CHAPTER IV

SMP AND JSP IN HAMBANTOTA DISTRICT

## CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>IV.1</td>
<td>Introduction</td>
</tr>
<tr>
<td>IV.2</td>
<td>SMP in Hambantota district</td>
</tr>
<tr>
<td>IV.2.1</td>
<td>Organisation of SMP</td>
</tr>
<tr>
<td>IV.2.1.1</td>
<td>The Project Office of HIRDEP</td>
</tr>
<tr>
<td>IV.2.1.2</td>
<td>Social Mobiliser Foundation</td>
</tr>
<tr>
<td>IV.2.1.3</td>
<td>Social Mobilisers</td>
</tr>
<tr>
<td>IV.2.2</td>
<td>Development Process of SMP</td>
</tr>
<tr>
<td>IV.2.2.1</td>
<td>Identification of target villages</td>
</tr>
<tr>
<td>IV.2.2.2</td>
<td>Selection of Social Mobilisers and training in Social Mobilisation</td>
</tr>
<tr>
<td>IV.2.2.3</td>
<td>Identifying the target group</td>
</tr>
<tr>
<td>IV.2.2.4</td>
<td>Group Formation</td>
</tr>
<tr>
<td>IV.2.2.5</td>
<td>Group Savings Fund</td>
</tr>
<tr>
<td>IV.2.2.6</td>
<td>Self Bank Society</td>
</tr>
<tr>
<td>IV.2.2.7</td>
<td>Integrated Bank Society</td>
</tr>
<tr>
<td>IV.3</td>
<td>JSP in Hambantota district</td>
</tr>
<tr>
<td>IV.3.1</td>
<td>Women Focus and Orientation of JSP</td>
</tr>
<tr>
<td>IV.3.1.1</td>
<td>Wife/Mother -- Central Family Figure</td>
</tr>
<tr>
<td>IV.3.1.2</td>
<td>Wife/mother -- Earner of Supplementary Income</td>
</tr>
<tr>
<td>IV.3.1.3</td>
<td>Wife/mother -- Adroit Saving Tactician</td>
</tr>
<tr>
<td>IV.3.1.4</td>
<td>Wife/mother -- Investor and Commercial Mobiliser</td>
</tr>
<tr>
<td>IV.3.2</td>
<td>Organisation of JSP</td>
</tr>
<tr>
<td>IV.3.2.1</td>
<td>Women’s Development Federation</td>
</tr>
<tr>
<td>IV.3.2.2</td>
<td>Women Programme managers</td>
</tr>
<tr>
<td>IV.3.2.3</td>
<td>Janashakthi Secretaries and Mobilisers</td>
</tr>
<tr>
<td>IV.3.3</td>
<td>Development Process of JSP</td>
</tr>
<tr>
<td>IV.3.3.1</td>
<td>Identifying target villages</td>
</tr>
<tr>
<td>IV.3.3.2</td>
<td>Identification of Target Groups</td>
</tr>
<tr>
<td>IV.3.3.3</td>
<td>Group Formation</td>
</tr>
<tr>
<td>IV.3.3.4</td>
<td>Rural Women’s Development Society</td>
</tr>
<tr>
<td>IV.3.3.5</td>
<td>Janashakthi Bank Society</td>
</tr>
<tr>
<td>IV.4</td>
<td>Conclusion</td>
</tr>
</tbody>
</table>
IV.1 Introduction

Other than the rural development programmes discussed in the previous chapter, Social Mobilisation Programme (SMP) and Janashakthi Programme (JSP) implemented as participatory development programmes have been able to reach and benefit a large number of women in the district. SMP is functioning under Hambantota Integrated Rural Development Project (HIRDEP). It is functioning in all the divisional areas involving 10020 beneficiaries of low income families. Even though, this programme was not specifically designed for a particular sex, over seventy five per cent of its beneficiaries were women. The JSP was functioning only in five divisional areas of the district. This programme was exclusively designed for the poor women. Presently it involved 25411 beneficiaries from low income families.

This chapter provides an introduction to structure and function of SMP and JSP in Hambantota district. It seems important at this stage to identify the focus and orientation of these programmes, their organisational structures and specific procedures implemented to reach rural women. This chapter deals with the structure and function of SMP and JSP in Hambantota district.

