister• There is one helper• Business is at a rented space.	<ul style="list-style-type: none">• Migrated from Nuwareliya• Owner of a Small retail shop for the past 25 years• Started in a rented space but moved to their own building 15 years ago.• Wife helps to run the shop. There is one helper.	<ul style="list-style-type: none">• Shop is located in the same premises as their home• Respondents father is in charge of purchasing stocks for the shop

But... many small-scale shops are not ready to adopt technology to scale up during lockdown.



Micro stays Micro

How they operate

- Sell on credit
- Close during lockdown but serve customers through backdoor.

Challenges

- Do not own a smart phone
- Run by old/middle age person who have skills
- Not familiar with app
- Used for cash-based transaction
- Clientele also from smaller/lack of demand

Main delivery channels had their own pros and cons

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

People purchased the most essential provisions



Certain items were difficult to purchase during lockdown → As a result nutritional value of meal declined

Fish & meat
products

Diary Items
(Yogurt/Ice cream)

Vegetables

Fruits

Controlled price
products
(Rice/dhal/canned
fish)

Mothers strive to provide a nutritious meal through substitutes available

- 1. All mothers agreed that they are not able to provide a 100% nutritious meal for their family due to lack of provisions (Vegetables, Fruits and Animal Protein)**

–Kids are her top priority → opts for substitutes E.g.: dry fish and tin fish for fresh fish, an egg a day, local milk powder is given to babies who consume infant formula. Cooks a minimum number of dishes with less ingredients that complements each other
– E.g.: Dry fish tempered with kiri kos, coconut sambol with sprats fry , fried rice with potato fry etc.

- 2. Most meals contained of coconut (coconuts are abundant in most areas).**

Ex- Coconuts are freely available hence milk rice, pol rotti and coconut sambol have become staples

Bread fruit, jak and manioc were substitutes for rice

- 3. Prepares 2-3 special dishes per week in order to keep the children happy**

Ex- Making cutlets, kewum, sweet meats and cake for tea.

- 4. Food for small celebrations were prepared at home – milk rice in the morning on the birthday and cake for a small gathering in the evening etc.**

Making something special for kids once in two days as they are stuck at home



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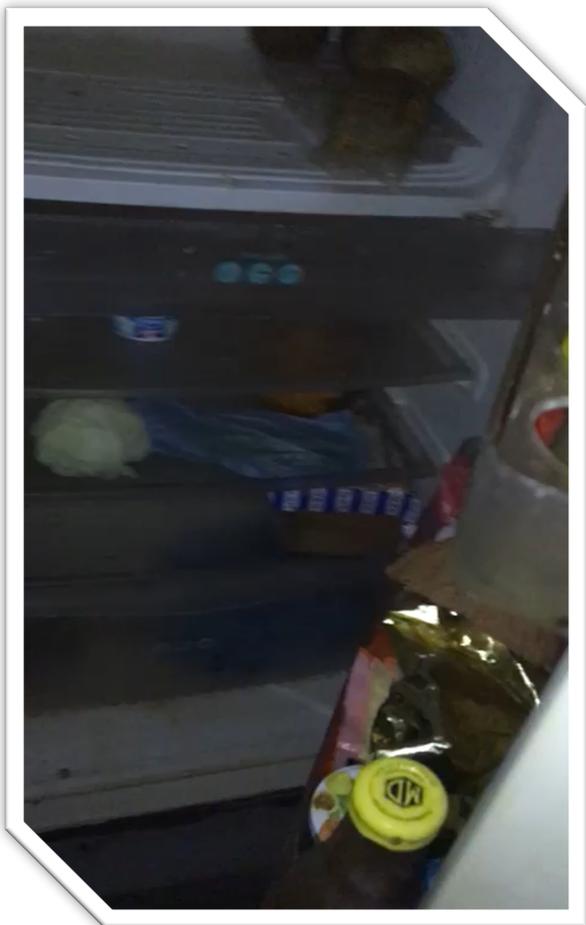
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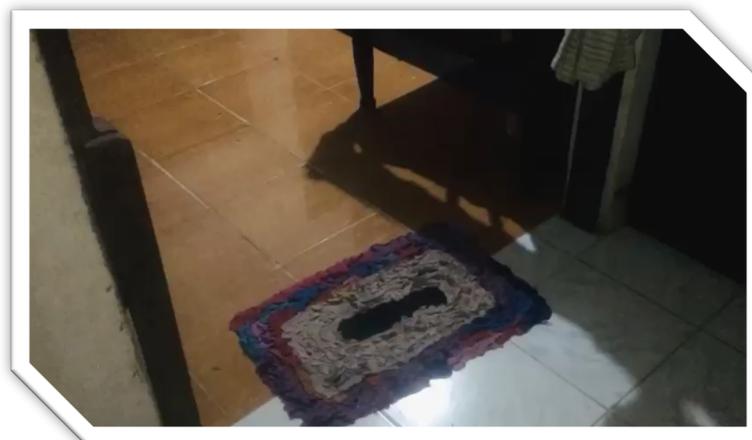
Very minimum amount of stocks/ almost empty fridges of SEC B/C Respondents



Resp13_F_SECC_Age25_W



Resp14_F_SECB_Age26_W

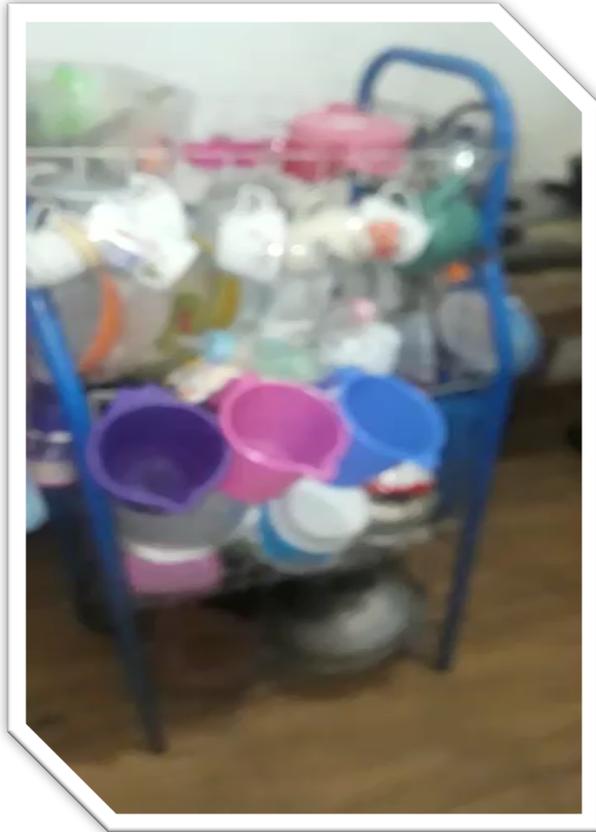


Resp14_F_SECB_Age26_W



Resp16_F_SECA_Age27_W

At SEC C Level household there is very minimum groceries/stock available



Resp17_F_SECC_Age31_W



Resp20_F_SECC_Age25

Special Celebrations – Birthday celebration at home – Wade was made at home. – SEC B – Working Male



How nutritional value of food declines with SEC's

Res18 - SEC A – Working Male – Married



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

Res14 - SEC B – Working Female – Unmarried



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

Res4 - SEC C – Working Male - Married



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

The situation improved since curfew lifted- Respondents who are not residing in isolated areas have been able to purchase provisions from their usual groceries

It was observed that the respondents' have been able to purchase vegetables, fruits and other provisions –

- Their Lunch consists of 3 or 4 side dishes compared to the previous week.
- Some respondents' have purchased ice cream from the mobile vendor – a treat for the children
- **Many respondents have been able to source poultry** → The poultry farms shops have been open for the public.

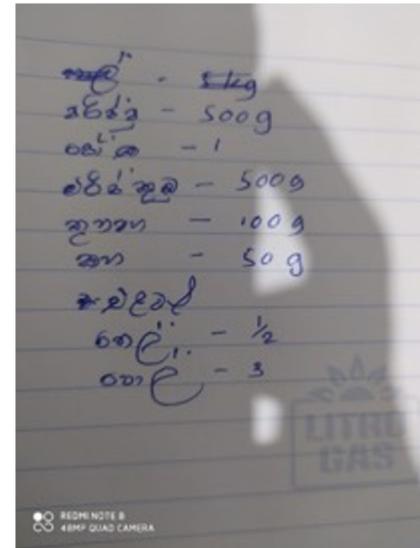
Respondents residing in isolated have been able to purchase a few items from delivery lorries
The lorries do not come to the doors step but parked on top of the main road.



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

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

R14- SEC B- Working Female- Unmarried
" Was able to purchase some Eggs and Vegetables. This is the POLOS season and there are many in the neighbourhood with Polos. We got a fruit in the morning and we made it"



Shopping at Sathosa – Day 11
 R4- SEC C- Working Male- Married with Kids

R7- SEC B- Working – Unmarried
" Finally was able to get some groceries. Bought vegetables after about 2 weeks"



R6- NW Female – Married with kids

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



R13- Working (Lost her job)- Unmarried

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



R16- SEC B- Working Female- Married with kids

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

Access to Healthcare

- 1. Health Services Needed**
- 2. Health service provision by doctors and pharmacies**

Medical Centres are empty – People visited only when it is real necessity



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

The respondents fear visiting hospitals. As a result, many prefer to opt for home remedies or to visit a doctor in the locality

1. A couple of respondents got into accidents during the lockdown (cutting their fingers, ankle sprains etc.) although none of them required attention of a health care provider Performed first aid and home remedies

“ His foot might need stitches but I can’t risk taking him to hospital. The Gampaha hospital is housing Covid patients so no way I will take a child there. I had Fucidin at home. I applied a bit and put a dressing” –R12- SEC A- Working Female with kids

2. Those with long standing ailments takes precautions as they won’t be able visit a hospital due to the prevailing situation → Medication is purchased for two weeks or an entire month
3. Routine check ups were done as scheduled (e.g: Pregnancy check ups) | Contacts the doctor before visiting.
4. The higher SEC respondents channel doctors via E- Channelling while lower SEC respondents visit the local private / government dispensaries.

Multiple methods used to reach out to doctors

“My mother has Cholesterol. She has a clinic card, so she gets her medicines from there once a month ..If my parents or I fall sick, then we have to buy medicine from the pharmacy. Because of the curfew there is no place to get any medicine . As my mother has a clinic card, she has a book which states the telephone numbers of the pharmacy. So, we need to take a photo of the book and send to the pharmacy and they deliver the medicines. Last time that is how I got. Now of course my mother has enough medicines but before this that is what I did, and they delivered the medicine” – R19-SEC B- Working Female unmarried

“ Our usual VOG recommended another doctor close to our home - We usually go to a different doctor. He lives in Borella. He has a house in Negombo, and he comes to Negombo only on Sundays. Because of this problem he suggested that we meet Dr Jayasiri. He recommended this doctor and said not to worry. On his recommendation we went to Dr Jayasiri at Hemas Wattala ” R2- SEC A- Working Male with kids

“ His foot might need stitches but I can't risk taking him to hospital. The Gampaha hospital is housing Covid patients so no way I will take a child there. I had FUCIDIN at home. I applied a bit and put a dressing. Let's see how it goes. I will take him if it doesn't heal properly” –R12- SEC A- Working Female with kids

Government hospitals also functioned differently during the lockdown time → They are prepared well for second wave

1. Doctors in Ragama hospital worked on a roster basis

“Because of Covid there are very few patients coming to hospital and to the clinic. There are four Medical Officers, so we take turns to work as a result of which we get a week holiday per month. I worked continuously for two weeks so these days I’m off. I have to go back to hospital for on-call duty on Thursday morning”

2. Did not serve all patients at hospital -- only the Emergency ward and maternity wards were in operation.

“We don’t entertain the usual patients who used to come to the clinic once a month. We send the medicines to their homes but as I am in the Maternity Ward-- the Ante-Natal clinics are operating, and the mothers come in regularly for their check-ups. The OPD is operating for any emergency patients. Mothers in locked down or isolated areas can come with a pass”

3. Significant drop in Patients visit to the hospital

4. Special wards for patients coming from isolated areas → PCR Test conducted

5. Medical Officers helped patients with glancing through their reports over WhatsApp and Viber – It was done as a help but it is not recommended

Dr. Kolitha’s current appointment is at Ragama Hospital. He works as a house officer in the maternity ward. He also runs a private clinic

Practices at Ragama Hospital during the Pandemic

1. There are 4 Medical offices attached to the Maternity ward. They work on a roaster basis for 3 weeks . (one week leave per month)
2. None of them are allowed to work at once
3. Though he was not directly involved in treating COVID patients, the hospital has been taking in patients. As a result, he had to be extremely careful and follow safety precautions down to a T.

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

4. The staff members reported to work as usual and they weren't worried or complained. All geared to fight the battle.

Patients who are visiting government hospitals obtained medical support through WhatsApp

- There had been communications with patients over WhatsApp and Viber however, it is difficult to treat each patient as symptoms and illnesses vary
- "Several patients shared their reports on. WhatsApp to which we responded Certain patients were requested to come to the hospital as it was difficult to explain the report over the phone"

"There are few diseases where it is impossible to consult over phone calls and provide prescriptions on medicines. Doctors can give solutions to those illnesses whether to visit hospitals or the patient could manage by themselves. Severe problems can't be guided over the phone"

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Access to Education

- 1. Parents' perspective**
- 2. Teachers' perspective**

Parents consider online education as a ‘temporary fix’.

Strong preference for physical classrooms. Online education is considered ineffective as it lacks the purpose of a holistic education.

Factors determining the impact of online education

Technical/Financial factors	Basic Foundation of education
Access to connectivity	<ul style="list-style-type: none">Physical presence, attention. Thought, emotions etc.
Access to smart phones	<ul style="list-style-type: none">Interactions, both verbal & non-verbal
Access to data packages	<ul style="list-style-type: none">Individualized attention, emotional connect

Online sessions keeps the children occupied however, does not serve the purpose of all around education

“Education is not just learning subject matters. Parents expect schools to teach their children moral values, Soft and hard skills, Leadership through extra curricular activities and language skills – SEC A, Working Female

1. While parents are appreciative of the efforts of the teachers , they don't feel that the online sessions are able to do much other than covering the syllabus.
2. Nursery and Grade 1 students are at a disadvantage as they miss the one to one interaction between students and teachers who believe that certain skills cannot be taught via online sessions as a result, parents has to put extra effort in order to bring their child to others' level.

“Next year also they will be in the Montessori and the year after in 2022 only they will start school proper. My daughter is ok, I don't have to teach her much, but my son needs a lot of support. He still doesn't know how to hold the pencil properly. He holds it with all five fingers .I have given them clay and things to improve their grip but whatever they do it is not for long” –R14- SEC C- Working Female with kids

3. Mothers has to play the role of the educator amidst her other roles ☑ Although it is an important task, it is not a role she is confident in. she may not possess skills to effectively conduct herself

It was observed that international schools are more methodical in terms of the schedule compared to government schools.

- *“ Lyceum teachers think far ahead and very smart. The very next day the lockdown started the teachers informed us with the schedule. All 5 days they have sessions from 8.30 to 1.30 with a break in between. He follows the Cambridge syllabus so there's a lot of self learning involved. As a result, he doesn't have to wait till he gets the lesson from the teacher. They are all told to read up a section or chapter and there are discussions about it the next day.” R18- Working Male with children (10 years)*
- *“ The teachers send a video of a few minutes. After that, they have to do their own. Sometimes we have to copy things they send in PDFs. That is too much work for us parents. I have no time to do household chores. Now that curfew is lifted I get printouts but earlier I had to copy everything.” – R6- NW- Mother with kids (11 and 8)*
- *They didn't do that during the previous lockdown but since the last two weeks they have started sending homework and it's the same work that they did in Year 1. They are not doing any Year 2 work but a couple of days ago they had sent some work which is for Year 2. I have not been able to take printouts to get him to do the work. There is no way of getting printouts, but the writing part is all what they did in Year 1. In the earlier lockdown they were more prepared and sent work on WhatsApp. Luckily the children had their books at home so they were able to do the work, so that was how they did work during the first lockdown but this time because it's the end of the year they are not that bothered - R1- SEC B-NW- Kids Age 7 and 4*
- *During the days he attended scholarship classes, in the math class teacher used to keep teaching, the students would do their part, we have to check their books since the teachers cannot check the books. I have to sit with him. It's not as if you study in a classroom in front of the teacher. students won't understand everything, every time they teach. I just gave you an overall idea- R15- SEC C- Working Male- Married with kids (son 10 years)*

Some parents complain of too much assessments and lessons are sent from school. Children have no free time to engage in anything else.

