

Gojo & Company | **Sri Lanka Financial Diaries Tracking Survey (2022 Aug)**

2022-10-13

Comments from Diarists

“There’s no money to spend although all my needs are available for purchase.”

“I give my children dinner, but I don’t eat.”

“The situation in the future will be worse.”

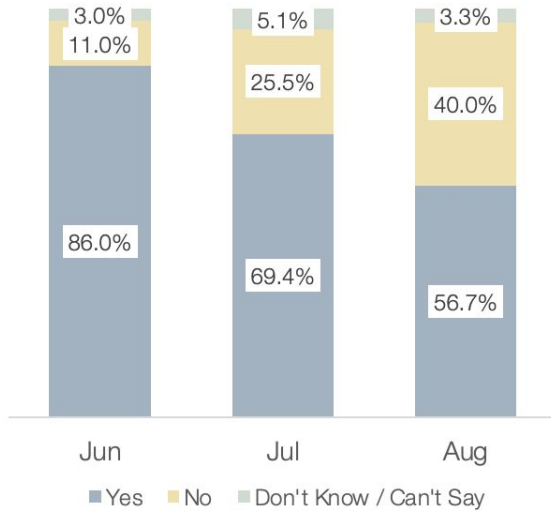
“Living is difficult.”

“There is no stability in the country.”

“The future of the kids are at risk.”

Monthly Change (Jun-Aug)

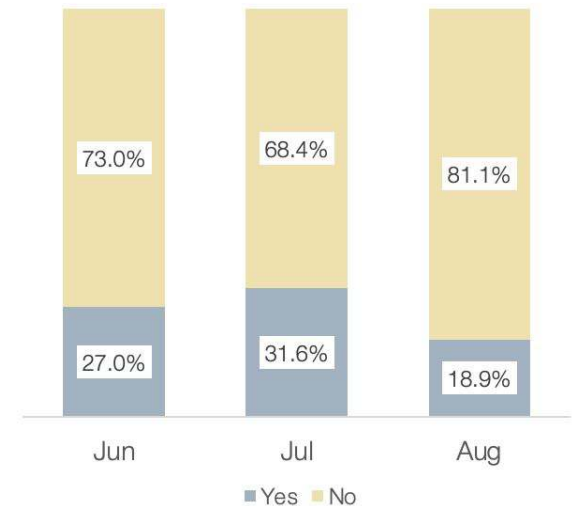
Have you had difficulties in accessing food during the last week?



Is there change in income you / your partner earned in the last 2 weeks compared to a month ago?