IV.2 SMP in Hambantota District

SMP is a participatory strategy implemented in Hambantota district by the HIRDEP in 1986. It was introduced as a mechanism to direct benefits of its development projects to low income and disadvantaged families who were marginalised despite the previous development attempts. In order to achieve this objective, SMP was designed to organise beneficiaries, to improve knowledge on their poverty and to grant an active role in the development process. Its development strategy is based on the experience gained by HIRDEP through its previous development attempts in the district and the Grameen Bank experience of Bangladesh.

The poorest and most disadvantaged members of the rural community would be the direct beneficiaries of project activities. It is expected that the target group should take an active role in all aspects of problem analysis, selection, planning, implementation and evaluation of development activities. It is further expected that the target group should, in the course of time, become capable of managing their own
development through their own initiatives. They should be enabled to mobilise and progressively expand the resources available to them, drawing whenever necessary on the relevant social and economic services of government agencies and of any other private or non-governmental institution. Although resources are thought of in terms of physical assets, social mobilisation\(^{17}\) is often more concerned with human resources such as skills, knowledge, initiative and inventiveness of and with less tangible qualities such as morale, self-esteem and confidence.

The basic objective of the SMP is to intervene in, assist and motivate the low income families to change their disadvantaged socio-economic and cultural conditions through a sustainable economic process and through their own initiative and strength. Thus, the objectives of SMP, as stipulated in project documents, are that of:

(a) Involving target groups as active participants in the development projects.

(b) Directing them for their own economic progress through increasing their capacities, potentials and self-confidence.

(c) Empowering them to overcome their disadvantaged situation and help them regain what they have lost.

(d) Assisting them to improve their capital resources through collective measures and to increase their investment and entrepreneurial capacity.

(e) Leading them toward autonomy in a democratic approach and

(f) Involving target groups in the main economic process-shifting their dependency on subsistence economic activities. (SMP, 1996)

It is evident that SMP is a target group strategy which aims at improving the living conditions of the most disadvantaged and poverty stricken sections in the district through a participatory approach. Other than the above-mentioned objectives, SMP attempts to achieve some other specific targets as given below.

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\(^{17}\) Social mobilisation is a first a process of organising the target groups to take initiatives and assert themselves. It seeks to make people more aware of the resources available to them, to raise their consciousness and to give them the motivation to undertake development activities for their own betterment. Social mobilisation is thus a process of empowerment (Ministry of Planning and Implementation 1992:2)
(a) Giving specific attention to widows, orphans and disabled people in the district in order to improve their living conditions.

(b) Co-ordinating the organisations which are engaged in social welfare in the district and building up necessary linkages to co-operate with SMP activities.

(c) Encouraging people’s participation to protect environment and to confront environmental problems.

(d) Granting emergency and distresses assistance to the poor.

(e) Empowering the poor to overcome their marginalisation and poverty.

(f) Utilise governmental and non-governmental assistance to achieve above targets (Constitution of SMP, 1995).

**IV.2.1 Organisation of SMP**

The organisations and individuals involved in implementing the SMP are

1. The project office of HIRDEP
2. The Social Mobiliser Foundation (SMF)
3. The social mobilisers

**IV.2.1.1 The Project Office of HIRDEP**

The basic responsibilities of the Project Office are:

(a) Identification, recruitment, training and supervision of social mobilisers

(b) Supervision and evaluation of the SMP

(c) Financial support to the SMF

The HIRDEP has assigned an Assistant Director and two Plan Implementation Officers from the Project Office for the implementation of the SMP. The Project Office can also call on the services of the Divisional Secretaries and Divisional Plan Implementation Officers in respective DS in the district for additional supervision and technical assistance to the programme.
Although SMP had been functioning in the district as a community-centred and bottom-up development strategy, there were several barriers against its further development. Insufficient and slow coverage of target group families, lack of efficient management framework and a monitoring system, and the absence of a district level mother organisation to co-ordinate its activities were the major problems. The Social Mobiliser Foundation (SMF) was formed as a district level organisation in 1996 so as to respond to these basic requirements. The executive committee of the foundation consists of eleven elected social mobilisers, one representing each divisional area. All the activities of the foundation is supervised by an advisory board standing above the executive committee. The main functions of the SMF are

(a) Exploiting external resources which are necessary to activate SMP in the district.