*From the school, they get enough study materials, through WhatsApp from the teacher. From school, it's too much. They have to finish the syllabus, Also the school has an average mark for the student to be promoted to grade 6. otherwise they won't promote. They will keep in grade 5 for another term and promote to 6. There are things like handwriting that cannot be corrected online. They send copywriting for 20 pages. too much sometimes- **R15 – SEC B- Working Male – Married with kids***

*Rs 1000 for the elocution and Rs. 700 for Math every month. We had already paid but couldn't attend. They asked if we would like to join the online class but she hardly has time to do anything - **R17- SEC C – Working Female***

Mixed opinion on “online learning” ok as a temporary measure



“Online sessions are useful because we don’t know for how long this situation will prevail. If we wait until this ends, and then start our classes, it will get further delayed. Therefore, I think conducting online sessions is good, but we are not familiar with this method. We are used to the classroom face to face method and **staring at a laptop screen for long periods is very difficult.**” - *SECB_Age26_W*

“It’s like this. The teacher sends work through WhatsApp which is good because rather than us teaching the child. When the teacher sends work, we will focus more on doing it well but there is a disadvantage also. Even though we get the work done, I feel that the **child absorbs more when the teacher is around.** Teachers are trained to get the attention of children, so I think that is a drawback. When we get the work done, we have so many things in our mind, so our full attention is not on that work.” - *F_SECA_Age44_NW*

“Yes, earlier she used to visit my home but now because of the lockdown it’s done on zoom. **I prefer when it is done physically because then I understand better.** When it’s done on zoom its not very clear to me but there is no other alternative because it has to be done.” - *F_SECA_Age27_W*

Access to connectivity, smart phones and data packages determine whether the child can access quality education

- **Lack of access to connectivity**

- Students faces signal issues where the line was getting disconnected at times, and they miss parts of the lesson covered.

- **Lack of access to smart phones**

- *Most students used their parents mobile phones for Online lessons. There were instances that they had to share the phones for both work and class purposes. Family has only one phone and they have to share, had instances where work and study sessions overlap*
- *Storage had to be frequently cleared to make space for the next days lessons. They erase the videos and PDFs short after the lesson is complete. Parents faced difficulty in getting printouts/hardcopies of work etc.*

- **Lack of access to data packages**

- Extra expense incurred on Internet – Data cards, Data packages , device upgrades
- Around 3 – 6 hours are spent on Zoom sessions, in addition to that they had to download documents an videos. Most parents managed with data cards, however, they are preparing to upgrade to a different data package to accommodate the needs.

Challenges need to be overcome on “online learning” to be sustainable solution



Less Concentration



Unavailability of Study Materials



Poor Connection

*“That is because the children are still not used to this. Once they follow these sessions for about six months then they might get used to it. Overseas of course this method of teaching is successful because they have been **doing it for a while** but here one reason is that the teachers are not fully conversant with the system, that is most of them. Then there are **signal issues and the line keeps getting disconnected at times**. So, there are logistical issues as well. Also, it **is difficult to teach little children. Each one is shouting, they are eating while the class is going on**, they don’t listen to what you are teaching, I don’t think there is an issue with the bigger children but education is important so this will have to continue. I don’t however think this is a success.” - SECB_Age40_W*

*“Yes Miss, we have to take printouts and to take them we have to line up in queues, so those issues are there. **The way the assignments are sent it’s difficult to do by hand. Also, it’s little, little things so we have to take printouts.**” - SECB_Age30_NW*

*“One thing I hate about the system is **advertisements popping up from time to time** and sometimes there are problems with the line, **signal issues.**” - SECA_Age40_W*

Mothers feel unprepared to take on the role of an educator & provide additional support

- **The need to compensate for the lack of individualized attention/monitoring due to the lack of teachers' physical presence**
 - Parents, most of the times mothers have to be behind the children at all times to make sure they are not playing a game or watching YouTube during lessons
 - *Teacher ask them to write, and my child is a bit slow so she misses out on a certain things. There is no way to get it clarified. When I check the books, I find that she has incomplete work. They have no textbooks, and I don't also know what was done so this poses a problem. If they can provide us with a screenshot of what is being done, then it would be useful. – R6-SEC B- NW Female – with kids*
- **Lack of emotional connect/considered boring**
 - *Irresponsible Behaviour of Children*
 - *It is difficult to teach little children. Each one is shouting, they are eating while the class is going on, they don't listen to what the teacher is saying R6_ SECB_Age30_NW*
- **Difficult to focus and concentrate for too long**
 - *Feeling strained/tired by looking at the phones for too long*

Parents claim teachers are unprepared

- **Teachers are not fully conversant with the system and sometimes unprepared and unenthusiastic**
- *“The teachers send a video of a few minutes. After that, they have to do their own. Sometimes we have to copy things they send in PDFs. That is too much work for us parents. I have no time to do household chores. Now that curfew is lifted I get printouts but earlier I had to copy everything.” – R6- NW- Mother with kids (11 and 8)*
- *In the earlier lockdown they were more prepared and sent work on WhatsApp. Luckily the children had their books at home so they were able to do the work, so that was how they did work during the first lockdown but this time because it's the end of the year they are not that bothered - R1- SEC B-NW- Kids Age 7 and 4*
- **Private schools are more methodical in terms of the schedule compared to government schools.**
“Lyceum teachers think far ahead and very smart. The very next day the lockdown started the teachers informed us with the schedule. All 5 days they have sessions from 8.30 to 1.30 with a break in between. He follows the Cambridge syllabus so there's a lot of self learning involved. As a result, he doesn't have to wait till he gets the lesson from the teacher. They are all told to read up a section or chapter and there are discussions about it the next day.” R18- Working Male with children (10 years)
- **Too much of assessments and lessons sent from school.**
 - Children have no free time to engage in any other activities
 - School has an average mark to promote students. Sends homework to improve handwriting to do copywriting for 20 pages

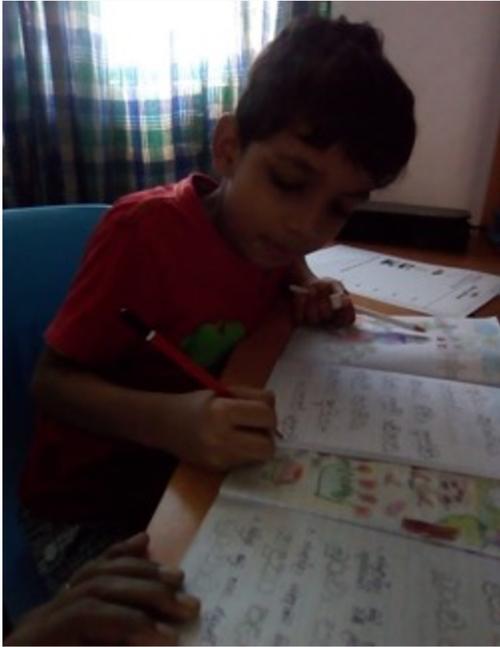
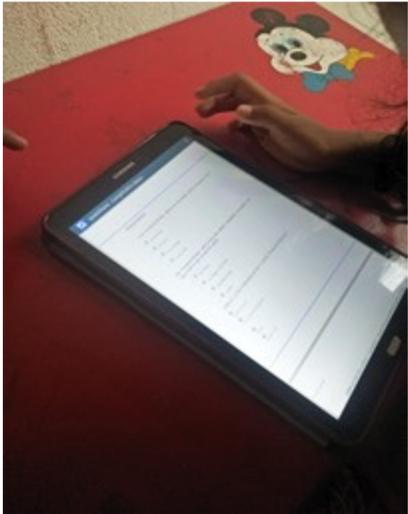
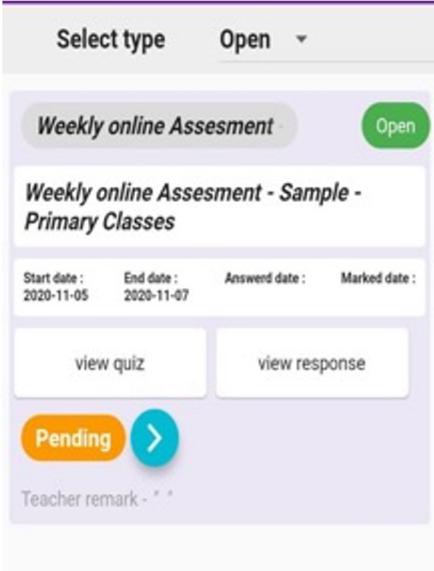
*I'm not saying that it's not successful. What I'm saying is that it's not like going to school physically. The reason why I put her to an international school is because I want her to speak in English. At home we speak in Sinhala, so she misses that. She only speaks in English during the online sessions. In school they have to speak in English only so being at home this is much less. The environment is not conducive. That is the only issue otherwise they teach the subjects according to the timetable – **R12-SEC A- Working Female with kids***

*When you say shortcomings there is something like this. Sometimes when the teacher asks them to write something, my child is a bit slow. Then she misses out on certain things. If there is a way where they can get these clarified after the class, it would be good because I am not near her all the time. When I check the books, I find that she has incomplete work. They have no textbooks, and I don't also know what was done so this poses a problem. If they can provide us with a screenshot of what is being done, then it would be useful. – **R6-SEC B- NW Female – with kids***

*Son is in Grade 2. There is a Whatsapp group where they send daily assignments. For certain things they need photos and pictures (takes printouts but such places are closed)- **R1- SEC B – NW- Female with kids***

*The teachers WhatsApp the schoolwork and we get them to do it but it's not like a teacher teaching them. We are unable to do the work like they do. Teachers are trained to do the work, but we are not trained and as he is in Year 1, it's a foundation stage and they need a teacher's guidance. We are unable to teach them in that way - **R3-SEC A- NW- Female- Son in Grade 1***

Snapshot of Kids leaning online - REP 15/ REP 12/REP20/R16



R17/R3/R1

Due diversity of socio economic segments, it is a challenge for government school teachers to maintain consistency in service

The willingness of Online studying depends on the Family background and the Financial situations of the families

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

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

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

Not being able to contact students – The contact list of students have not being updated

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

Multiple challenges faced by teachers to deliver the lessons

1. Parents not owning suitable devices (android mobile phone) and them not knowing how to operate the phone.

“ Most students have no landlines. The father has a phone and on rare occasions we find mothers who owns a mobile phone. I know this because whenever we want to send something , they say to send it to the husband or some neighbour who has a phone.

“Another problem is most of these parents don’t know much to do on the phone except taking calls or doing things on FB. They have to seek help from a neighbour”

2. **Students having to share the mobile phone with the Parent** usually use the Parents’ mobile phone. They take the phone with them when they go to work – Some schools were able to overcome the issue by scheduling lessons after 6 pm.

3. **Teachers (Senior in age) were finding it difficult to adapt to Online lessons due to skills deficiencies** It was mentioned that certain older teachers did not know how to install and work on digital platforms (WhatsApp, Viber, Zoom) and did not know how to type both English and Sinhala. It was the senior students who have supported them to get the hang of things.

4. **As they are connecting with a large number of students at once, it is difficult to keep them enthused** Certain children require personal attention of the teacher than the other. Such children tend to go offline or not participate in session.

“ If you take A level students, there are some who goes offline after a while. As they are adults, you can’t shout at them also. Some children expect the teacher’s presence. That is something we cannot provide at this time”- Science teacher-Grade 6-11

	Govt. school	Private school
Teachers tech knowledge	<ul style="list-style-type: none"> Teachers (Senior in age) were finding it difficult to adapt to Online lessons due to skills deficiencies Senior students/their children supported them to get the hang of things 	<ul style="list-style-type: none"> Teachers taking their own efforts to create better videos, by learning the craft on YouTube.
School assistance to develop tech skills among teachers	<ul style="list-style-type: none"> Government teachers and Schools receive guidelines and training from the Zonal Directors and the Ministry of Education – It was observed that are issues in terms of dissemination of information due to organization hierarchy. 	<ul style="list-style-type: none"> Workshops on how to use Zoom, create & edit videos etc. IT teachers responsibility to prepare, equip other teachers with relevant knowledge
Parents support & knowledge to guide children	<ul style="list-style-type: none"> Need support to learn to use Whatsapp 	<ul style="list-style-type: none"> Ask the right questions from the teachers Parents are updated about the different education methods and techniques practiced around the world
Comprehensive student database	<ul style="list-style-type: none"> Difficulty in locating contact numbers of students Sharing materials to neighbor or someone else when they don't have a phone connection 	<ul style="list-style-type: none"> Well-established database with contact details, marks, achievements etc.
Financial difficulties	<ul style="list-style-type: none"> There are problems in terms of technical difficulties, skill deficiencies and device ownership – The devices are not suitable for online lessons, Not knowing how to operate the device and on several occasions, the parents and the student both use the same device. 	<ul style="list-style-type: none"> Minimum number struggling financially. If so, had to make a 50% payment only. Payment period was extended to 3 - 4 months for balance payment.
Parents ability to coach	<ul style="list-style-type: none"> Minimum, many had only the basic knowledge on taking calls on mobiles 	<ul style="list-style-type: none"> Parents have are high income earners and have no time to coach them, it was important that teachers cover the syllabus

	Govt. school	Private school
Data usage	<ul style="list-style-type: none"> • Not paid an allowance for Online students. • Some consider that the savings on transport expenses can be used for data while others consider it as a substantial expense and expect allowance • Suggest alternatives such as teach through TVs 	<ul style="list-style-type: none"> • Doesn't keep tab of their data usage. • Using a mix of fixed internet connections and topping up using other pre-aid cards (Etisalat Click, Hutch etc.) • Only one teachers video goes to the entire class and the head teacher provided with wifi connected shares among students • Teachers involved in video creation and editing were paid more
Internet connections	<ul style="list-style-type: none"> • Signal issues when its raining and the classes have to be postponed, and difficult to fix a ime slot because students have other classes/tuitons 	<ul style="list-style-type: none"> • Some Kindergarten students were with their maids and grandparents. Some of them didn't know how to switch on a laptop/ computer or a web cam.
Parental control on their devices	<ul style="list-style-type: none"> • Using Internet without parental supervision has begun to be problematic. Certain students have been found chatting in chat rooms and on Social media 	<ul style="list-style-type: none"> • Parents activated parental control on their devices • Have purchased work and learn packages, thus blocking social media platforms
Focus an concentration during lessons	<ul style="list-style-type: none"> • Limit students to a batch of 10 • Keep cameras switched on • Be ready to answer questions • As zoom link expires, they conduct classes in 40 minutes, also the standard time for a school period. • Some send another link to re-join the classes 	<ul style="list-style-type: none"> • In wave 1 lessons were conducted following the usual schooling hours and attendance was low • Now, the sessions are broken down into two, in the morning from 6am- 8 am and in the evening 6pm to 8pm. The teachers realized the attendance is 100% and also the child is able to concentrate.

Maintain consistency is a challenge across schools

Government schools

- Delayed decision making, ineffective distribution of information
- **De centralizing Decision making** → Takes a long time for information/ Decisions to flow from MOE ,Zonal directors to Principal, Section heads and finally to teachers.