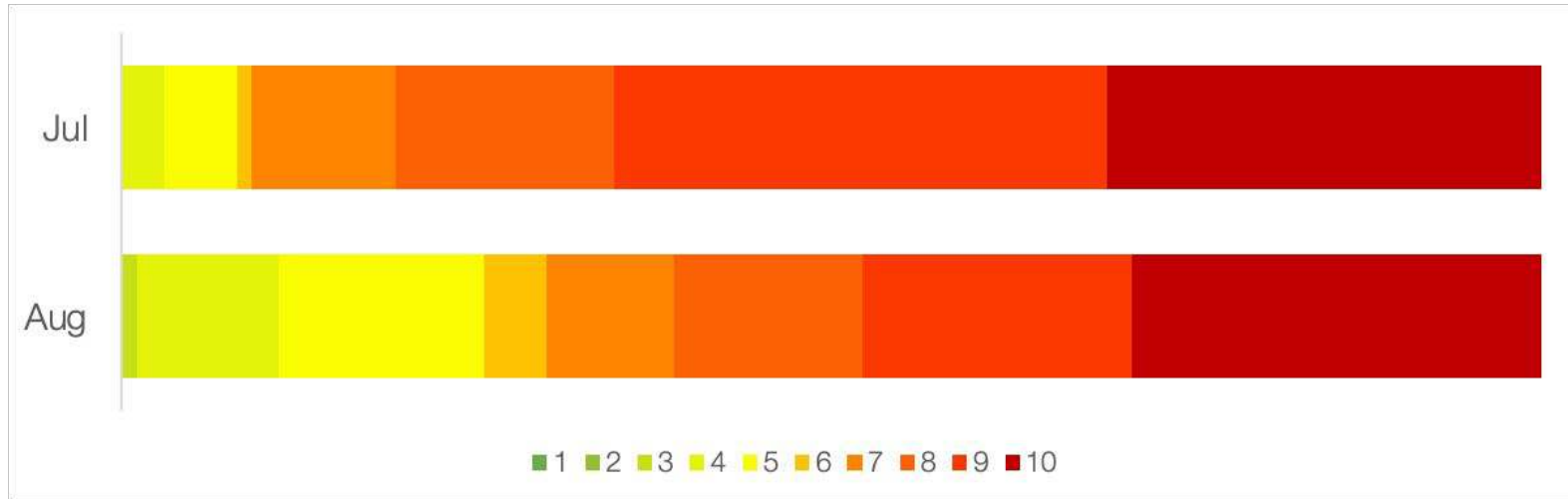


Can you tell us whether you experienced any instance where you had to source funds in the last 2 weeks?



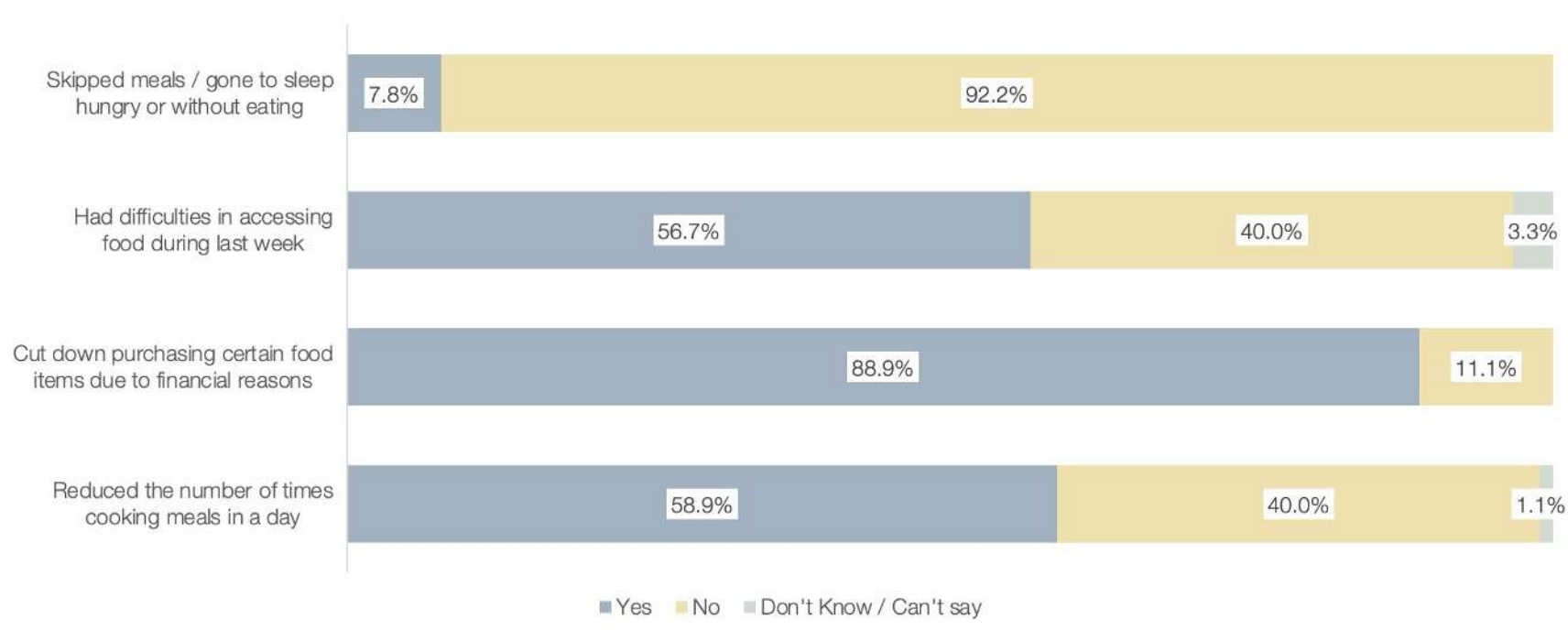
Level of Stress (Jul-Aug)