(b) Maintaining a proper co-ordination between Consolidated Bank Societies and Self bank Societies.

(c) Visualising and carrying out steps to build up the programme as an independent voluntary organisation.

(d) Supervising and monitoring the activities of the SMP to improve its efficiency.

(e) Organising the activities required for the sustainability of the programme.

(f) Exchanging experience with other similar programmes within the country and abroad, conducting leadership training and rural development planning courses, seminars, workshops and field tours to educate beneficiaries.

SMF provides assistance to Self Bank Societies, for their effective functioning, in the following six major areas.

(a) Awareness-creation and knowledge building

(b) Agricultural extension

(c) Entrepreneurial development

(d) Welfare services

(e) Advertising and information and

(f) Financial management
Six social mobilisers are assigned to carry out these activities in the district. It being an umbrella organisation, SMF also implements several other services, like the following, to meet the growing needs of the beneficiaries.

(a) Marketing facility. It collects the produce of the beneficiaries with the assistance of Self Bank Societies, avoiding middlemen. Producers benefit as they receive fair price for their products.

(b) Technical assistance. Many producers are unable to get fair price as their products lack quality. With the assistance of technical experts, SMF provides producers training to upgrade and improve their skills and improve their output.

(c) Mediator for financial assistance. It has negotiated with several commercial banks for self employment credits to beneficiaries at low rates of interest.

IV.2.1.3 Social Mobilisers

Social mobilisers are the primary field workers. Their principal functions are to support income earning activities of the target group and to undertake the associated awareness creation and empowerment process. The duties of social mobilisers are:

(a) to complete the training courses in mobilisation skill, people’s participation, financial management and communication skills to a satisfactory standard,

(b) to become fully informed of the social and economic characteristics of the village and hamlets to which they are assigned and of the families there,

(c) to identify all target group families in the village and establish good relationships with them,

(d) to promote group formation among the target families for the purpose of establishing group savings funds, initiating income earning activities and awareness creation,

(e) to provide groups with relevant instruction and to identify any special training needs to support its activities,

(f) to oversee the administration of the group savings funds;

(g) to liaison between the groups and external agencies, including SMF, HIRDEP, DS, technical services of government etc.;

(h) to promote the principles of Social Mobilisation as expounded during their basic training and to work towards the betterment of the poorest members of the community.
IV.2.2 Development Process of SMP

Social mobilisation proceeds through a series of stages which are described below. These steps are not strictly sequential in that most are continuous and overlapping processes which are set in motion with the formation of first social mobiliser group in a village. The steps are described separately so as to clarify the purpose and rationale of each part of the social mobilisation system.

IV.2.2.1 Identification of Target Villages

A list of priority target villages are drawn up with the assistance of DS and Project Implementation officers based on the information provided by the Grama Sewa Niladhari (GSN). These villages will display all or most, of the following symptoms of poverty:

- a high proportion of food stamp receivers\(^\text{18}\)
- a high level of landlessness and / or a predominance of micro landholdings
- high unemployment
- a lack of regular and secure income, especially for the principal breadwinner of the family
- social ostracisation, (e.g. through caste or bad repute)
- lack of diversity and alternatives in income-earning and employment opportunities
- geographical remoteness, lack of access road
- high levels of malnutrition, especially amongst children
- high proportion of women headed households
- large family size
- low school attendance
- absence of basic needs and amenities such as safe water supply and sanitation
- lack of knowledge of available welfare facilities and hence lack of access to them
- absence of socio-economic and geographical mobility
- poor housing

\(^\text{18}\) Poor families with low income were entitled for subsidised consumables distributed by government through food stamps.
Villages on this list with the highest concentrations of poor and disadvantaged people, and showing the lowest level of living conditions, and which are willing to receive the programme are selected for Social Mobilisation.