Private schools

- Quick to respond to the situation
- School management extended their fullest support to the teachers in terms of knowledge dissemination, training, guidelines and incentives in order to execute Online education

Online Behaviour

1. Devices
2. Connectivity
3. Skills

Engagement towards online platforms during lockdown



Grocery Shopping



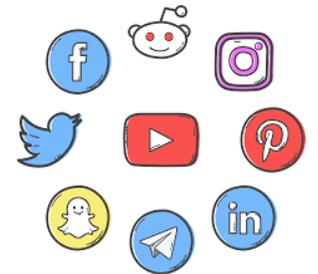
Work From Home



Fund Transfer



E - Learning



Social Media

Many challenges faced prevented them from purchasing online

1. Lack of Skills

- English Language
- App navigation
- Mental barriers to try something new

2. Access to data at any given time → among lower SECs

3. No real need during the lockdown

4. Did not have the sufficient balance to make online payments

5. Perceived negative sentiment to order online

- Highly prices
- Lack of trust in vendors
- Doubt in receiving deliveries in lockdown
- Bad experiences

- Respondents, especially SEC C and B are used to purchase from shops in the locality from time to time. Thus , there is no apparent need to seek provisions online
- Due to the current situation, most respondents do not have a substantial bank balance, nor do they own a credit card. `

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Consumer sentiments on online purchases

*I use almost everything Viber, Imo, Facebook, WhatsApp almost everything. I use WhatsApp regularly the other less frequently. I used the Sampath app and do most of my transactions online except purchasing... Why is that? Because I don't trust the parties. Sometimes if it's really necessary, I make small purchases but as a practice I don't do large online purchases – **R2- SEC A- Working male- Married with Kids***

*I don't trust the service. I once ordered a shaving machine but the quality of the machine that I got was not the one that was advertised. Also, although there was a warranty, when I tried to contact the company when the machine broke, their service was very slow. The after-sales service is not good at all. Also, when we order groceries online, with the transport cost it comes to a big amount so it's better for us to go to the shop close by and buy what we want – **R4 – SEC C- Working male- Married with kids***

*Sometimes when you do online purchasing, they ask for a lot of details like telephone number, address, some ask for bank details so most people thought they have bank accounts, I don't think they have funds in those accounts – **R4 – SEC C- Working male- Married with kids***

*Viber Calls, WhatsApp for homework, children watch cartoons on YouTube. Zoom app has to be downloaded English teacher requested. I couldn't do still. Because of lockdown, there was no time to take the phone. When children are at home, I give the phone to the kids to watch cartoons. So that I can do my work.- **R17- SEC C- Working mother with kids***

*I don't do online purchasing, but my wife does. Recently she had ordered an oil to rub on my daughter's head ..I don't know exactly. It was not from a company but anyway it was ordered online . we don't use for those things. Because I'm on the field always I bring whatever is necessary for the house. We did not have any use for it because I'm always on the field. When there is something that needs to be bought for the house, they give me a call and I bring it when I'm coming home – **R10- SEC B- Working Male – Married with kids***

Ability work from is subject to the nature of job and access to infrastructure

- 1. Working from home is not effective for the respondents**
Majority are involved in sales related jobs that require meeting up with clients and weekly progress meetings
- 2. Some individuals are not granted access to work systems as a result, documents has to be sent to them via e mail or WhatsApp** seems to be a cumbersome process. The mobile device has to be up to date in order to open the documents
- 3. Meetings are held via Zoom or MS Office Teams. However, it was expressed that those meetings are not that effective as the physical meet ups**
- 4. Those who are employed in administration could perform their tasks effectively and efficiently from home (on laptops)**

“ We merely listen to our boss. We cannot contribute because we don’t know the proper situation. We share whatever sales figures we have. There is nothing much I can do at home. This is not the time to visit customer also” – R2-SEC A- Working male with kids

“ My Husband can’t do much at home. Can’t get new clients now because of curfew. He does whatever the office sends him”- R12- SEC A, Working Female

“I work at at Sarvodaya Divulapitiya. These days we work from home. We have been given a laptop and a wi-fi connection to do the office work. In addition to that if there is any other work they send it from the office to do at home” R14- SEC B- Working Female unmarried

Since majority involved in cash-based transaction → need and relevance of banking apps are lower

	SEC A	SEC B	SEC C	BoP
Usage History	Yes	Yes	No	No
Usage during Covid	Yes	No	No	No
Limiting Factor	Grocery shopping	No need	Skill gap	Skills gap
Influencing factor limiting usage		<ul style="list-style-type: none"> • Cash based transaction • Vendors don't have the facility 	<ul style="list-style-type: none"> • Cash based transaction • Cash based transaction • Vendors don't have the facility 	<ul style="list-style-type: none"> • Cash based transaction • Cash based transaction • Vendors don't have the facility

*“I generally uses NTB online banking (app) for payments - mobile, telephone, water, electricity. My Salary goes to that account”- **SEC A, Working Male***

*“ I use Online banking (BOC and Combank) when buying phones for the shop. It’s pretty easy. I just transfer the money online and they deliver the stuff. Don’t use for personal things as most household expenses are borne by father” – **SEC C, Working Male***

*“I pay Dialog bill via Sampath Bank account - Dialog app is connected to Sampath Bank account. So I go on the dialog app and settle the amount” – **SEC A- Working Male***

*“I have online banking so if I need to transfer to another account I do it online. I therefore don’t go to the bank often. Uses BOC app. I have also installed the FriMi app but not used. They say you can pay any bill using that. I have to pay my insurance premium. That’s why I installed it. “ – **R19- SEC B, Working Female- unmarried***

Mobile phone is the commonly used digital device over other

For Studies

1. Zoom sessions for children were carried out using the mothers' or fathers' mobile phone → only a couple of respondents owned tablets.
2. Majority did not have a phone with adequate facility (memory etc)

“It was observed that mothers use basic android phones (some dated versions though they are android phones). Photos and other data needs to be deleted (or backed up) to free the memory → some complained about the apps getting stuck in the middle of the sessions”

For Work

1. Mobile phone is not effective when using for office work

Only a limited number of functions can be performed due to its small screen and keypad. ☒ Replying to a mail and Sharing document are the most one can do.

2. Certain documents/ images would not open on the phone – Need to install certain apps (such as pdf viewer and MS Office apps) update the application.

Priority is given to education and office work

- **Upgraded better data packages**
 - Majority of the respondents uses a prepaid connection but due to children's education and zoom sessions , some have opted for a post paid connection with a more data.
 - Those who have obtained SLT / Dialog WIFI router packages have taken the 20 GB – 50 GB packages.This is prevalent at homes where there are more than one device is connected. It is also noted that the signal reception is better and clearer (when using zoom) compared to mobile data.
 - Those with children spend less time on social media and entertainment as their hands are full. Their fathers have restricted using data on entertainment as they need data for office work.
- **There is acceptance for work- from -home and online study platforms compared to online shopping.**



Other noticeable social media apps and other interactions noted

Most Preferred Social Media Apps



Other Apps Used

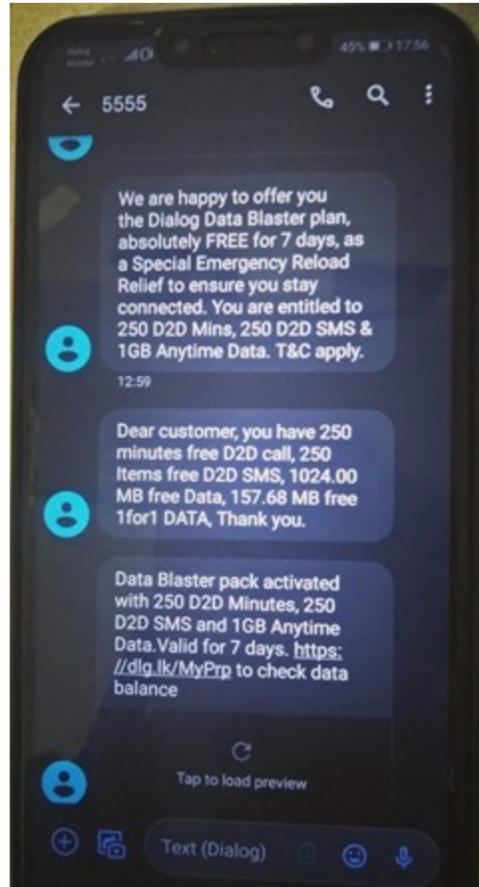


- *"I have joined the mother and baby group and also the Ape Amma recipe group, then recently I joined a group that is useful for my elder child's education. (Facebook)" – SEC B_Age30_NW*
- *"I don't have any new apps because of Corona but I have the Helakuru app which gives a lot of news, so I use that app to get news on Corona." – SEC C_Age25_W*
- *"Helakuru, Ada Derana, Tweets, news alerts, I have everything." – SEC A_Age36_W*
- *"Hiru alerts. Then I access Facebook, get messages on whatsapp etc ." – SEC C_Age31_W*
- *"Facebook and I have the Helakuru app on my phone." – SEC C_Age22_W*
- *"One with Hindi songs called Satisfy, then on Relationship calls, Nature Loving things, photography pages like that I am on many groups. (Facebook)" – SEC B_Age26_W*
- *"I have mostly liked the recipe pages. I like to cook but I have not liked any other pages." SEC C_Age24_W*
- *"Mostly I access Colombo Times." – SEC A_Age40_W"*
- *"I cannot remember all but there is one by Akila Vimanga Seneviratne (Tution Class Sir) which I watch (Facebook)." - SEC B_Age24_W*
- *"I watch news on almost all the channels. Even in the morning I watch the newspaper segment on TV, that is if I have time. Then I get information from Facebook and from alerts (Derana)." - SEC B_Age40_W*

Whatapp - instant messaging app has evolved amidst a pandemic to become the most prominent source to share information

- *“My friends. These days most of us are on WhatsApp groups because all are at home, so we correspond on WhatsApp. I hardly speak to my office colleagues because there is no work so there is nothing much to talk about. I don’t talk to them regularly; the last time I spoke to a colleague was about two to three days ago.” - SEC C_Age22_W*
- *“On WhatsApp and the subject work is sent to us on WhatsApp.” - SECB_Age30_NW*
- *“We have a WhatsApp group, so I get news on that, then I watch TV in the evening as I am at home at that time.” – SEC C_Age24_W*
- *“I have WhatsApp and Viber because most often we get documents through WhatsApp.” - SECB_Age40_W*

Types of signal issues /device issues encountered during lockdown



Data capacity is not enough (Data limit exceeding quickly)

Lack of coverage / Poor Signal

Dialog users claiming that signal is weak

Unable to log in to Zoom (Outdated version)

Usage of outdated mobile phones (Non-4G)

**Those who are using personal data is using sparingly;
Those with office connections makes sure they stay within the
limit even though they use it for personal use.**

“I have a package, but I try not to use too much because I keep it for the child’s schoolwork. Once in a way I log on to Facebook but that also for about ten to fifteen minutes only - 345 /= Go to Dialog to pay” –R6- **SEC B- NW – Female**

“I have the Rs 1700 package- Has a SLT Router . Through the Corporate app, I do that also online. Even the pre-paid is done online. I make payments through the app for reloads. The corporate package is paid through the bank” –R8- **SEC A – Working Male**

“Dialog has sent a message about a package with extra GB – which she activated” – **R3-SEC A – Working Female**

Some have complained about Signal and mobile data problems They are unable to connect online and engage in sessions

“We don’t use zoom because some of our staff members don’t have proper coverage. Even in the area where I live, Dialog signals are very low. We have complained about this, but they are not interested, they have never come to check this out. We have complained about this several times, but Dialog have never come to check

I don’t know if that is the case but from before the Dialog coverage in our area, you must have heard of Makola isn’t it? The coverage is low. Most of the people in this area have complained but no one has come to attend to this problem. So, to have a zoom call is impossible because of the disturbance. Only SLT can be used

What I see in these zoom meetings is that even though all are connected, some connections have problems, maybe problems with the coverage, sometimes it gets disconnected, then it gets re-connected like that. That is the main reason. Another thing is that there is a limited duration for these calls, say 45 minutes, you maybe able to extend the time, but usually a class goes on for about an hour so after 45 minutes the line gets disconnected and then gets re-connected. In that way if it can be improved it’s ok, so that the class can be continued without disruption

This may be a problem with the service providers, not only Dialog but even the other service providers may encounter these issues. Also, some people may have internet facilities, and some may not. The problem we have is with coverage” – R15-SEC B working Male with kids

I use the hotspot, so the signals are not that great, but it is manageable. There are no major issues” - R2- SEC A, Working Male

Signal issues cntd..

“ I don't know but it's impossible to log on to Zoom on the phone. Even though it's a 4G connection I never get 4G on the phone. If I go into my room and close the door then there are no signals at all and yesterday there was some thunder, so it was worse..its very difficult to speak on the phone .

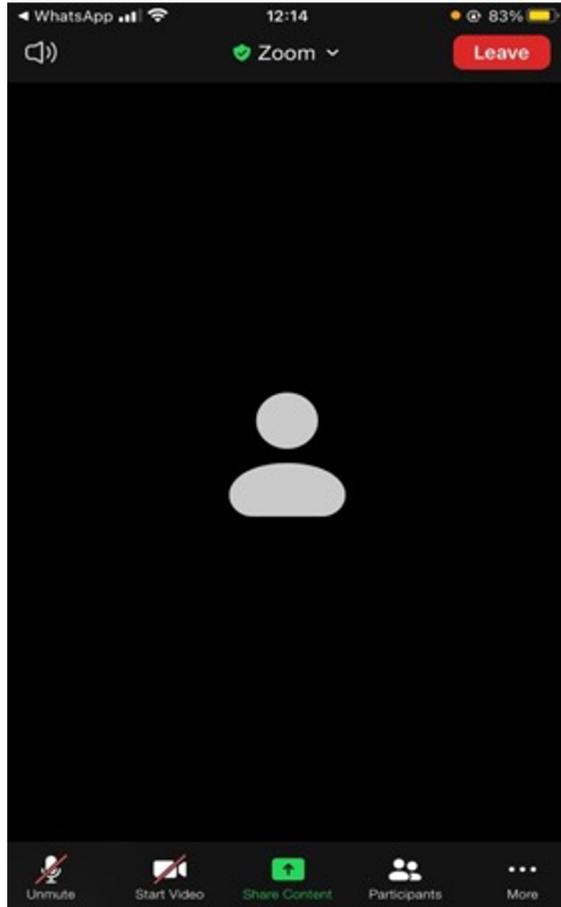
I have not paid before because I took this connection purely for this, so I am yet to get a bill. I was told that the bill will be around Rs 1,100

Why did you need this router connection?

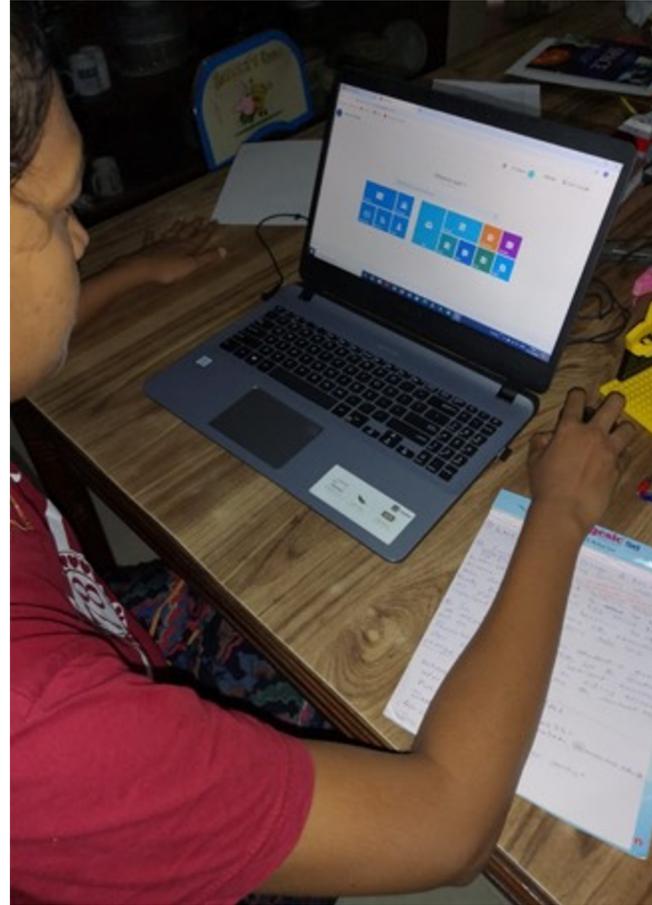
*For the E-bay online session. An uncle of mine only got it for me because we can't go out. I had to send a photocopy of my identity card and once that was handed over, they allowed us to get the connection and the relevant equipment from a shop close by. Once they received the identity card copy, they gave us the connection “ – **R12- SEC B– Working female***

*“I have a pre-paid connection. My husband and I have a couple package ..it's a Hutch connection. When you reload for about Rs 200 for a month, we can speak to each other for free. Not that we speak to each other that much but since we have been using this package for a while out of habit, we have continued with it. apart from that I don't need to reload because we already have a reload for Rs 200 and in an emergency, I can use that to make calls. Sometimes I get a data card but apart from that I don't reload. Most of the time I make my calls on whatsapp but because of the signal issue it is a problem. We have to go outside to make calls “-**R6- SEC B , NW female***

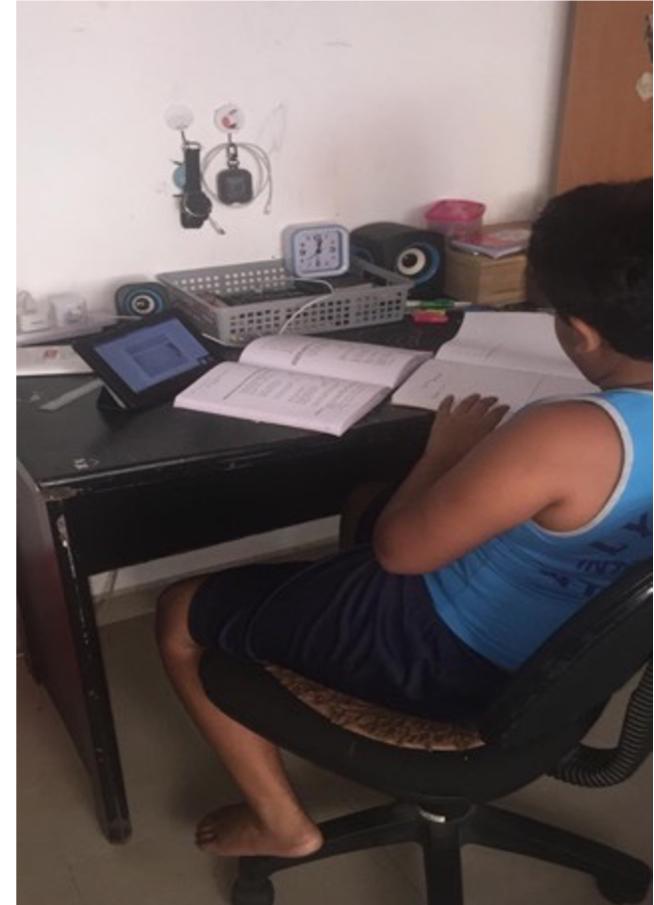
*We have a Dialog connection A 4G router.I purchased it specially to talk to him as the signals are bad here. I pay around Rs 1700 for a month..Because of the Corona situation, they have not disconnected the line even though I haven't paid. I normally pay when I can, when my husband sends me money, but these days because of the situation I think, they have not disconnected the line even though I have not paid the bill. If they do disconnect, I will even get a data card- **SEC C- Working Female***



R14- SEC B- Working Female –
Unmarried
“ Zoom session in progress. Turn
off camera to save data.”