On a scale of 1-10 where 1 = Not stressed at all and 10 = Very stressed, how stressed are you in the past two weeks financially?



Food (Aug)

Did you face any of the below situations in the last 2 weeks?

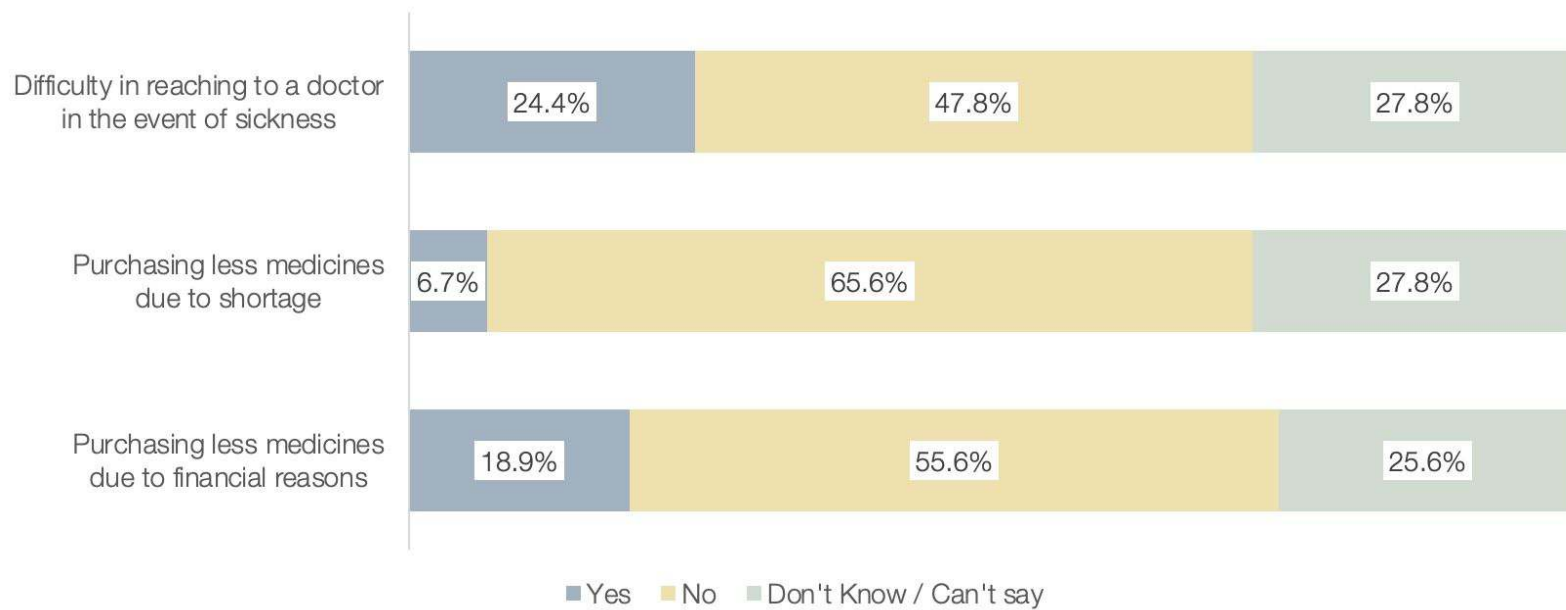


Food Spending Ratio in Household (Dec '21-Jun '22)