IV.2.2.2 Selection of Social Mobilisers and Training in Social Mobilisation

Social mobilisers are normally selected from the residents of the villages in which they are to work as social mobilisers. Occasionally, due to local issues or clashes of interests, social mobiliser will be assigned to a village in which she or he does not live. In a few cases a social mobiliser will be assigned to two small neighbouring hamlets. More social mobilisers are now being drawn from amongst members of social mobiliser groups formed in the earlier round of the programme.

Although the social mobiliser is normally expected to have reached at least grade eight level of education, personal qualities of leadership, dedication and ability to communicate with and motivate people are of great importance. Social mobilisers must be able to make group members believe in themselves and ultimately she or he must become someone that people really want and like to see. The training for social mobilisers is made up of a combination of classroom-based workshops and guided field experience.

IV.2.2.3 Identifying the Target Group

The precise criteria for target group identification will need to be tailored to the specific characteristic of the area in which social mobilisation is to be implemented. In all cases, however, the target group will tend to be characterised by:

(a) lack of resources for development.
(b) lack of organisation to represent their interests and hence a lack of power to influenced either their status or events which affect their lives.
(c) depending on outside resources and assistance for basic welfare.
(d) domination by the holders of economic, social and political power within the village community.
(e) lack of awareness of means of improving their condition and
(f) Inability to access the services from governmental agencies which might contribute to the improvement of their living standards (MPI 1991:2).
Social mobilisers will inevitably encounter persons belonging to the above target groups who are uncooperative and unwilling to participate in any programme to help them to improve their position. The best that can be hoped for is that the example of others will eventually persuade such people to participate more positively.

IV.2.2.4 Group Formation

The general procedure for group formation may be described as follows:

(a) The social mobiliser first goes around the village and talks to the villagers in order to:
   i. understand the social, economic and power structures of the village
   ii. identify the target group families and
   iii. build up a good relationship with many of the target group families.

(b) Among the target group families, identify the people who seem eager and are likely to give a quick response to a new development effort.

(c) From among these more responsive individuals, identify members, from different families, who are particularly sensible and sensitive to their problems of poverty, and build up good relationships with them. Initially, the number of such individuals are fairly limited as the social mobiliser can manage to get to know them very well.

(d) Continue discussions with these people, individually as well as in groups, about their socio-economic problems.

(e) Encourage those who are most understanding and responsive to form themselves into groups with others who are like-minded and who either have similar socio-economic status or are engaged in similar economic activities. These groups may be formed exclusively amongst those people identified by the social mobiliser, but it is possible that groups may wish to bring in other individuals from outside the initial group. A group must be within the range of five to ten persons, each of whom must be from different families.

(f) Once the social mobiliser is convinced that a group is reasonably cohesive, he/she arranges a meeting of group members either at house of one of the members or at the place where the social mobiliser lives. Discussion at this meeting is initiated by the social mobiliser and based on some of the problems which the social mobiliser has identified as being most related to the members of the group. Such problems may include indebtedness, low income, sanitation difficulties, household problems, etc.

(g) At this first group meeting, or at the most appropriate stage, the social mobiliser puts forward the idea of building up a group savings fund on a very small scale so that members may have their own capital as a solution to their indebtedness.
(h) Establishing the principle of regular weekly meetings for all members of the group. The purpose of these regular meetings, especially at initial stage is to improve the awareness of group members.

At this first group meeting or at the most appropriate stage, the social mobiliser should put forward the idea of building up a group savings fund on a very small scale. It is also encouraged to conduct regular weekly meetings for all members of the group. The purpose of these group meetings is to improve the awareness of group members and to build up group cohesiveness. The time and place of group meetings are set so as to be convenient for the group members. Most often these meetings are held at the house of a member in a rotating basis. The schedule of group meetings is aimed at:

(a) improving awareness among group members
(b) mobilising them to identify solutions, implementation-procedures
(c) changing their values and attitudes to build up a sense of self-reliance, self-esteem, and collective effort towards improving the social and economic standards of members
(d) mobilising group members each, individually, to identify and undertake sustainable economic activities, on a very small scale, which would generate a regular income without a very long gestation period
(e) identifying problems in production activities, including raw material procurement, production process, sales and transport, and possible solutions to those problems
(f) explaining how to generate and use the group savings fund
(g) The place and the time of group meetings are set so as to be convenient for the social mobiliser and the group members. The meetings are usually held at the house of a member on a rotating system. Weekly contributions are collected at these meetings.