R15- SEC B- Working Male – married with kids
“ Office work in progress. MS Teams.”



R18 SEC B- Working Male – married with kids
“ Son engaging in online study sessions. He has had a
tablet since he was about 8 years old. They have
sessions every day for about 5-6 hours. That time
period is divided in to periods just like in school. There
are breaks in between..”

E- Club International Pvt, Ltd. Had been conducting Online classes of about 100 students for the past 4 months. (her was a part of 10th Online batch)

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Album Online Entrepreneurs' Guide (2019-11-12)

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[#eBay_Selling_Guide....](#) See more

Gayan Harsha is with Sujeewa Kumara.
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Tourism වලින් වැඩිල ඉන්න වෙලාවේ #eclub එකේ course එක කරලා මාසයක් මිලේ නෑ රුපියල් 64,081 ක් income එකක් ගන්නා, දවසකට පැය දෙකක් වැඩ කරලා මේ වගේ ආහන් භාග්‍යයන් කඩදාටත් හිතුවේ නෑ.
 $\$345.32 \times 185.57 = \text{Rs. } 64,081/-$
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RES12, SEC A, Working Mother) follows a E- Bay dealing course (Online) → Foundation to an Online business

She and her Husband both work at Co-operative Rural Bank in Nittambuwa. Husband is a Field officer while she works as an administrative clerk. They have a 3 and half year old daughter (Nursery next year).

The Young family currently resides with her's mother and sister. her's mother a Fresh fruit shop (Retail). The Toddler is looked after by her's sister while they are all at work.

She and her Husband have both obtained loans to renovate their house in Nittabuwa(Husband's parents' house). During the last Lockdown, her had to pawn some jewellery to keep afloat. The income is reduced as their allowances are deducted. At the moment they are managing with their basic salary which is a collective sum of Rs. 35,000. her has time on her hands. Her job is a desk job and is not demanding. She had been looking to start a small business or to engage in a freelance online job in order to generate an additional income for the family.

The E- Bay dealings basics course was introduced by a good friend who had been in it for the past 2 years. (She is rated as a top seller). The Friend is attached to an Institute called E- Club (Panadura) an institute where they provide guidance to amateur online entrepreneurs to start and run their online businesses. The course fee is Rs. 25,000 . The students can attend after paying a 50% advance.

The course consists of modules starts with setting up a email address and a PayPal account to taking proper photographs of products and basic editing skills using photoshop. The E bay dealer will sell and promote locally manufactured garments , ornaments, condiments and spices. The plan is to visit a few garment factories , tea manufacturers and those who make ornaments using waste and parts of the coconuts. Her friend, sells essential oils and according to her, there is a high demand for them.

her has no plans of leaving her job at the Bank. She hopes to continue working and carry out her online business in the evenings.

There is acceptance for Work- from -home and Online Study platforms compared to online shopping.

Though it is relatively new, It was observed that working individuals and parents with children had no problem of using online platforms for working and studying.

- Online working and studying platforms are perceived to be authentic compared to Online shopping platforms.
- Though their voice and appearance is captured (mic and camera usage) they have confidence that their data is secured and shared as they can control their audience.

“ If I initiate a meeting, I can select who I want in the meeting by adding them. If there is something personal to discuss, I can always mute them. That way there is a control” – ***R14- SEC B- Working Female – (Unmarried)***

“ I don't like to share my bank details and personal data on shopping sites. If I contact someone from Alibaba, I get mails from about 100 other suppliers who are selling similar products. There is a platform called Go4worldbusiness, It's a discreet and a secured site for like minded individuals. You don't get scammers there.” - ***R18- SEC A- Working Male- with kids (Engages in a side business which he didn't lie to disclose details)***

Even though access is there – Usage is limited due to various reasons

1. There is greater acceptance to ‘ Work from home’ and ‘ Distance learning ‘ platforms compared to Apps and Platforms related to E- Commerce ☐ Respondents believe that their personal details are not secure and could be accessed by third parties. (such as card details and telephone numbers)
2. Food delivery services and apps are not popular in the area --> Hardly any vendors registered on UberEats and PickMe. Majority of the consumers are used to pick food on their way home from work.
3. ‘ Language’ is a key barrier for individuals to even try out these E- Commerce platforms ☐Content, Instructions, Terms and Conditions on these platforms are in English. Majority of the individuals in the study cannot converse in English
4. Respondents perceive the online delivery apps and services carry (hidden charges/ costs)

Changes in Gender Roles

Most of the Sri Lanka men focus on "one skill", "one job" and "one income" - Pandemic challenging their conventional thinking

- **Men find it difficult to cope with being restricted to home . Though some have substantial loss in income and no employment, They have not yet produced a strategy to overcome the challenges**
- **Individuals across all SECs realised that they cannot solely depend on their monthly salary.**
 - Wives are in discussion/ hoping to start a home business or engage in freelance work.
 - Certain individuals are in the process of acquiring skills and knowledge required for online jobs (eBay dealing, mobile videography etc.)
- **It was observed among SEC D and E units that the men are generally lethargic and unambitious in nature**
 - Depend on solely on one type of skills / jobs
 - Find is difficult to think alternatively when routine is gets disrupted
- **Pressure on woman automatically increases when men's income base is affected but still want to maintain their living standard.**

The ‘ Lockdown’ have made them realise that they cannot depend solely on their salary - looking for other sources of income

- 1. Those who have lost their employment is eager to learn a new skill and employ themselves in a new industry**

Etc. PickMe/ Uber driving, Hiring vehicles, Getting Diving license, Learning mobile videography

- 2. Individuals whose parents are small business owners are considering to join them and help them expand the business using their connections and skills while being employed elsewhere**

Etc. Handloom business, Vegetable delivery

- 3. Wives of individuals will no employment/ reduction in salaries are determined to find extrawork**

Etc. Selling string hoppers, Stitching bed sheets , learning to trade on EBay etc.

“ I have undertaken to stitch some bed sheets. I earn a little something by taking up such jobs. Even the Sil Maniyo helps me when I’m in trouble. I couldn’t make breakfast because of the hand so they sent us breakfast. They can’t help us financially but they help us with food and all when they can. That is because of the rapport I have built with them- **R1-SEC B – NW – Female with kids**

“ I have to see what to do. Salons will not be open for a while. We get the 5000 also so we can manage with that. I have not yet thought of looking for work elsewhere. Hope the government continues giving the subsidy” – **R4-SEC C Working Male – with kids**

“ Earlier it was my husband who purchased groceries. Now he doesn’t go to work and doesn’t have a stable income. If I send him he will buy no matter how high the price is. so now I visit those small kiosks and check the prices first. Some are sold at very high prices” – **R1-SEC B, NW Female with kids**

“ My father used to be in the tourism sector. He is out of work now. I work at Sarvodaya and I have work throughout. I’m busier than ever. These days I’m the breadwinner of the family. I give about 10,000 to my mother to buy essentials” – **R14-SEC B- Working Female**

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

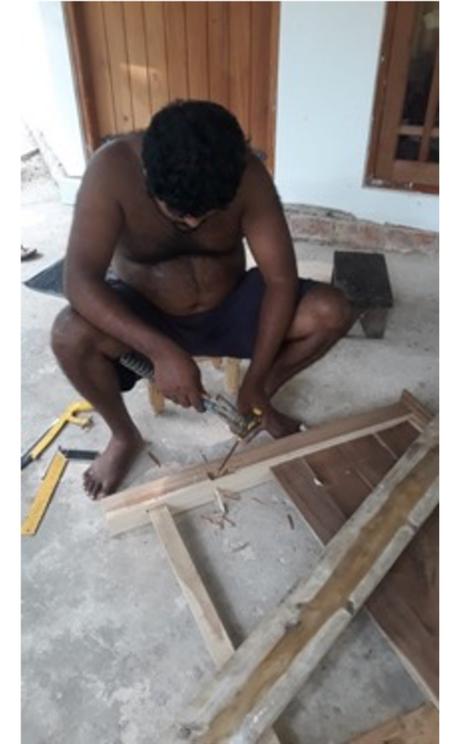


Keep fit – Yoga- SEC A



Gardening / Fixing and mending things at home

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



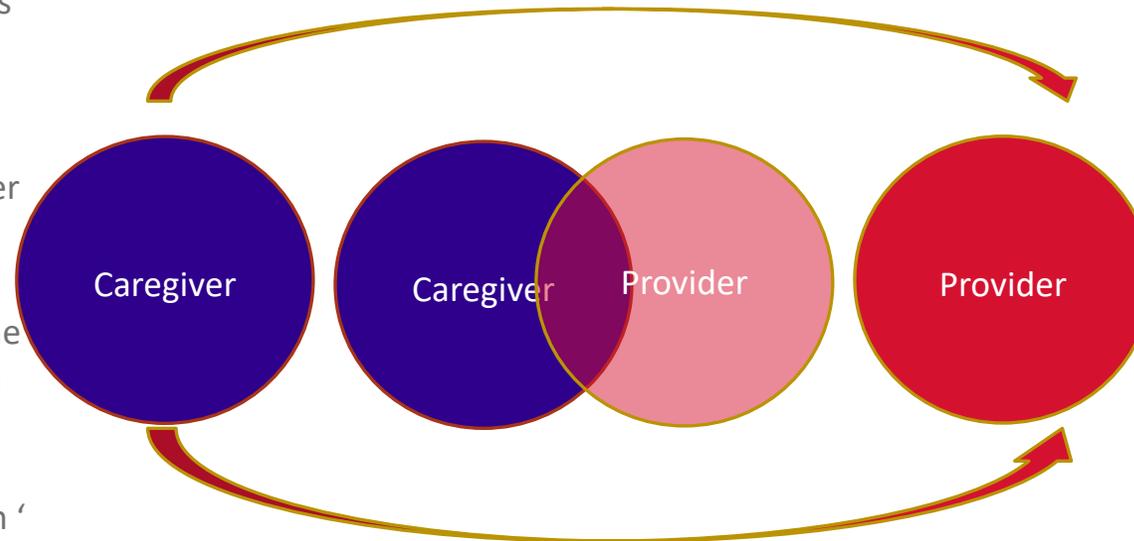
Merged and reversed gender roles-- in some cases, the woman has taken the role of the breadwinner

Women

- Wives who have only been focusing on completing household chores and nurturing the young have been forced to seek ways and actively engage in 'Managing' household income.

- Wives /women at home have taken over the purchasing decision – E.g. Opting for kiosks and cheaper means to purchase grocery items, sourcing nutrition from the surroundings (Coconut, Maniok, Jak and Breadfruit etc.)

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



Men

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

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

It has been seen that most men have convinced themselves as they are merely experiencing a 'lull period' and not actively looking for employment or income

Women have taken the role of the chief wage earner → Certain households belonging to low income earning segments are enabled by their wife or daughter.

*“My father was working at that time, so he had bought some groceries. I get paid on the 25th so it was almost ten days since I got my salary. I usually give my mother Rs 5000 at the start. I give her Rs 15,000 but in instalments. I gave her Rs 5,000 when I got my salary, but my father was working at that time, so he had some money to buy groceries. My father does not do a regular job, he chops trees, so they don’t have regular work. My brother also doesn’t work “- **R19- SEC C- Working Female- Unmarried***

*My father has no work now, so all the expenses have to be borne with my salary. Everything has to be borne by me because my father can’t go out to work. My brother also doesn’t do a job, so the whole burden is on my shoulders. The second challenge is going to work. We have workers coming from all parts of the district. We started work twelve days after the lockdown so that means we were at home only for about a week. Then a Brandix factory worker who lived near our house was tested positive so on three occasions I was laid off work. They used to refuse to let me in through the gate. That happened to me but after that I started working again. Then one of our factory workers was tested positive on the 19th so we are working in fear. We have about 550 workers from all parts of the district so working there is a great risk - “- **R19- SEC C- Working Female- Unmarried***

Recommendations

Recommendations

Access to smart phone/tabs/laptops

- Leverage alternative financing mechanisms and channels.
- Enabling 2nd and 3rd mobile phone for households (SEC C/ D/E)
- Position and promote digital devices as a source of life enhancing, income-generating and an effective development tool to enable education, health, employment, banking and business opportunities

Access to Connectivity

- Bandwidth problem to be solved by service provider to support the increase in online usage

Affordability for Data packages

- Create more awareness and use of concessionary rates packages
- Address the negative perception of “higher data charges”

Knowledge & Skills

- Specifically design strategies to address lower mobile /internet usage skills among different segments (students / BoP / Elderly population)
- Enable use of platform / technology at supplier level (ex. Distribution/product tracking at grocery stores)

Platform & Language

- Incorporate localization/local languages to enable easy navigation and user-friendliness

Annexures

Household Economy by SEC

Regardless of the SEC, the respondents are on survival mode: Future goals and plans have taken a back seat

All respondents belonging to SEC A, B and C are experiencing financial deficiencies due to the following :

- **Loss of Employment (Daily wage earners)**
- **Salary Reductions (Deducting Allowances and perks)**
- **Mandatory no – pay leave (Respondents employed in Tourism sector)**
- **Uncertainty of employment – The employer facing losses**

“He was working in a restaurant but these days they have been laid off work. With the little money they get they have to pay for their accommodation and food, so they are also surviving with the greatest difficulty. He hasn’t sent any money for the last one and a half months

Until last month I was working so I managed but these days I am managing on a very small budget ..There was a small amount of savings and since I did not get a salary this month, my parents have been helping out . we are able to eat and pay the bills and survive. Also, these days there are not much expenses as we are at home so we are somehow managing.” *(R13-SEC C, NW – Female – 3 kids)*

“Our salaries are low, but our allowances are high. Though they deduct EPF , ETF that was not a big issue. We got the last month’s salary but they have deducted all allowances. Because of that salary was not that much *(R16- Working Female with kids – SEC A)*

The Financial struggles vary between SEC's

SEC	Key Challenge
SEC A	<p>To maintain their current Lifestyle The SEC A individuals have had a comfortable lifestyle with savings and investments. They have been on the journey towards their family and personal goals. The sudden loss of income has made them sell off / pawn off their valuables in order to maintain their lifestyle. Ex- Children's school fees, tuition fees, Eating out, purchasing up market / premium brands, consumer durables etc.</p>
SEC B	<p>To Manage without sinking The SEC B individuals have just taken a step on the path towards achieving family and personal goals. While they believe COVID is considerable set back, they are determined to overcome financial struggles.</p>
SEC C	<p>To survive and sustain Majority of the individuals possess a regressive / negative mindset. (Not determined to look for employment or extra income) . The SEC C individuals have been piggybacking on their parents and relatives for financial assistance (Parents who are with their married children often contribute to the household income) however, having ailing parents / those without an income have become a burden. Some individuals even consider moving in with their parents who are residing out station/ village.</p>
SEC D & E	<p>The respondents are used to financial deficiencies. The Lockdown situation is not much different to their usual state.</p>

“ I am on compulsory no pay leave. He has the job but the hotel can't pay them. Now the priority is our children's education. Most expenses are on education. We manage with whatever we have left” – **R16-SEC A- Working male with kids**

“I get my salary and my father conducts his business from home, so we don't have a big issue but it's not like before. We used to be able to buy whatever we like and go where we want but these days, we cannot do that. We have to be careful with what we get because we don't know how safe our jobs are . We get our full salary because we work most of the days. Even during curfew days, we have got special permission to work so we get our full salary” – **R13-SEC C- Working female – unmarried)**

“ My parents are with me. My father has a trishaw, he also go for small hires in order to get some cash. I got my full salary last month but not sure if I will get my salary in November. If not I must do something to keep the family afloat – **R14-SEC B– Working female- unmarried**

“We know what our monthly expenses are like monthly rent, school fees, so we deduct for these and out of the balance we buy provisions a little at a time for the month. Most of the time his salary is not enough by the time the month is coming to an end. Then he takes an advance and we somehow manage We have to put aside about Rs 20,000 for the school fees and the house rent. Depending on the amount that is remaining we bring provisions a little at a time” – **SEC B- NW Female with kids**

The ‘ Lockdown’ have made them realise that they cannot depend solely on their salary - looking for other sources of income

- 1. Those who have lost their employment is eager to learn a new skill and employ themselves in a new industry**

Etc. PickMe/ Uber driving, Hiring vehicles, Getting Diving license, Learning mobile videography

- 2. Individuals whose parents are small business owners are considering to join them and help them expand the business using their connections and skills while being employed elsewhere**

Etc. Handloom business, Vegetable delivery

- 3. Wives of individuals will no employment/ reduction in salaries are determined to find extrawork**

Etc. Selling string hoppers, Stitching bed sheets , learning to trade on EBay etc.