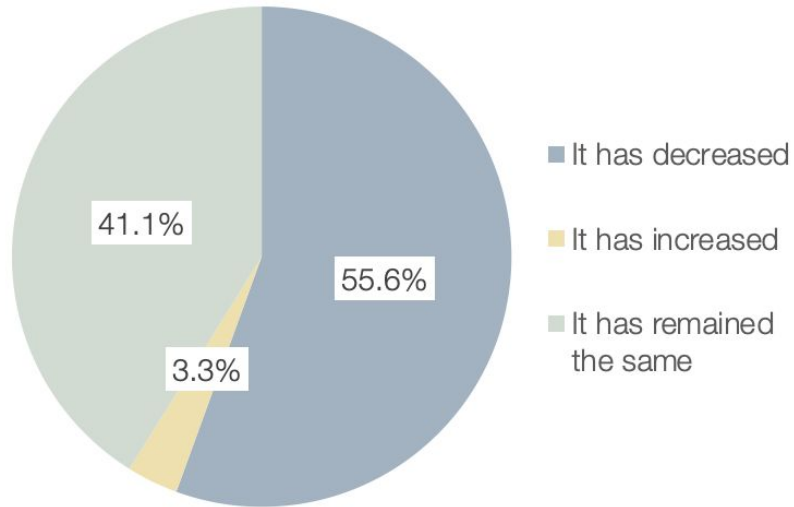
Health (Aug)

Did you face any of the below situations in the last 2 weeks?

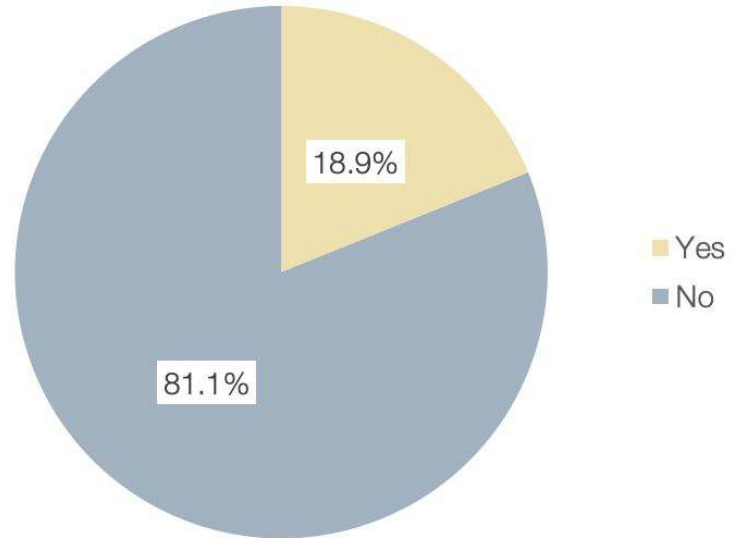


Household Financial Situation (Aug)

Is there change in income you / your partner earned in the last 2 weeks compared to month ago?