IV.2.2.5 Group Savings Fund

This is a central condition of group formation. The aim is to build up group capital to the extent that the group can itself finance income-earning activities through short term loans to members. Besides being used for income generation, group savings funds can also be used to meet any immediate needs of members, for example in the event of sickness or similar crisis, where previously the member would have been forced to rely on local money lenders charging very high interest rates. The general conditions governing the formation of the group savings fund are:
(a) Deciding on a weekly contribution to the group fund by the members themselves so that every one could contribute without any hardship.

(b) Holding weekly meetings. Participation of members in all weekly meetings and collection of group fund contributions at the weekly meetings are compulsory.

(c) The group fund could be used as an emergency credit fund amongst the members. If a member wants a loan from the fund, members can jointly decide on the amount of the loan, the interest payable, the repayment period, etc. All loans must be recovered in weekly instalments which will be deposited in the group savings fund (Ministry of Planning and Implementation 1991:15).

When there are several such groups in a village a joint meeting is held each month for all the members of all the groups in the village to discuss matters of general concern. Presently there are 1800 small groups formed in all the eleven divisional areas of the district. The total value of the group fund exceeds Rs. 9.5 million.

**IV.2.2.6 Self Bank Society**

Self Bank Society (SBS) is an advance stage of the small group strategy of the Mobilisation programme. A bank society consists of a few matured small groups which have already formed their Group funds, engaged in economic activities, and become established through effectively and efficiently managing credits. They are not informal organisations as small groups but legally constituted under the Ministry of Social Services as voluntary organisation. SBSs help their members improve their strength and power so as to direct them towards broader objectives. It provides credits for economic activities which are beyond the capacity of group funds.

SBSs conduct their monthly meetings where all members could participate in decision making process. They have been able to maintain a sound discipline in bank societies invariably increasing the loan repayment rate. Several depositing systems have been introduced during the past so as to encourage beneficiaries to increase their savings and to strengthen the society funds. Bank Societies credit for a variety of purposes such as income generating activities, housing, consumer requirements and distress. A simple accounting system is maintained as members easily understand their transactions. Accordingly, SBS encourages the building up of a strong fund of its own rather than depending on external resources. It also has been a leading factor to co-
ordinate the activities of small groups. Presently, there are 170 bank societies functioning in the district with a fund of Rs. 4.6 million.

IV.2.2.7 Integrated Bank Society

Integrated Bank Society (IBS) is a recent development of the SMP to meet the growing needs of its beneficiaries. Basically two factors have influenced the establishment of Integrated Bank Society (IBS) in the district. First, the insufficiency of SBS loans to meet the growing capital requirements of members led them to seek a substitute institution to overcome the above constraint. Second, as the SMP satisfactorily grew in the district, there was a necessity to establish co-ordinating units at the divisional level.

An IBS is formed by merging all the competent SBSs in a divisional area. Presently, there are six such bank societies in six divisional areas of the district. Only matured SBSs which have proved to be efficient in handling loans and income generating activities are eligible to form an IBS. Each IBS is granted a rotating loan fund by the Hambantota Integrated Development Project to meet the credit requirements of respective bank societies. IBS has not limited its credits only to economic requirements but also to social requirements such as housing and distresses. Basic objectives of IBS are:

(a) Co-ordinating the activities of SBSs in a divisional area.
(b) Granting available resources and services to the members through self bank societies.
(c) Deciding on the common problems in a divisional area and bringing them to the attention of necessary institutions.
(d) Provision of an efficient participation in divisional level planning (SMP, 1995).

An IBS is governed by a management committee selected from the office bearers of SBSs in the divisional area. Meeting sessions of IBSs conducted every month provide a tremendous opportunity to meet all the representatives of self banks in a division and to exchange views. The following table indicates the organisation of SMP in Hambantota divisional area and Suriyawewa divisional area where
Godawaya village and Andarawewa village are located along with the total organisation spread in Hambantota district.