Some of the lower SEC respondents lives with their parents as a result, it is a collective household income.

- 1. Parents who are staying with their married children pitch in during times of crisis** ☒ Most parents undertake small odd jobs in order to earn an income. (Helping out at funerals and almsgiving)
- 2. The chief wage earners Income has gone down almost 50% since the lockdown.**

“ I usually earn around Rs.30,000 per month but after the lockdown it’s come down to Rs. 18,000. My father does small odd jobs in the village. He also gives me some money. Wife also get some cash when she goes to visit her parents. Luckily she had some money on her” – ***Suranga- Contract labourer***

“ My son does electrical work around. He didn’t pitch in for household expenses but he said he will purchase his own personal things like data cards” – ***Chandrasedeli – Bathik worker***

- 3. Relies on neighbours and relatives in the areas for support** ☒

“I sent him for tuition to a teacher close to our house but because of this Corona situation he has stopped ..it was for Sinhala, Maths and English. She is not a real teacher, but she has passed her ALevel and is teaching these young children..Whenever she can she calls him and teaches him, three hours at a time. She doesn’t do a job but is at home after completing her ALevels” – Saman labourer

Daily wage earners and SEC C respondents predominantly conducts transactions on 'Cash' basis. Card payments are rare and saved for special occasions and bill payments

1. Almost all respondents make payments with CASH

Withdraws the monthly / Weekly requirement once the salary is remitted to their account. The amount varies from RS. 5000 to 20,000.

2. The daily wage earners receive their payment at the end of the day as a result Such individuals purchase essentials on weekly basis and top up as from a nearby kiosk during the week.
3. Utility bills are paid at Cargills outlets , from ATM machines or at the regional office. Online utility bill payment was done a few times during curfew period but it has failed to become a habit.
4. The TG has got in to the habit of keeping cash in hand to be used on emergencies.
Many individuals stated that they started the habit keeping cash in hand since last lockdown in March. This is to avoid going to ATMS if curfew is imposed abruptly.
5. Several individuals have pawned their jewellery during the previous lockdown due to cash emergencies. They haven't been able to settle and retrieve the items.

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

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

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

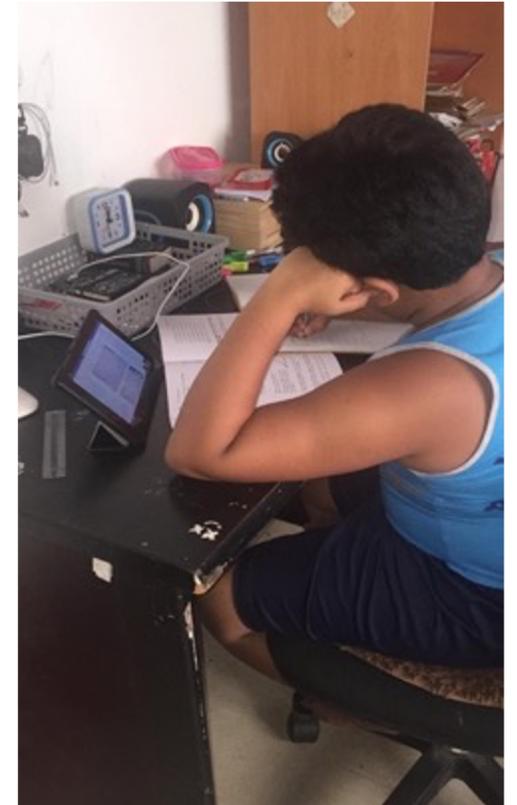
Respondent’s salary is not his only income. He is involved in a small export business. He had started it with a foreign party which he got to know through his job at GFH. The business is still in the start up stage and has come to a standstill due to the Pandemic (He did not want to reveal much about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

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

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

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

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



Son studying- he has classes about 5 hours a day

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

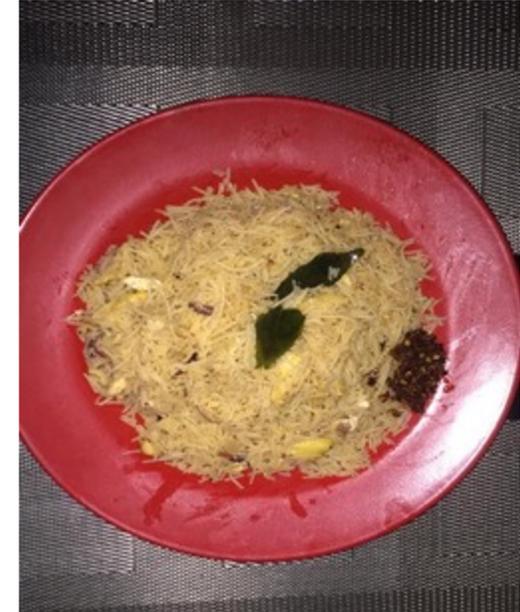
He is well versed with technology and is present on social media. He does all his utility bill payments online and utilises apps of various banks.

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

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

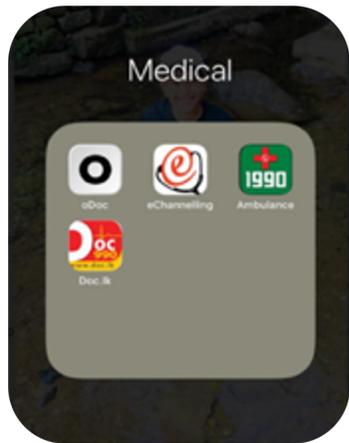
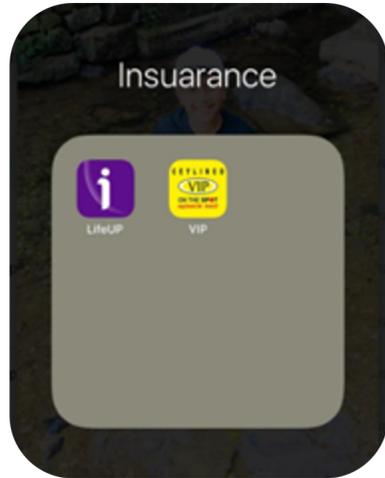
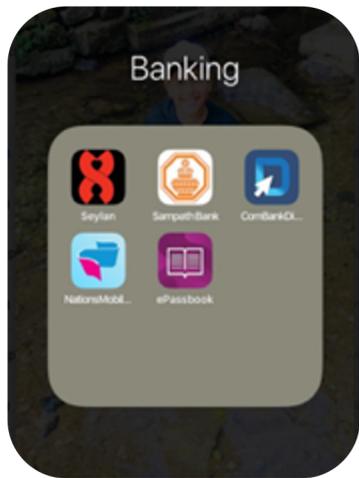
Although he is active and has more digital usage compared to all respondents he is also reluctant to purchase groceries online.

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

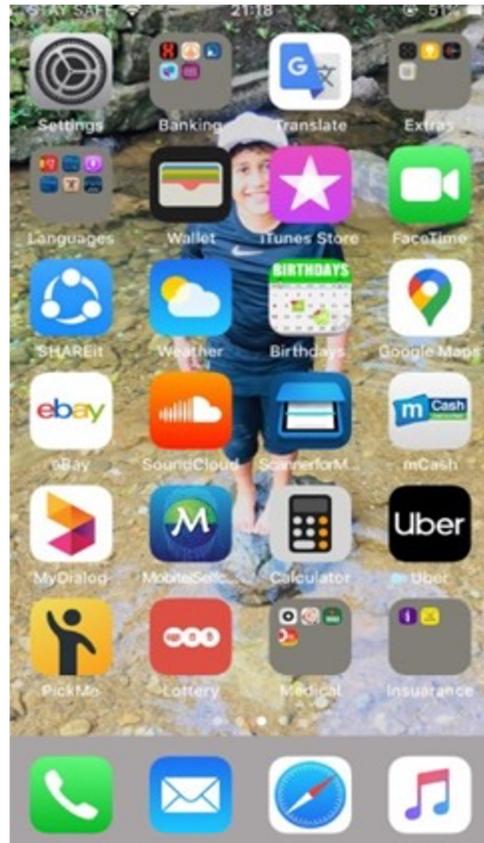


They had been able to stock up- had no problem with food

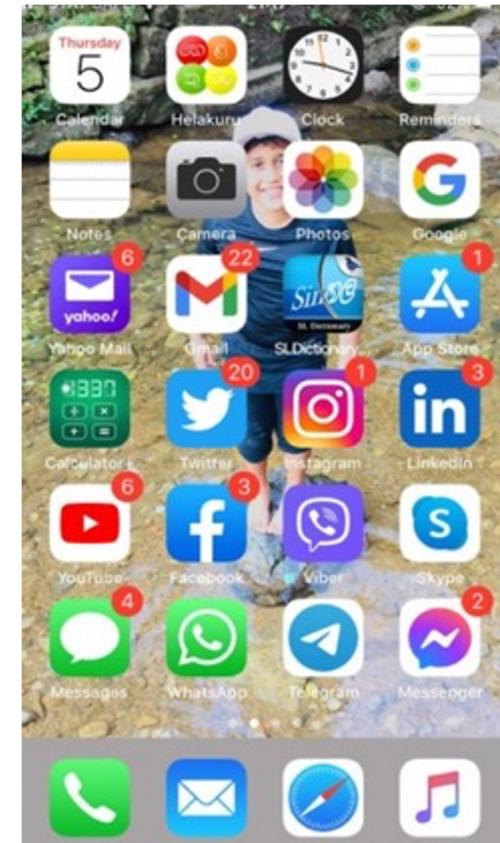
Res18 - SEC A – Working Male – Married (3/3)



Utility Bill payment



Transport and Mobile bill payment



Social Media Apps

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

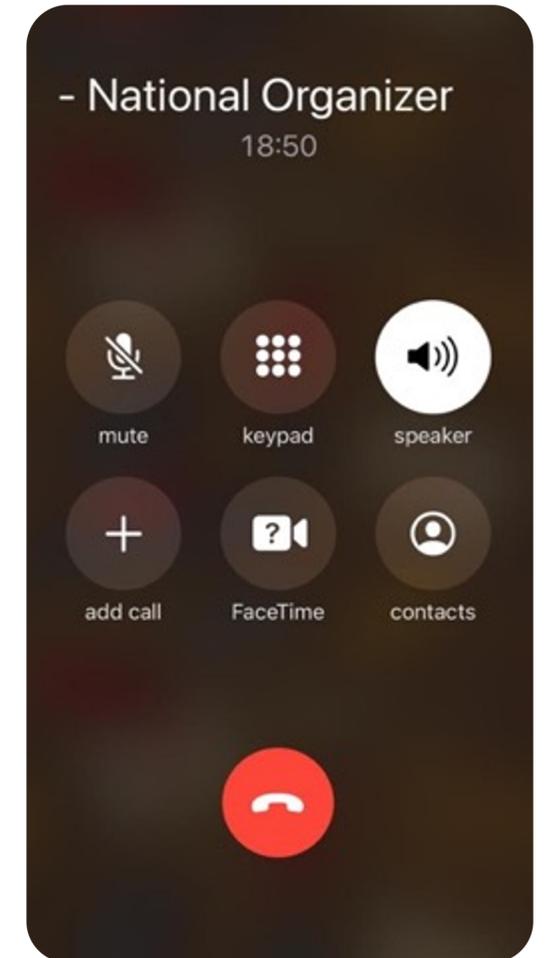
Res14 is 24 year old hailing from Minuwangoda. She works at Sarvodaya (Deshodaya Arm) as a Administration officer. She is ambitious and keen on accumulating skills and knowledge. She jumps at every opportunity that comes her way if it could give her exposure.

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

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

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

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



My Time is mostly spent on Zoom calls.

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

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

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

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

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

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



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

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

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

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

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

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

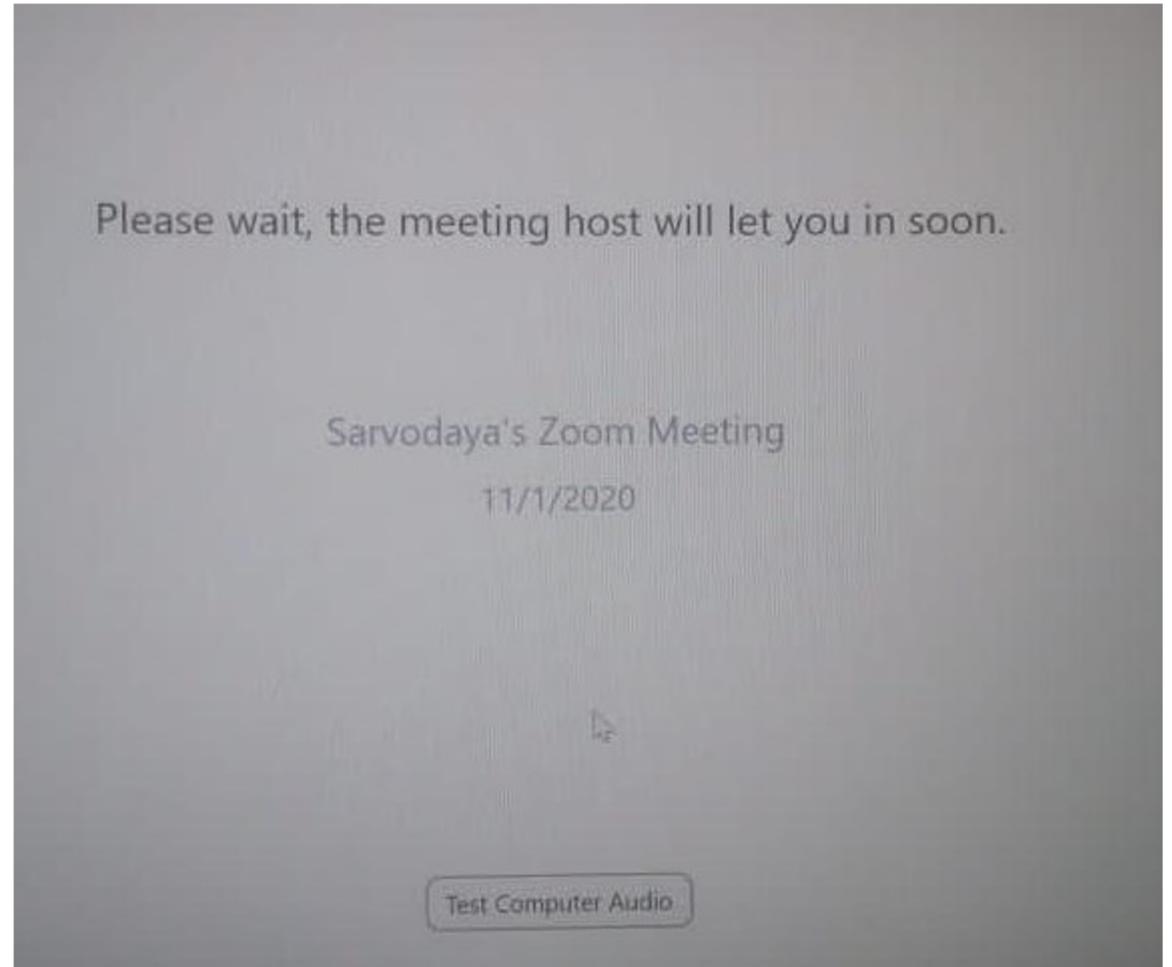
“I don’t work towards an aim, I feel I can’t do anything if I work towards a dream. When we say I want to be a doctor when we were small. we didn’t become doctors because of that. I decide my life as it comes without a single aim. Even I hadn’t planned to work at Sarvodaya. I did compere, I did work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