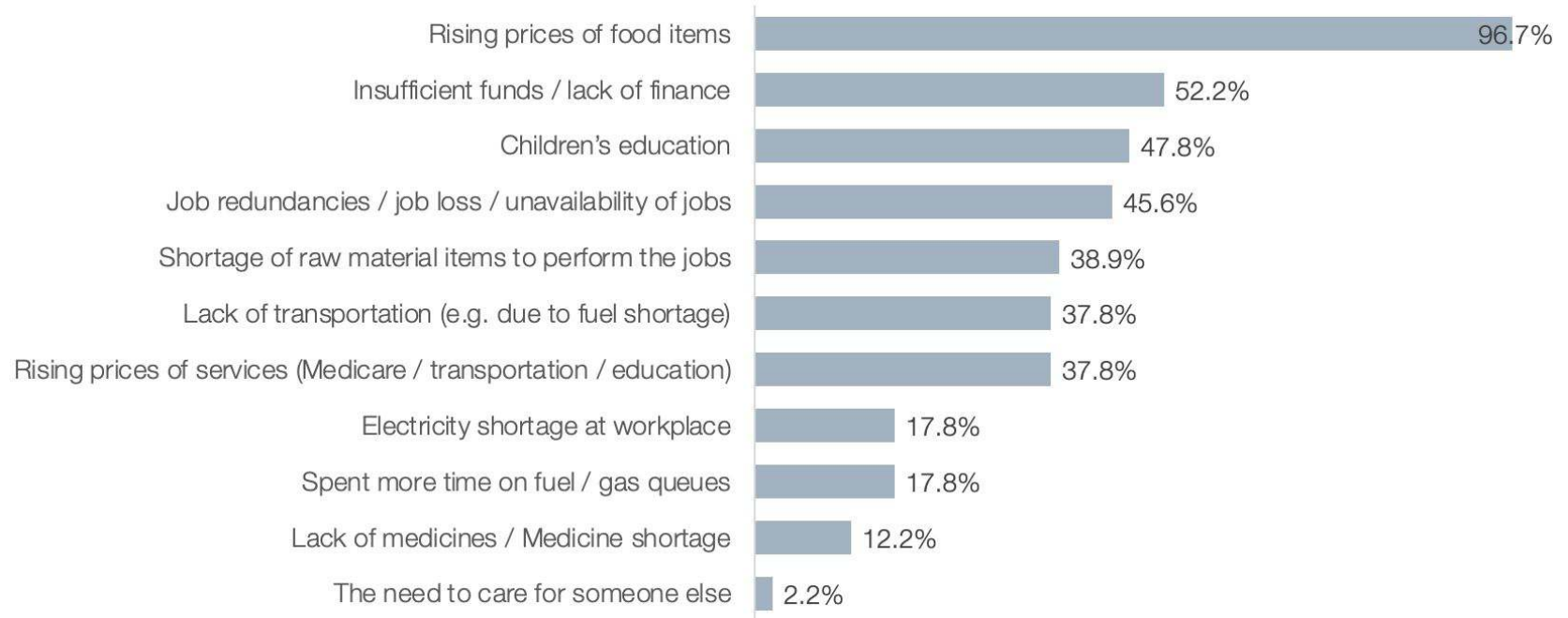


Can you tell us whether you experienced any instance where you had to source fund from a financial institution or from a friend / neighbor in last 2 weeks?