Table IV.1 Organisation of SMP in Hambantota District

<table>
<thead>
<tr>
<th>Producer Groups</th>
<th>Hambantota D.S. area</th>
<th>Suriyawewa D.S. area</th>
<th>Hambantota district</th>
</tr>
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<tbody>
<tr>
<td>No. of social mobilisers</td>
<td>07</td>
<td>09</td>
<td>81</td>
</tr>
<tr>
<td>No. of producer groups</td>
<td>122</td>
<td>154</td>
<td>1689</td>
</tr>
<tr>
<td>Total number of beneficiaries</td>
<td>748</td>
<td>909</td>
<td>10020</td>
</tr>
<tr>
<td>Total group fund Rs.</td>
<td>744692</td>
<td>626228</td>
<td>9223421</td>
</tr>
<tr>
<td>Self Bank Societies</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No. of Self Bank Societies</td>
<td>12</td>
<td>08</td>
<td>139</td>
</tr>
<tr>
<td>No. groups involved</td>
<td>34</td>
<td>72</td>
<td>900</td>
</tr>
<tr>
<td>No. of families involved</td>
<td>415</td>
<td>409</td>
<td>5478</td>
</tr>
<tr>
<td>Total funds of SBSs Rs.</td>
<td>263735</td>
<td>445130</td>
<td>4400725</td>
</tr>
</tbody>
</table>

According to this table it shows that SMP was functioning at different level of success in different subdivisions of Hambantota district. Eventhough, this programme had failed in Andarawewa village, it showed more progress in the divisional area where it was located in terms of number of beneficiaries and number of groups involved with it. It also shows that only a limited number of groups had formed their SBSs in both divisional areas and the district. It was mainly those groups that could raise group funds and efficiently manage group lending that could succeed in joining with Self Banks. The following table indicates the organisational structure of the SMP.

Table IV.2 Organisational Structure of the SMP

<table>
<thead>
<tr>
<th>Social Mobiliser Foundation</th>
<th>District Level</th>
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<tbody>
<tr>
<td>Consolidated Bank Societies</td>
<td>Divisional Level</td>
</tr>
<tr>
<td>Self Bank Societies</td>
<td>Village Level</td>
</tr>
<tr>
<td>Producer Groups</td>
<td>Family Level</td>
</tr>
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</table>

According to the above table it shows that individual beneficiaries have joined with SMP through producer groups at family level. Several such producer groups at village level formed a SBS. The administrative and financial activities of SBSs are managed by CBSs formed at divisional level. Social Mobiliser Foundation is the coordinating unit of these CBSs at district level.
IV.3 JSP in Hambantota District

Janashakthi Movement, a poor-oriented mobilisation programme, is devoted mainly to promoting women’s participation. The success of Janashakthi (‘people’s strength’) rests on the active participation of women, the most disadvantaged and marginalised group in the society. It was designed, based on the experience of Janasaviya Poverty Alleviation Programme (JPAP), an anti-poverty programme of the Sri Lankan government, implemented in Hambantota by the end of 1989. Poor families with a monthly income of less than Rs. 700 were its direct beneficiaries. Each beneficiary family was entitled to a package of Rs. 2500 per month for a period of two years, along with several other extension services to mobilise them during this period (Department of Janasaviya Commissioner 1992).

A salient feature of the JPAP in Hambantota was women’s extreme enthusiasm to participate in its group meetings and other activities. Therefore, the Government agent in the district, paying attention to this tendency, encouraged the formation of Women’s Societies under this programme which later on developed as the Janashakthi Movement in the district. By September 1992, 20276 women in 391 villages of four divisional areas became members of JSP. Among them, 18565 women formed their own Janashakthi Bank Societies (JBS) for the purpose of saving and credit (Mithraratne 1992: 16).

The findings of socio-economic survey conducted to assess the impact of JPAP on beneficiary families also influenced the formation of Women’s Development Societies. It showed that 31 per cent of children under five years had not received necessary immunisation. Many poor families had nutritional and health problems which contributed to their miserable living conditions. Improvement in these areas were found impossible without mothers’ active participation. Initially, health programmes were carried out through Women’s Societies with the assistance of the Family Health Workers in respective villages. Conducting mobile clinics to provide necessary health services and to promote hygienic practices became the major part of this programme.