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

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

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

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



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

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

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

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

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

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

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

“



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



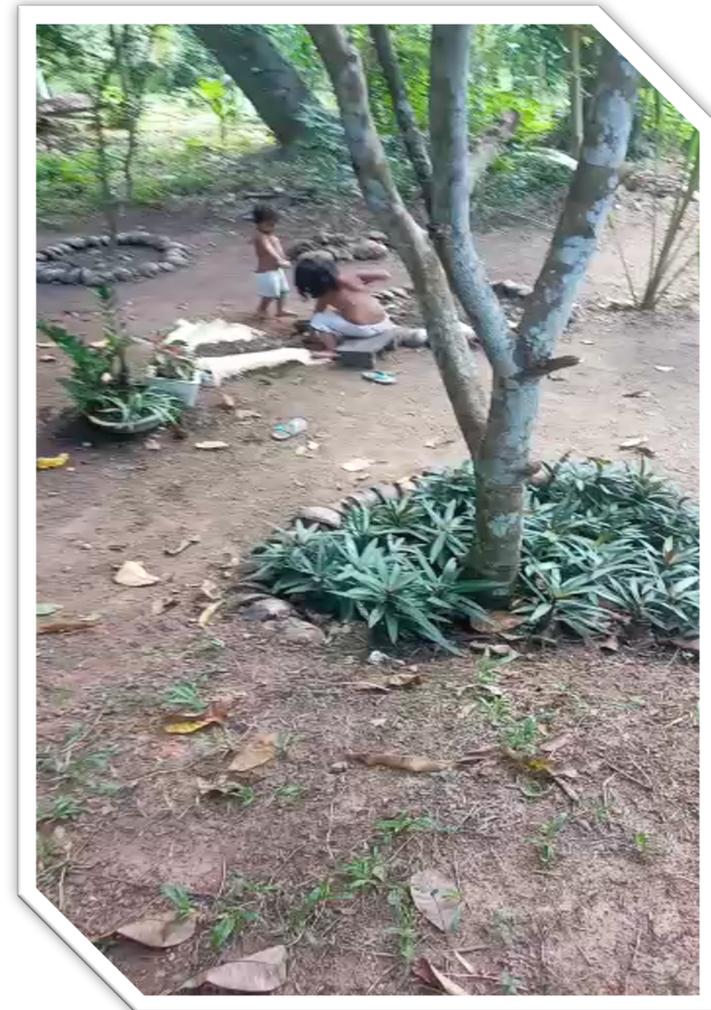
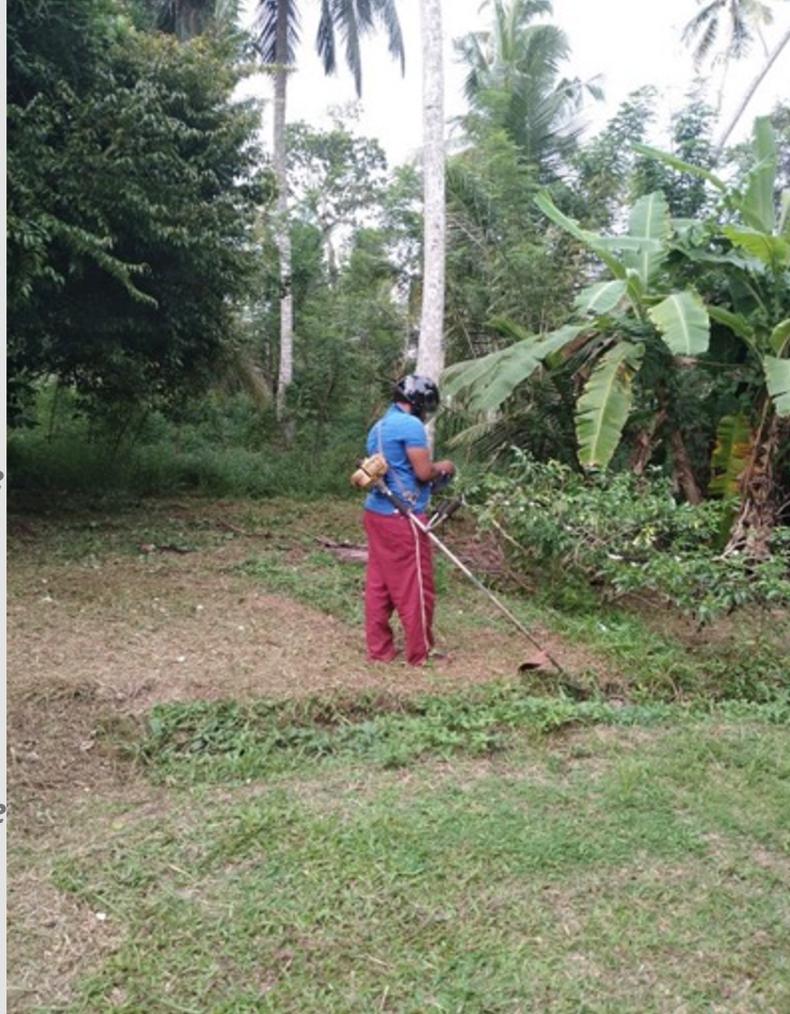
The Freezer had been empty for the past couple of months

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

Key Observations- SEC D & E

1. A key characteristic that was observed across all SEC D and E units are that the segment is generally lethargic and unambitious in nature

The Daily wage ranges from Rs. 800 – Rs. 1000 per day. The individuals hardly work all 5 days of the week and works only a maximum of 20 days a month. (Takes leaves as and when they please)

- A majority do not maintain savings accounts at banks. Extra cash is kept at home.

“I don’t save as a practice, but I always keep about Rs 10,000 as standby. Not in the bank, I hardly put money in my savings account. I keep it at home. I have kept some money in the bank to pay for my bike. I didn't do it, so the money is in the bank. That is my loan account. I only put the adequate amount for the loan. I didn’t pay for the loan for the past 2 months. If I pay that, I won’t have any money to use in an emergency. I have taken a loan also which I am repaying. I have kept that money because if the factory closes for a month then I need money to survive” – *Saman Labourer*

2. Purchase groceries on a daily basis- Their shopping list consists mostly of unessential goods (Ice cream, ice packet, bite packets, biscuits etc.)

“ Actually daily wage earners are the best customers. There are some who visit the shop about 5- 6 times a day. They don’t understand that they could collect some cash and purchase for an entire week. When they come to the shop in the evening you can see them carrying a Rice or a Kottu packet. If they earn Rs. 2000 per day the entire amount is spent by the time he goes home” –*Medium Scale Retail shop - Kossinna*

3. Mostly purchase on credit basis but somehow settles within a few weeks.

“ Mostly women come and buy on credit. They say they don’t have cash in hand at the moment and to ask their husband to pay when they come to the shop next time” - –*Medium Scale Retail shop - Kossinna*

“There are shops close by from where we can buy things on credit. So, we bought some groceries and survived. I don’t like to be in debt, so I don’t buy much on credit and whenever possible I pay it back “- *SEC E- Chandraseeli*

Summary

- 1. SEC A and B have been able to save up for a rainy day however, in terms of Lifestyle, The higher SECs had to shrink more compared to the lower SECs → no dining out, out door excursions etc.**
- 2. SEC A and B has the knowledge to prioritize and spend accordingly compared to lower SECs who has no finance management skills**
- 3. Individuals belonging to Lower SECs are used to taking salary advances**
 - Topping up Rations, Electricity bills and Mid month cravings are fulfilled through salary advances.
 - None of them monitor their expenses. Purchases groceries daily or weekly basis (Whenever they have accumulated a couple of thousands)
- 4. The Pandemic and loss of employments and income that followed has made individuals across all SECs realise that, they cannot solely depend on their monthly salary.**
 - Wives are in discussion/ hoping to start a home business or engage in free lance work.
 - Certain individuals are in the process of acquiring skills and knowledge required for Online jobs (EBay Dealing, Mobile Videography etc.)

How People Reacted & Responded to Second Lockdown

Respondents were not prepared for a second lockdown

1. The respondents were not able to stock up like last time as the decision for a lockdown was abrupt
2. Individuals in lower SECs purchase goods on cash basis (do not use credit cards or debit cards) as a result, such individuals had cash in hand to purchase from kiosks in the neighbourhood and delivery vehicles.
SEC A and a few individuals from SEC B are in the habit of withdrawing cash for monthly / weekly requirement. Such individuals run out of cash and seek a way of visiting the bank or ATM
3. Some individuals pawned jewellery (to a neighbour or a local pawning centre) as their salaries were delayed.

Note : SEC B and SEC C families typically purchase essentials for a week and in the habit of topping up from a small shop nearby as they not able to afford a month's requirement

4. Daily wage earners belonging to SEC D & E did not have work during the lockdown - However, they were not panicked as every day has been a financial struggle for them

This time we took extra because we cannot go to the bank from time to time to withdraw ..Extra in the sense we have used the whole salary. The other months we settle our loans but this time . This has been there from the time the first lockdown happened. Our loans have run into arrears. No leases, only the housing loan and we have taken out an insurance for our son. we had to pawn jewellery. We pawned jewellery to pay for our house issue. We ran short of money when building the house, so we pawned the jewellery to make up the difference. –R3-SEC A – NW – Female with kids

Curfew was imposed all of a sudden. At the time I didn't have cash in hand. I borrowed from my mother and purchased a few items when the curfew was lifted on Monday. Then I was able to go to the bank. I couldn't purchase my child's milk powder and a few other items because I stayed in the queue for a long time. – R4- SEC C- Working Male with kids

we had to pawn some jewellery and manage because usually my husband's salary goes to the account on the 25th but because of the lockdown it got delayed- got 20,000. Also because of the situation we are afraid to go to the bank and also to take money using the card is difficult because of the queues so therefore we decided to pawn the jewellery- R1- SEC B- NW Female with kids

If we knew we would have stocked up. Earlier there were lorries that delivered vegetables and stuff. This time nothing. I'm waiting till the curfew is lifted to get some food items. – R9- SEC C- Working Male – Daily wage earner

No door to door vendors like last time --> This time also there were one or two vendors. The baker goes by but because it is not our usual baker, we are a bit apprehensive to buy from him. There is a bakery close by from where we normally buy; today being Poya the bakery is closed but otherwise I go there and get our supply of bread. I prefer to buy from there because we are sure of the place rather than buying from someone we don't know. We live a bit far from the main road, but I heard that a vegetable lorry had gone down the main road. Apart from that there was nothing. I heard that there are lorries going down the main roads in Minuwangoda. There were about fourteen families in our village who were infected with Corona, positive cases, so I think they are also afraid of coming this way – R4-SEC C- Working Male with kids

The extension of curfew till 9th November worsened their plight

Curfew extended- In one hand it is good decision, because it will reduce the spread out that, people who haven't money they will have to faced lot of difficulties, due to that, because need to collect the things know... I hope to buy some fruits for my children, tomorrow, so what to do now my children haven't foods, so what to do we are making foods what we have. Actually, I hope to buy some foods for our children,

We haven't had proper fruit in ages. , now they are eating bananas and papaw so we can't take those several days know.
R6- SEC B- NW – Female with kids

We have rice and coconuts, we were stoked those. Vegetables is the problem for us. I couldn't buy the milk powder for my baby.I give my baby PALAWATHTHA or HIGHLAND milk. That is problem what I have now –R16- SEC A – Working Female with kids

If I can go out tomorrow, I hope to buy biscuits for my children's, and need to by COW &Gate milk need to buy carrot and potatoes. Buy Cow and Gate for Baby. – R4- SEC C- Working Male with kids

They said that on Monday and Thursday curfew will be lifted but once the curfew was extended, they said that shops will not open in the Western province instead lorries will be sent with groceries but there are very few lorries coming our way. Must see about going out, if not we can buy from the shops close by, there are one or two shops in the vicinity – R17-SEC C- Working Female with kids

Not being able to purchase food from out was a key change during the lockdown

All respondents across all SECs have been purchasing food from out at least twice a week ☑ Due to busy schedules, individuals have gotten in to the habit of purchasing dinner from out. (Kottu, String hoppers and Fried Rice).

It was observed that respondents in SEC A category occasionally patronize Pizza Hut, Mc Donald's, Chinese and Indian food restaurants (at least once a month)

Due to curfew and concern for hygiene, respondents have been only consuming home made food ☑ they are likely to continue this even after curfew was lifted due to hygiene concerns.

“ When I was in the boarding place, I used to order Kottu and other food on PickMe and UberEATS. The service is not available in Divulapitiya (the respondent reside in the outskirts). I have not had a Kottu in over a month” – **R14, SEC B-Working Female- Unmarried**

“ Cooking dinner is something I dread. Everyday I tell my husband to buy some string hoppers or rice on the way. With the children and other things it's difficult to manage. Now that the husband and the kids are home, I can somehow make something nice for dinner” – **R1- SEC B- NW- Married with kids**

“ There are times where I buy something from the restaurant and take home. We could do that, since we are staff, we get a discount also. If not, he says to bring Mc Donald's or Pizza. I don't do this all the time. If he behaves nicely or has done something well in school I treat him to a nice meal” – **R18- SEC A-Working Male with kids**

“ At least twice a month I try to take home some special food. My littles ones love fried rice. When I take something my wife can also take a rest. We always try to make food at home because eating out is expensive” – **R7- SEC C- Working male with kids**

Several respondents belonging to SEC B and neither SEC C, D & E respondents own a refrigerator at home, as a result, perishables are purchased as and when required

One of the distinct features of the SEC C respondents was the fact that they purchase perishables (Vegetables, Fish and Meat) as and when required in small quantities ☒

- Prepares about 250g of fish or meat per meal and finished on the same day – Do not add coconut as it increases the chances of spoiling, uses pepper and goraka when preparing chicken and fish (Ambul thiyal food preserving method)
- Several individuals purchase vegetables every three days – Greens are mostly sourced from the garden or from the locality

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

“ We mostly consumes bread with a curry. Since we don’t have a fridge we can’t buy butter. I buy Astra Batta occasionally. Send it for the interval with some bread. Even sausages we buy the small pack and finish on the same day it self” – R6- SEC B- NW- Married with kids

“Last time of course I called and ordered over the phone and also Whatsapped orders but this time I did not because of the problems we experienced the first time. The last time we ordered from Laugfs. In some instances they have sent the wrong quantities..Some of the goods had short expiry dates. Actually, that was the reason.– R3- SEC A - NW- Mother with kids

Actually, there was only about one and a half months between the first and second lockdown, so we did not feel a big difference. My son got only half his salary, but we did not feel it that much because we all supported him. We anyway lead a simple life, so we were able to survive. There was no major impact because of that R22- SEC D - NW- Mother with kids

Women were under stress – managing household chores and children’s lessons while cooped up at home was a challenge

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

“My wife’s workload has increased because she has to do extra chores, we drink tea several times. Also, she has to do the cooking and taking care of the children. When the children are at her parents’ home, then it is only the two of us, so we manage somehow but now she has to cook all three meals and attend to the two kids, so her workload has increased. Also, when she goes to her parents’ home with the kids, her mother also helps out, so she has a bit of time to relax but now it’s a full-time job” – R4- Working male with kids

“I often get angry. I have to the school work, have to cook. they fight all the time. So I have to do everything with anger. Because of all problems including money. Not much peace at home, It’s war time when children are together”- R17- NW, married with Kids (4 year old twins, 7 year old child)

Teachers' Views on Education After COVID-19

Teachers

Government School teacher 1	Government school teacher 2	Private school teacher 1	Private school teacher 2	Tuition teacher 1
<p>Teaches at Sangamitta Maha Vidyala, Heiyantuduwa , Kelaniya (Biyagama division)</p> <p>10 years experience (Graduate Teacher)</p> <p>Teachers Sinhala for Grade 6-8</p>	<p>Teaches at Biyagama Central</p> <p>Graduate from University of Colombo</p> <p>Teachers Science from Grade 6- 11</p> <p>Conducts Private Tuition as well</p>	<p>Kindergarten teacher at OKI international. (Teaches 5 year olds)</p> <p>Following a course in Dancing and Psychology . Teacher training at Vidyalankara Kelaniya</p>	<p>Has a BA and Masters</p> <p>Has followed a French course at Alliance- conducts French Tuition classes</p> <p>Used to Teach French at International school but now only teaches IT</p>	<p>teach O’Level Commerce Sinhala medium. Has about seven years of teaching experience. Conducts individual and group classes. also conduct classes at two institutions in Kiribathgoda and Mahara</p> <p>Has no teaching experience but has work experience at International Audit firms.</p>

Parents, Teachers and Students were finding it challenging to adapt to the new system and also the technical aspect of it was off putting for some.