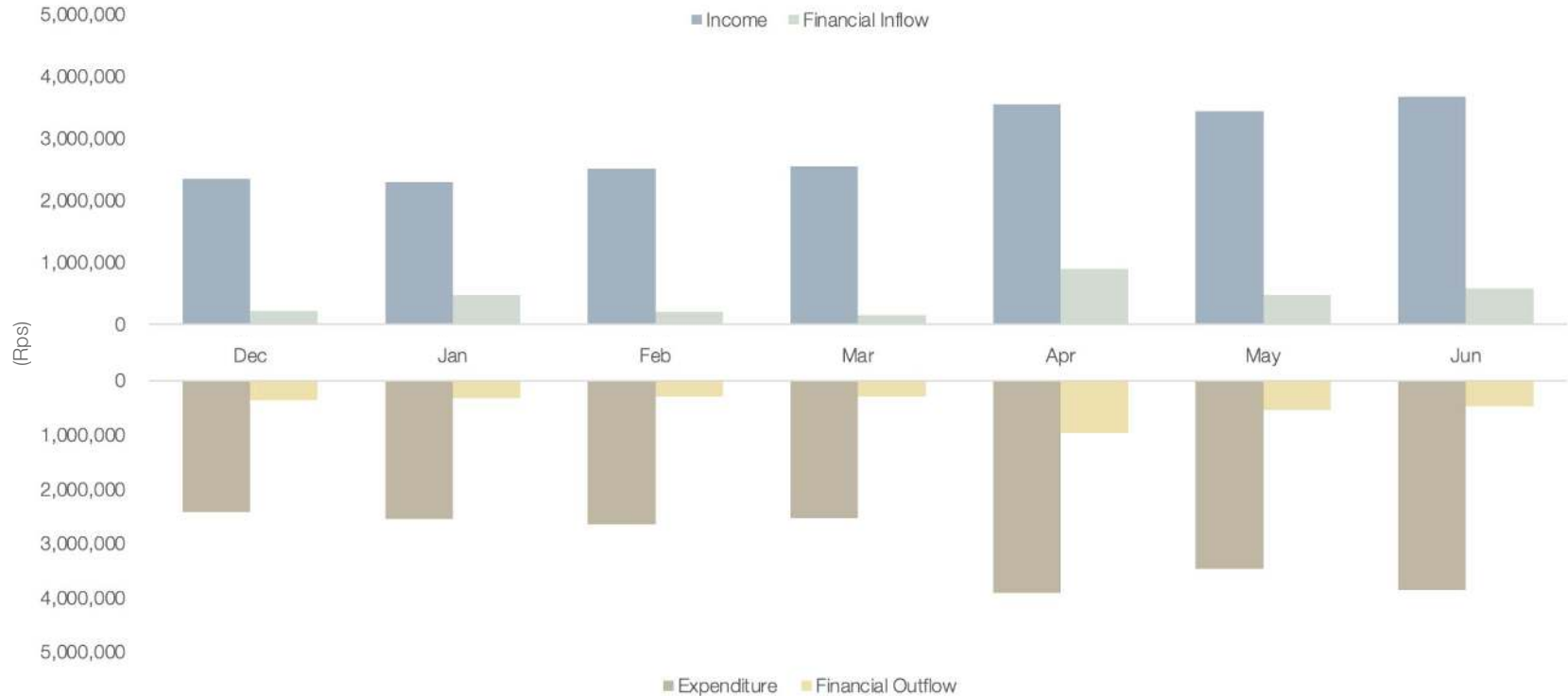


Worst Aspect of Crisis (Aug)

What at this right moment, is the worst aspect of the crisis for you and your family?



Inflow and Outflow of Households (Dec '21-Jun '22)



Interview with a Diarist

We interviewed a woman in her 30s who lives in Walakumbura, Narammala. She lives with her husband and three children (12yo, 3yo, 2mo). Her source of income is her husband who works as a driver.

During her pregnancy, she had lots of difficulties due to her husband not having work. There were times where her family only ate rice and *sambol*, and had to eat one meal to cover both lunch and dinner. She used to receive food stamps, but the program has been halted.

Compared to the previous 2 months, her financial situation has slightly improved because her husband is now able to find work and receive a better salary. She was not able to buy clothes for her two elder children in the past 6 months. But now, she is able to do so.

There are still minor issues due to inflation and the fuel crisis. She says, "My husband gives me Rs 25,000 for household expenses for the month. I somehow stretch that money for two months but with the baby, I cannot stretch it that far. It's very difficult...I am wondering how we will be able to bear all these expenses". She stopped buying snacks for the children, and had to reduce spending on milk. Before the crisis, she always had fish and meat stocked, but now she has only been able to buy meat once this month.



Notes

- Data from Gojo Sri Lanka Financial Diaries Project, taking daily inflows and outflows of 100 low-income households across Sri Lanka
- Tracking survey was conducted to all diarists during August 28-29, 2022
- We are grateful to Sparkwinn Research and our group company Sejaya Micro Credit Limited for their support in conducting this survey

Contact us at

yoshinari.noguchi@gojo.co / cheriel.neo@gojo.co / haruna.tanaka@gojo.co

Please reach out if you have feedback or questions on this report, or would like to collaborate with us on impact measurement or SPM.