As Rural Women’s Development Societies (RWDS) were functioning in many divisional areas of the district, management and guidance by a co-ordinating institution became necessary. The Women’s Federation of Hambantota District was established as
an umbrella organisation in December 1989 to meet this end. It was formed by trooping all RWDSs in the district. An executive committee selected at the annual meeting of the Federation, where all presidents of the RWDSs gather. The monthly meetings of the executive committee decides the policies and strategies of the Programme. The basic functions of the Federation are the supervision of RWDSs and JBSs and the providing of necessary training and assistance. It also links with local and international organisations to bring available assistance to the programme. The Janasaviya Trust Fund\(^{19}\) (JTF), United Nations International Children’s Emergency Fund (UNICEF), NORAD (Norwegian Development Agency in Sri Lanka) and the Sri Lanka-Canadian Development Fund patronised the programme through the Women’s Federation.

**IV.3.1 Women Focus and Orientation of JSP**

The JSP has targeted low income families as prime beneficiaries of its development strategy. Linking such families through women’s participation is a salient feature and basic principle of it. This programme identified that the basic foundation of the development of poor families is based on awareness creation, promotion of health and nutrition. Women are the most appropriate link in a strategy sought to promote such requirements.

Understanding women as wives and mothers has received a prominent place in the Movement. The key role that she plays in family has been viewed from several angles to understand the behaviour pattern of this individual conceptualised as the wife/mother.

\(^{19}\) The sponsoring agency of the Janasaviya poverty alleviation programme. It also has funded other rural development programmes including Janashakthi programme.
IV.3.1.1 Wife/Mother — Central Family Figure

Wife/mother plays a central role in the well-being of husband, children and other dependents and bear personal responsibility and concern in matters relating to food, nutrition, health care, sanitation, housing, drinking water supply and toilet facilities. Issues in these areas are capable of readily attracting her eager and personal attention moving her into spontaneous action.

IV.3.1.2 Wife/Mother — Earner of Supplementary Income

A Wife/mother may compel to play the role of earning a supplementary income in a poor household. Caught in this unenviable situation, the Wife/mother who is, for biological as well as social reasons, more conscious than the other members of the family of the needs, especially food security, perforce gets mobilised to meet the challenges before her by resorting to as many strategies as she could muster or cope with.

IV.3.1.3 Wife/Mother — Adroit Saving Tactician

Under the same compulsions that arise from the “precarious equilibrium” at which poor households exist, there is another strategy that a Wife/mother could resort to. This is to set aside portions of current income as savings in money and or in kind to meet future expenses arising from emergencies. Being the most concerned over the food security of the family, the Wife/mother can be expected to develop a highly personalised long term outlook regarding the management of the family’s food and financial needs. For the same reason, she has a relatively long term outlook as encouraged to other family members to ensure there is some money to cover these expenses.
IV.3.1.4 Wife/Mother -- Investor and Commercial Mobiliser

The main reason for extending the wife/mother concept beyond the role of saver to that of an investment decision maker is her basic role as a saver in the family. It was noted that the view she would take regarding her family’s economic and other affairs tend to project longer into the future than in the case of the other members of the family. Saving is an act of bridging the available resources with requirements of the future. She often carries it out in a calculated and a planned manner. Investment bridges the present with future. Common to both acts of saving and investment in this relatively long-term vision and the accompanying preparedness to bridge the present with the future against risk and uncertainty. To the extent that these attributes characterise a wife/mother, she can transform herself into an investment decision maker with greater ease than the other members of her family.

It also suggests that she has the patience to endure the slow moving economic process that investments normally are. The other reason why she should develop into an investment decision maker is found in the compulsion arising from the above-noted role that she has to perform as an earner of supplementary income for the family. Thus a proclivity to invest can get a backing from this kind of compulsion to actually make her resort to investment. This proclivity and the compulsion which may get integrated in varying proportions and to varying degrees with the personality of poor wife/mother, can be generally expected to produce the combined effect of making her more readily amenable to commerce oriented mobilisation than the other members of the family (Hewavitharana 1994:4-8).