*Usually parents are very keen on their children's education but the negative factor I noticed in our school was the lack of technological knowledge of the parents. There is a percentage of children who come from lower-income families therefore their parents' educational levels are low. Some don't even know how to get a printout of a WhatsApp message. They even did not know what WhatsApp was. The children knew more than their parents. So, in some cases, I noticed a lesser support from parents, but I saw a great enthusiasm among the students. Even some of the children in lower classes learnt how to check WhatsApp which was good but with time I noticed a lessening of interest. We were not able to keep that interest so that was a disappointment –**Science teacher-Grade 6-11***

*I think 95% of teachers adapted to this method. The teachers did not have time to sit around because there was always an alternative method. They did not have to teach everyday but at least two days of the week but I am happy to say that 95% of the teachers were involved in this exercise. Actually, teaching in school for five to six hours is more difficult than this but the disadvantage is that we could connect with children in different ways. In class we used to write on the board, but online lessons had to be typed. So, there was extra work to do, we had to prepare lessons, type worksheets, sometimes I used to type the answers to the questions as well and even the marking schemes were typed on the papers. But we somehow did all that and gave a good output to the children – **Science teacher-Grade 6-11***

*we did not know about that. We were used to Zoom but the one that was taught to us was a bit complicated and even the children were finding it difficult to comprehend. The three teachers in the primary section got together and did these zoom sessions, so there were around 115 children altogether, but out of this total about 55 joined the session. That means around half the number. The parents were very enthusiastic especially the mothers. They were of the view that even if they didn't have food to eat, they wanted to educate their children. When we switch on the video, we can see their houses so we can gauge their living conditions and we realized that the parents were making a huge sacrifice to educate their children- **Gov. Teacher***

Adopting technology is difficult for teachers too

*“Most parents were working, and they used to take their phones with them to work. They leave home around 7.30 am and get home around 7.30 or 8 pm so during that time, the child was not able to do anything. That was the biggest problem but after about fifteen days we devised a system where we informed the children that we will start around 4 am and also teach after 8 pm so they were able to follow the lesson. This was a good move and even some children who did not have a device got together with other children and followed the class. There were small issues like that, but the children were generally very enthusiastic. Some even took printouts of the papers we whatsapped from communication centers and did them”- **Science teacher-Grade 6-11***

*“The senior teachers had a problem, some teachers who were close to going on pension. Some teachers did not know to use a smartphone, but they were able to get their children to teach them. The Zonal Director had sent a person to show us how to download an app, I cannot remember what it is, and the entire staff had a full-day workshop on that”-**Sinhala Teacher – Grade 6-8 – Heiyanthutuwa Sangamitta***

*“Actually, as teachers we should help these children and parents. There were some parents who were so interested. Some parents sent me about five to six phone numbers to add on WhatsApp because they were going out on some work and gave an alternate number to send the work to. We don’t say anything because we know their exact situations. The other issue was they did not know how to check WhatsApp so we know that they go to friend’s places and then call us for explanations because they don’t understand what I say” - **Sinhala Teacher – Grade 6-8 – Heiyanthutuwa Sangamitta***

*“When the curfew was extended until end June, and schools were to re-open on July 6th, our biggest problem was how we were going to cover the syllabus, especially for Year 10 and 11 Science, the syllabus is wide and there is a lot of work to cover. Usually, we cover the syllabus for Science with the greatest difficulty, sometimes we have extra classes to cover the syllabus so with this problem it was a big issue as to how to cover the entire syllabus for this subject. Even though children go for tuition and complete the syllabus, the practical side has to be done in school, so completing the practical syllabus is a big responsibility for Science teachers. The only respite was we got a little extra time, the school hours were extended to 3.30 pm, so we got two extra hours and the duration of each period also increased. Also, most of the time we had double periods for Science according to the timetable that was prepared, so we got extra time for this subject.”- **Science teacher-Grade 6-11***

*Our school is a medium range school so there are students who are able to afford resources and some who cannot, say about one third of the students cannot afford the usual resources. Therefore, the only platform that we could connect with the students was through WhatsApp. Also, that was the only platform they were familiar with so initially we formed a WhatsApp group for each section. We sent messages to that group- **Science teacher-Grade 6-11***

Though the teachers provided financial support, The greatest support had come from the Principal and the Deputy Principal to start online sessions. The guidelines were provided by the Zonal Director.

“We did get support from the school, actually we started doing this because of the enthusiasm of the principal and deputy principal. If not for them we would never have got the idea to do this. of course, we used our own devices and our own data. We did not but what I thought was we did not have to spend on transport, I saved on fuel, therefore there was a saving, so spending on data was not an issue for me.

We got our salary, there were no deductions, also the time and effort saved on travelling was a help to us. The money we spent on travelling was therefore used on data. There was an issue with devices, some teachers did not have proper phones and devices so it would have been helpful if the school had provided devices to teachers who did not have and also some of the senior teachers had some issues with technology, they are not tech-savvy and are used to a certain method of teaching. On average all teachers who started teaching after 2010 adopted this method” –Science teacher-Grade 6-11

Not owning devices that are suitable for an Online session was challenging for both students and teachers

“I think about 30% had this resource issue. Some students did not have smart phones, mostly it was the device issue. At the beginning there was about 50%, after that it reduced to 35% and eventually to 30%. I think the reason for that was the device. Most parents were working, and they used to take their phones with them to work. They leave home around 7.30 am and get home around 7.30 or 8 pm so during that time, the child was not able to do anything. That was the biggest problem but after about fifteen days we devised a system where we informed the children that we will start around 4 am and also teach after 8 pm so they were able to follow the lesson. This was a good move and even some children who did not have a device got together with other children and followed the class. There were small issues like that, but the children were generally very enthusiastic. Some even took printouts of the papers we whatsapped from communication centers and did them”. - Nipuna , Science teacher-Grade 6-11

Preparation, guidelines and training – Nipuna's Experience (Science teacher from grade 6 – 11)

All the teachers were initially summoned to school and were made aware of what should be done. The IT teachers gave us a big support towards this, they were available both night and day to answer our questions, the senior teachers had lots of questions and issues but they patiently handled all those, so we were given a good training in small batches. Also, the children of senior teachers are all University students, so they were able to support their parents in this venture

we got guidelines from our Zonal education offices via the Ministry of Education to form WhatsApp groups and carry on the work. Zonal offices got involved in creating accounts for Teams which was a great help because there is a payment involved for that and most teachers did not have the facilities to create those accounts, they created the accounts, entered usernames and provided to the teachers. That was very useful actually and also some teachers who did not have devices were provided with one, that is what was most important and also the ICT personnel were provided with free data because they had to use more than 100 GB during that initial period. I think if they had given something like that to the other teachers that would have motivated them more. But the fact that they gave devices to the teachers who did not have was very good. Also, the phones that are used by our students are not suited for online classes. They use phones with 5.5 screens which are very small and it's very difficult to see what is typed, it's not like writing on a board. It would have been ideal if this could have been done on a tab, a 10" tab. I think that is the only drawback I see. I think the situation is going to get worse in the future so I think if parents can get tabs for the children it would be the best solution. It's difficult to do a 3-hour question paper by squinting at a 5" screen

At the beginning there were several teachers who had the knowhow. In University we study IT as a subject, so it was not an issue to the recently joined teachers. Subsequently, the school got IT personnel to give us a training and some teachers were taught how to download apps, how to record using these apps, how to create sites, how to send a paper in a clear concise way via WhatsApp, how to scan, all that was taught to us. This was done by our IT teachers together with some outside IT personnel and some days the teachers used to call at 11 or 12 in the night and ask questions most of the new teachers did not ask any questions but the senior teachers learnt a lot of new things by this

Preparation during 2nd Wave- Nipuna's experience

We were sort of prepared. Our WhatsApp groups remained active because even though we had school, some of the lessons were sent by WhatsApp and even question papers, some children did them but some children missed out maybe because of data problems and lack of devices but during the second lockdown we didn't have to face a big problem because the foundation had been laid. The groups were there, children had devices so the second time it was much easier

The first time we had to train the children in using WhatsApp also, how to add numbers, how to send documents etc but the second time it will smooth sailing. The teachers only had to tell the children what the lesson was, and what they need to do, and it was done

We realized that at the beginning we were piling them with too much work especially when they have several subjects a day. Also, the time that the child gets access to the parent's phone is very limited because when you take a phone, it's a personal device. Some parents get calls on that phone and some even conduct business on their phones. Then we drew up a timetable and started working according to that and we also lessened the number of pages, say two or three, so we came up with solutions which would be easy for the child.

I think that all teachers, even tuition teachers should keep this as a back-up system for whatever reasons because at the rate Covid is spreading I think this will go on until 2022. That is my understanding but I know that until December 2021 we will have to expect sudden lockdowns, children will not be able to come to school, parents will fear to send their children to school so I think if children are provided with tabs, this will be an ideal system especially to counter Covid-19. This is a good back-up system and even if school starts this system should be retained

Preparation during 2nd Wave –Teachers experience

Though there was a concrete plan in place, there were certain things that couldn't be done online ☹️ The teachers had to establish a system with the support of the parents to check progress of their teaching

Through WhatsApp, we started online sessions only during the second lockdown. Actually, we did not think of zoom sessions, we only thought of WhatsApp but I later realized that rather than just sending work, it would be nice if the children could see me. They will feel more comfortable with that. This was in April during the lockdown so with the greatest difficulty I got a white board and started doing videos, especially for the Maths lesson. You can't just draw a picture and send by WhatsApp for a Maths lesson. At that time, I did not know about zoom so I looked at one of my daughter's videos and did one. Then I asked the parents about this and they said the children liked that method, and when I questioned them, they told me what was in the video. We are also sending work through WhatsApp, we have a timetable and we follow that

That is the problem. We are still trying as it has only been two to three days since we started. The WhatsApp lessons are ongoing, I send voice clips and short videos for the Maths lesson, but we are still trying to get the balance 50% to join. We send the link to the group so we are hoping they will join. I have also noticed that some children have left the group. I don't know whether they have gone to their villages or the phones have got lost, there are issues like that also. Some parents tell me that their phones have got lost or have been stolen or has fallen into water, those issues are also there, and they have no means to buy a new phone. It takes them a long time to get a new phone

Some children send the work they do. The last time what I did was I went with my husband to Siyambalape junction, got about five children to come there with the books and collected them. They put their books in a bag with their names on it and give me the bags. Then I bring them home, correct the books and go back to the same place, get someone to come and collect them from me. So, whatever I could check I did, the rest I checked once school reopened. If I had left everything to check once school reopened, I would have been in trouble because there would have been so much to correct. So, I used to bring sets of five or ten at a time and check and return. Two parents came home and collected the books

Online Teaching has its Negatives however, both parents and teachers agree that this method keeps the children occupied

*"I think this is the only answer I can give to your question. Because of Covid we missed about 135 school days. That means four months and fifteen days of school was missed because of the unfavourable situation in the country. Therefore, rather than just sitting around, adapting to this system is a great thing. There was no other way to connect with the children so rather than just wasting time, this was an alternate solution. I don't say that this is 100% successful, it's not like standing in front of a class and teaching students, going around to each one and checking their work etc. With this system we were not able to get all the students to join, some of them did not continue but dropped off halfway, we don't get 100% feedback from students, so there were problems like that but to just carry on the work this was a good system".- **Science teacher-Grade 6-11***

*"I take in batches of only 10 students per session. They have to keep the webcam switched on the entire time. When I ask questions they have to answer. That is why I only take a limited number at once. This enables me to give them one to one attention. Some students don't like to answer questions when others are listening. They send personal messages sometimes". – **Tuition Sir- Commerce O/L- Kelaniya***

*"I don't think this is suitable for every student. There are students who are lagging behind due to this. If we are at school, I could identify those students and give them special attention. There are times I would coach them after school also. With this situation you can't do that. When a child goes offline you never know if it's because they are lazy or that don't understand". –**Sinhala Teacher grade 6-8- Heiyantuduwa Sangamitta***

Zoom sessions expire every 40 mins and the initiator has to share a link again in order for the participants to join.

School teachers tailor their sessions for 40 mins. It is also the standard time for a school period.

“40 minutes, then I tell them that I will send another link in five minutes, so they rejoin after five minutes .this is what another teacher told me. She said to create another link and send so then the children re-join”-

Science teacher-Grade 6-11

Zoom isn't a practical plat for for Tuition teachers as they teach for an hour or 2 hours at a stretch. Initiating another meeting takes time and one could lose enthusiasm.

“Zoom session expires every 40 minutes. Sometimes it gets disconnected abruptly then I have to start explaining all over again. Might not be successful the second time as the same spirit may not be there” –

Tuition Sir- Commerce O/L - Kelaniya

Data usage was substantial for both Students and Teachers – Teachers believe an allowance should be arranged for all teachers involved in Online lessons

Some assume the signal disruption could have occurred due to high internet consumption as a result of Online Lessons

“One was the extra expense the children had to bear on data but subsequently there were data packages being introduced so this problem didn’t arise. If you take a Grade 6 student, he has to participate in 13 subjects so there is a sizeable expense, I’m not talking only about WhatsApp but some lessons were conducted via Teams, Zoom, Google meet etc. Usually about 350 to 400 mb is used up on a Zoom lesson so that into 12 for the rest of the subjects amounts to a lot of data usage. After the packages were introduced that reduced but the signal issue arose. That was because parents and siblings were at home due to the lockdown and once, they all started browsing the net, the signal problem arose. I noticed that this problem arose in the evening, say around 8 to 9 pm. -” - Science teacher-Grade 6-11

Internet charges are borne by the teachers themselves. Though they realise it is a substantial expense to incur, they are helpless as none of the school teaches receive an allowance for data.

“ We understand the data expenses are high but it’s borne by us. I ask my husband and do it because my salary goes for the loan repayment so there is nothing remaining of my salary. most of our teachers operate like that. This time from the day of the lockdown till now I have spent about 20,000 rupees. Yesterday I bought a Rs 500 card but that is for my daughter as well, she also has online lessons and so does my son so all that has to be done ” –Sinhala Teacher Grade 6-8- Heiyantuduwa Sangamitta

“Actually if the children can be given some relief to get data or even teach the children on a TV channel, because most children watch TV, I can’t ask the Government to provide phones and tabs but if they can be provided at a subsidized rate that would be useful. At least if the O’Level children can get some relief to get a tab it would be ideal. There are instalment schemes now but by the time you finish paying for it, you end up paying around Rs 70 to 80,000. Our children’s parents are mostly laborers so they cannot afford to pay that much once they see to their monthly expenses” –Sinhala Teacher Grade 6-8- Heiyantuduwa Sangamitta

Work loads have increased as there is no proper infrastructure

Our lives changed a lot. Earlier we led very busy lives, a lot of Government teachers give tuition, so we teach in school, give tuition in the evening and during weekends etc. Apart from the time we spend in school, at all other times we do tuition. Once we started the online sessions, we realized that most of the work was done by computers, some teachers created videos, we got more involved with technology and most of all we were able to stay at home for longer periods. At the beginning there was a device problem because shops were closed, and they were unable to buy a phone even but once shops opened, we were able to buy devices and also we got a lot of free time to do some reading as well. Earlier we did not have time for that but now we have free time to read and increase our knowledge. Also, we got a lot of time to prepare question papers and to formulate good questions. This was because the time taken for teaching reduced so we got a bit of time to relax

I was able to manage my time, even where tuition was concerned we drew up schedules and timetables so that it doesn't clash and where tuition is concerned it was very favorable for me because say I go to two or three institutions to teach, all Grade 6 students, I was able to do this at one time from one place. So that was favorable for us, we saved time going from one institution to the other, so actually I got lots of time to relax, got an extended holiday in fact and I felt less tired

You said you go to two or three institutions but were all these students on the same level or was there an issue with that?

"Yes, because when I was giving tuition, I used to stop at the same place so the next class is started at the same place so when doing classes online it was easy to do classes for students of all three institutions easily. Say if I usually do fifteen classes, by this method I was able to reduce the number of classes" - **Science teacher-Grade 6-11**

I think my workload has increased. When I go to school, we have the proper facilities there so it's easy to teach. At home we have to source our own resources. Also, I have a small son and it's difficult to make videos with him as he shouts. The parents don't know how much trouble I take to make a short video. I think that if I went to school it would be much easier

"So, you find it easier to teach in school? Yes, and when teaching on zoom we have to write down everything, take photos and then do the explanation. In the classroom it is easy to just keep explaining. If I had a lap it would have been easier, but I use the phone. I feel sorry for the weak children because they find it difficult even in the classroom to pick up. If I am physically present in school, I can give them individual attention. Out of the thirty-seven children in the class, only about fifteen are up to standard, the rest are in the middle". - **-Sinhala Teacher Grade 6-8-Heiyantuduwa Sangamitta**

As students use the mobile phone /Tablet more than usual without parental supervision, they are exposed to unwanted things on the internet.

“There are disadvantages in this system too. I will tell you the dangerous side to this. The first one is how these children use the internet, because it’s mostly done without parental supervision. So, a child in a higher class can abuse the use of the internet. Some children were not allowed to use these devices but because of these online sessions, parents were forced to allow their children to use tabs and phones. We don’t know how some students will use this in the proper way. Also, it depends on the group of friends the child has. Actually, my personal opinion is the internet has its advantages and disadvantages. You get a lot of rogues, unsuitable content etc so it depends on the way the child uses this device”

*‘I think parental supervision and understanding should be there. The first thing there should be parental understanding. There are packages where you can use certain apps and packages like Facebook, then Teams and Zoom etc so if they can get them something like this that would be ideal. Everything depends on the parental understanding and their technological knowhow. If they know how the system works, I think it would be difficult for the child to get past them.’ -
Science teacher-Grade 6-11*

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

Weather is also a problem for lessons – Causes signal issues

*“there were SIM problems also and these days the issue was the rain. This posed a huge problem because some of the classes scheduled for the night had to be cancelled because of the rain. Then we have to postpone this for the morning, but the issue that arose was that some children had scheduled other classes. When this happens, we cannot find an alternate time to have the lesson. Most children in the country go for tuition and those classes also have been scheduled so when it rains they send me a message to say that it’s raining heavily and they can’t participate in the lesson and they can’t give another time because of their tuition classes. There was a problem like that. Both yesterday and the day before there were heavy rains so there was a problem. The tuition children also said that they could not have their school lesson at the normal time and that it has been rescheduled. So, that is another disadvantage when conducting online sessions. It’s not that we can’t conduct lessons when it’s raining but there are signal issues”- **Science teacher-Grade 6-11***

Private school teachers comes across as methodical and tech savvy. Parents, Students and Teachers are on board with Online lessons

Completing the syllabus and making sure the students are up to the mark is obligatory

- Key challenge was to cover the curriculum for the year- The syllabus is vast compared to the government curriculum and it is obligatory for the teachers and the management to provide the students the best education -

The school teachers are progressive and keen to take up challenges and brush up on their skills compared to government teachers – The teachers are given a training on an area of interest every quarter. Apart from training, the IT department do workshops introducing Apps and Digital platforms that are used in Education sector worldwide.

The teachers push the parents to support their children in order to familiarize themselves with the new learning method – The teachers expect this to continue for another year thus it is important that both children and parents are onboard.

The Parents are knowledgeable enough to ask the right questions from the teachers – It was observed by teachers that the parents are keen and are updated about different education methods and techniques practiced around the world. Whenever they interact with the teachers, they would discuss about methods that could further improve their child .

Private school teachers comes across as methodical and tech savvy. Parents, Students and Teachers are on board with Online lessons

Student details are stored in a server/ portal. There is an account for each student where it contains contact details, Details of parents and about student (Marks and achievements) -

“ Each and every student has their own portal sort of a thing. It contains their details, any messages from the management to the parents, fees reminders and so on. Their achievements and grades are also in the system. We don't issue report cards but the marks get directly uploaded to the system. Parents can go online and check them”- OKI International

“ Since we had all the contact details, we didn't have to spend time running around collecting mobile numbers. Certain parents got hold of our numbers and contacted us also” – Erandi- IT teacher- Upper School- Yoshida International

There was a few students with Financial Difficulties – Credit period was given for parents who are facing difficulties to pay

1. Students who were able to afford to pay the full amount were told to pay the full amount, students who had struggles with paying fees were told to make a 50% payment only.
2. Payment period was extended to 3 to 4 months for balance payment.
3. A survey implemented among students to gather a data base on students who had difficulties with internet access and those set of students who had difficulties were given an allowance for data packages.

“ I’ve heard that many schools have allowed a credit period for parents. There were people who have been top businessmen but now facing financial difficulties because of Covid. Parents in Tourism industry has no income at all. St. Bridget's and Musaeus College have also done the same” – IT teacher- Upper school – Yoshida International

Parents were concerned about covering syllabus

“As you may know, those who can afford an international school like ours are the high income earners. Most of my students’ parents are very busy. They are Doctors and Engineers, they don’t even have time to drop them to school. So I have given my phone number to them.”

*“Most calls I received from them about the syllabus. They wanted to know if we will be able to cover the syllabus. If we miss something, no way the child can catch that because parents don’t have time to coach them. So it was actually our responsibility. However, they supported us 100% with Online teaching” –**Kindergarten Teacher- OKI International.***

“I teach IT for O/L and A/L students. We had prepared tutes and we had already completed 90% of the syllabus required for OL and AL. Most of the international students are Japanese. Those students are tech savvy so there was nothing much to teach. It was our job to cover the syllabus. We were able to cover subject areas before the lockdown. The revision component was done on Zoom sessions”

*“During Last Lockdown I didn’t have so much pressure because we had prepared study packs and everything. We uploaded it to our school website so students can download it and prepare before sessions. Completed assessment is shared on WhatsApp, we have made groups for each class. Their exams were in March, April and May.” – **IT teacher- Upper school***

The teachers are tech savvy and is keen on improving their IT skills

“ Teaching through Videos was first introduced in our school (OKI International) and I was the one who initiated it. I’m interested in photo editing and video editing so I have been playing around such apps for a while. I knew we could do something with my knowledge.

All my videos are edited in the phone it self. You cannot make videos over 7 mins in those apps because I’m using the trial version still.

“I use Youcut video editor, Text on Photo, Filmorago, Audio MP3 Editor, Viva video, In shot, MX player. All these apps I found on YouTube videos. I learnt the craft on YouTube” –Kindergarten Teacher- OKI International.

“ Before the second wave , our IT department held workshops for selected teachers to introduce this concept and to show them how to edit a video and operate Zoom. Everyone was interested. Though I initiated it, my team gave the opportunity to another team this time so they also can learn something new” -Kindergarten Teacher- OKI International.

Hectic Schedule for IT teachers as they were involved in Training teachers as well

IT teachers , In both government and private schools were handed the responsibility of training teachers ☒

- It was mandatory for IT teachers to clear 2-3 hours of their daily schedule to train teachers (This went on for a month. Teachers were trained in batches) – (Government schools)

- In private schools, there were in- house training and also online training for teachers. Priority was given to the Quality of the content and aesthetics – It was imperative that the videos were short and succinct.

- There was a special demonstration workshops for Parents on how to operate Zoom and MS teams etc.
- A training was conducted by the management for teachers on how to conduct a successful online lessons – dress code, speech, maintaining enthusiasm were key things that were discussed.

“ It is a difficult time for me. I have to teach my subject and also conduct training for teachers in the evening. I didn't mind it because all teachers showed interest. I didn't have a single minute to my self even after the session because students send questions and even teachers ask me about certain technical issues they faced” –IT teacher- Upper school- Yoshida International

Most educators are not knowledgeable on how to ascertain the data usage

It was observed across board that teachers do not keep tab of their data usage. They are used purchasing pre paid cards and top up as data is over. They are not aware of the data packages available from service providers.

“My younger brother was teasing me asking if I was still using data cards to teach, because I still use cards and have not gone for a package. I don’t have any knowledge of that, so I quickly get two to three cards and conduct the session” – Sinhala teacher grade 6-8- Heiyantuduwa Sangamitta

“ I don’t know how much data I’m using. At home I had a Dialog Router. There it was about 35 GB I think. It was over in a flash. Then I top up with cards. There are times I use Etisalat click. These days I’m using Hutch. I feel that is the best. I don’t even feel the data consumption”- Private School teacher- Kindergarden- OKI International

“ I still don’t know how much I’ve used. I’m using a data package of Rs. 165/= per month. I have been using it for almost 4 weeks. I’m still using it. How Many GBs? I don’t know, My brother activated it for me. If this goes on, he says I should consider getting a router and a laptop. Again, I don’t know much about it” – Tuition Sir- Commerce O /L- Kelaniya

The students did not have data issues / device issues however, there were technical difficulties

A common problem faced by Kindergarten students is that they are with their maids and grandparents. Some of them do not have the knowledge to switch on a laptop/ computer or a web cam.

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

“ It is true that there are different packages available in the market. Most parents activate them to stop their children from going to unwanted sites. The real problem is that such packages have blocked certain sites which carry information too. A couple of sites which I have recommended to students are blocked. Then I have to call the parents and inform them to deactivate parental controls. It’s too much work” – Erandi- IT teacher- Upper classs - Yoshida International

Signal drop during lessons ☒ Probably due to increased web usage

Online lessons were simplified during 2nd Lockdown – Yoshida International

- In the previous Lockdown, Lessons were conducted from 8am to 2 pm (usual school hours). The teachers had realised that having sessions for 6 hours long was not successful as attendance was low.*
- This time, the schedule was broken to two sessions , one in the morning from 6am- 8 am and in the evening 6pm to 8pm. The teachers realized the attendance is 100% and also the child is able to concentrate.*
- Children have ample time in between to play or engage with anything in between.*

Taught with Camera's off to cope up with Signal Issues however, Camera's were kept on in order to convince students that they are getting attention

1. While screen sharing, the majority of the screen is covered with slides / documents therefore it is unnecessary to keep the video on.
2. This is beneficial to overlook what students are doing and confirm their presence in the online class, this helps to give an impression to students that teachers are concerned about student's presence in the online class.
3. Some teachers are not used to the white board function in video conference applications therefore in those instances they use their own white board at home and switch on their videos facing the white board to conduct lessons.

“ Most of the lessons don't need the camera. We have already given the work pack therefore voice is just enough. We also share slides with them (screen share) then there is no point to keep camera on. We would ask them from time to time to switch on the Camera to check their work o to check if they are actually paying attention” –IT teacher- Upper school- Yoshida International

The School Management was directly involved in Preparation of Guidelines for the Lessons. An allowance is arranged for the teachers who are involved in Online Lessons

“At the beginning we used to make videos and send, then we started rotating it among the teachers, so that one teacher does one lesson, everyone does not have to do all the lessons, we divided the subjects among the teachers, so that one teacher’s video goes to the entire kindergarten. Then to make it easier, we started rotating it among the branches as well, so more teachers were doing videos and only one video was being made per branch. Then our Head teachers were provided with wi-fi connections from the school, so we had to go to school and do the videos. The quality was much better, the Head teacher used to edit and circulate because they were provided with wi-fi connections by the school”

“The teachers did not get, a router is given to one person at each branch. We discussed and we asked our Head teacher to take the router and on the previous occasion six teachers were selected from each branch, they increased their salary and got us to do these videos. The other teachers got their usually salary but the teachers involved in video creation were paid extra. I was also one of the six selected”

*“We got Rs 6000 extra. This time of course as the idea was already there, we suggested that a different set of teachers be appointed for this as they will also get something extra and they will gain some additional knowledge as well. So, a different set of teachers have been selected this time. Last time we did not have online classes, but this time we have started online sessions. Last time it was only through videos. So, during the online session, we cover a lesson, give them a worksheet, the videos are uploaded, we have a separate portal for each child” **Kindergarten teacher- OKI international***

International school teacher

“I do the video at my friend’s home but do the editing once I get home because for editing data doesn’t get used up, I used the apps and did it. I then send the videos to our Head teacher to get her approval on the content, whether what we are saying is clear, those days there was a lot of background noise as the baker keeps passing playing his music, so those noises have to be removed, sometimes dogs are barking so all these background noises have to be removed. Sometimes the whole day is spent editing a 7-minute video. I therefore did not have an issue with data because I have an unlimited package”

“Actually, my elder brother used an Etisalat Click Cap package. I used to switch on the WIFI and get data from his phone”

“I use hotspot and connect to his phone. That package was very cheap. I now live in Maharagama so I don’t have that facility. Now I have to use my own phone data so now I track how much data is being used. When I was using my brother’s connection, I was not worried, my brother used to download his movies, he does his work, I also watch videos, browse YouTube, make videos so we did not care about the usage”

The Management recommends MS Teams for Online sessions , however certain teachers are more comfortable with Zoom hence, both platforms were allowed.

- 1. Both Zoom and MS Teams were used for online sessions as there were some students and teachers who are not familiar with MS Teams** ☒ Zoom session expires every 40 minutes. Students and teachers are both familiar with Zoom more than teams.
- 2. Students had issues with devices, there were instances where some students had only one laptop at their houses and there were situations where it was needed by many** ☒ In such cases, students are unable to follow online classes at real time therefore in order to overcome this issue the teacher recorded their classes and uploaded them to Microsoft OneDrive and sent the link to access those recordings through WhatsApp. This enabled students to watch the recordings of the classes even if they have missed it while it was happening.
- 3. There were instances where there were issues with the device microphones. In such cases students were told to inform the teacher in advance through the chat box. (In MS Teams)** ☒ **Certain teachers** had issues with their microphone in the laptop in such case that teacher shared all relevant slides / documents / videos through screen sharing (laptop) and she used WhatsApp to share her audio while the screen was visible in the laptop.

Challenges faced by tuition teachers

1. Not being able to get students to concentrate and engage with the lesson

“ Students fuss about the system. It is not like when the teacher is physically present. There are different kinds of students. Those who are serious doesn't like this method but those who wants to play around likes this methods. – Incident where a certain popular tuition teacher faces was that one of the students had been able to take control of the zoon sessions and created havoc”

“I take in batches so out of 50 students ,only 10 students are invited per session. They have to keep the webcam on the entire time. When I ask questions they have to answer”

“At the moment my area is under lockdown (Kelaniya) so I can't do home visits. Parents still request me to come. They are ever ready to receive me at their home for classes. I visit students in Kelaniya. (walking)

2. Technical difficulties

- *“Difficult to do with a phone. If this situation progresses and demand for online class goes high hope to get a laptop and a webcam and do this properly. Still been doing this for a month only for a month”*
- *“Zoom session expires every 40 minutes. Sometimes it gets disconnected abruptly then I have to start explaining all over again. Might not be successful the second time as the same spirit may not be there. (Heard MS teams is better than ZOOM. Not disrupted by signal failure I heard. Must do more research on that – Heard from a government teacher. And some students. They do school lessons on MS Teams”*

Future of Tuition Classes with COVID 19

There is a growing demand for online lesson and a regression is demand for master classes as it is difficult to maintain social distancing so there is high possibility of spreading the disease.

Online method is less costly compared to home visits

“ Yes, hoping to continue both home visits and Online simultaneously. That way I can build my brand and develop my business. If someone asks if I don online and if I say no, I will be forever labelled as a backward person. We get students from word of mouth”

“This is a great opportunity for up and coming tuition sirs to build their name. Less costly, only the cost of internet. No need to travel or dress nicely. I can do this in a short and a T shirt”

“There is a growing demand for individual and small group classes due to the Pandemic. Parents don’t like to send their kids to mass classes”

“It is profitable because there is less cost involved. At the moment the income is low but if I grow the business I can even teach a student in Monaragala or Anuradhapura. If I teach 200 students , its 20 sessions per month with 10 students each. Rs. 200,000 per month income it guaranteed”

Experience of Receivers

1. All around education cannot be facilitated ☐ Online lessons are not practical for certain subjects. Parents feel their children are not paying attention , bored and on some instances , over worked however, appreciate the work put in by teachers to deliver the lesson effectively.
2. It was observed that Parents whose children attend private schools (International schools in the district) are satisfied with the lesson plan and delivery compared to those whose children attend government schools
3. A substantial expense is incurred on Data – it was observed that Parents and students have little knowledge on data usage and certain packages introduced by Telecommunication companies specifically for Online Lessons.
4. There have been complains about the platforms used for sessions ☐ Too many students in one sessions does not allow the child to concentrate or to ask questions, technical issues .

Experience of Service providers

Both Students and Teachers have been experiencing Financial difficulties due to the prevailing COVID outbreak

- Government teachers are not paid an allowance for Online students. Data expenses are borne by teachers
- Several students whose parents are Daily Wage earners have disenrolled and moved to their home town (village)
- Private schools and International Schools have allowed parents a grace period to settle due amounts (for exams and school fees). Some schools have given an option of settling school fees on instalment basis

Private schools were quick to respond to the situation. The school management has extended their fullest support to the teachers in terms of knowledge, training, guidelines and incentives in order to execute Online Lessons

Government teachers and Schools receive guidelines and training from the Zonal Directors and the Ministry of Education – It was observed that are issues in terms of dissemination of information due to organisation hierarchy.

Educators across board were not tech savvy and required training – Training was conducted by the IT department. Private school teachers were observed to be receptive to the new normal compared to the government teachers

Experience of Service providers

A substantial expense is incurred on data ? Both students (parents) and teachers struggle to manage data. An allowance is appreciated to cover the cost.

Online teaching is not 100% successful ?

- Students are not able to concentrate for long and the absence of a teacher makes the students and teachers put extra effort
- There are problems in terms of technical difficulties, skill deficiencies and device ownership – The devices are not suitable for online lessons, Not knowing how to operate the device and on several occasions, the parents and the student both use the same device.

Using Internet without parental supervision has begun to be problematic ? certain students have been found chatting in chat rooms and on Social media

There are positives and Negative in Both Zoom and MS Teams ? Zoom is user friendly (most preferred platform) but have to initiate a new session every 40 minutes. MS teams is found to be complicated and require high technical knowledge to operate.

Tuition teachers suffering from significant income loss

Tuition Teachers are experiencing a substantial loss in income due to COVID ☑ They are not able to visit students (those who are doing home visits) and cannot charge the same amount as before if they are conducting online classes – Going rate per class rages from Rs. 1000 to Rs. 1500

Tuition teachers predict a demand in Online classes as parents are beging to fear to send their children to mass classes (with about 300 students) ☑ Online classes enables a greater geographical reach and could teach a larger number of students in the comfort of their home