IV.3.2 Organisation of JSP

The organisations and individuals involved in implementing JSP are:

1. Women’s Development Federation
2. Women Programme Managers
IV.3.2.1 Women’s Development Federation

Women’s Development Federation (WDF) is the coordinating umbrella organisation of the JSP in Hambantota district. It was formed in December, 1989 and presently comprises 67 JBSs functioning in five divisional areas of the district. The office headquarters of the Federation is located in a building named as Wiharamaha Devi Mandiraya in Hambantota. The name of the Sri Lanka’s heroic queen, Wiharamaha Devi, is given to the building to symbolise the strength of women. The Women’s Federation is headed by an executive committee elected for a period of one year. It is elected from the presidents of JBSs at the annual women’s Federation. The executive committee is responsible for deciding the policies and administrative strategies necessary for the effective functioning of the Women’s Federation.

There is an advisory committee responsible for granting assistance and guidance to the executive committee. It consists of six members who are mainly heads or senior representatives of governmental and non governmental organisations in the district. Divisional Secretary (the head of the administration in the district), Director of the Hambantota Integrated Development Project, Director of the Canadian Development Project, a representative from the NORAD project and the Director and the Deputy Director of Rural Development Training Centre are represented in this Advisory Committee. WDF has the power either to change or appoint suitable representatives to the committee. The divisional secretary being the founder of Janashakthi movement in this district, performed a key role in designing and implementing this programme.

VI.3.2.2 Women Programme managers

The Janashakthi Movement aiming at an integrated development of poor families, covers a vast area of development strategies. Basically, there are nine divisions of programme departments functioning under the supervision of the executive committee, namely,

(a) Institutional development and mobilisation,
(b) Nutrition
(c) Caring for the aged and mobile library
(d) Animal husbandry.
(e) Accounting and financial management,
(f) Community projects and training,
(g) Environment,
(h) Home gardening development and
(l) Programme supervision. (Women’s Federation 1992: 8)

Implementation of the activities of each department is assigned to appointed women programme managers and there were nine managers. They are either presidents or office bearers of RWDS in the district. A basic training has been given to this managers in the respective areas.

IV.3.2.3 Janashakthi Secretaries and Mobilisers

In the context of the organisational structure, the Department of Institutional Development and Mobilisation is handling two integrated roles of rural development namely, administration and mobilisation. Responsibilities of institutional development at the village level is carried out by area secretaries appointed by the Women’s Federation. The activities of social mobilisation is carried out by area mobilisers.

Institutional development refers to setting out of necessary conditions for the smooth functioning of women’s organisations at village level under this programme. Accordingly, an Area Secretary is appointed to supervise administration of each of the five JBSs. She is to visit each of her bank societies once per week and has to supervise and offer them advise. Each JBS has employed at least two people as financial secretary and administrative secretary. Their activities are supervised by the respective Area Secretary. The Area Secretary takes part as a representative of Woman’s Federation in the by-weekly meetings of the board of management in respective bank societies. She provides necessary guidance to that board on behalf of the Federation. Additionally, she conducts a progress analysis meeting with all the financial and administrative secretaries in her respective area on the first Sunday of each month.

Social mobilisation refers to a process of organising beneficiaries to take initiatives and assert themselves. Social mobilisation is thus a process of empowerment (Ministry of Planning and Implementatin 1991:5). In view of carrying out social mobilisation among beneficiary women, WDF has appointed an area mobiliser for each six bank societies. Further, each JBS employs three Janashakthi mobilisers to carry out mobilisation at bank level. In addition, an assistant Janashakthi
mobiliser has been appointed for each RWDS at village level. The performance of Janashakthi mobilisers are subject to the supervision of the Area social mobiliser in her respective division. The main responsibilities of Janashakthi mobilisers are:

(a) Mobilising the activities of small groups,
(b) Supervising the utilisation of credits granted to beneficiaries,
(c) Improving and strengthening the performances of RWDSs and
(d) Implementation of programmes for awareness creation among beneficiaries on activities such as environment, home gardening, animal husbandry, small business and so on.

Area mobiliser meets all the Janashakthi mobilisers and assistant mobilisers in respective bank societies in by-weekly meetings conducted for the progress analysis. In addition, on the first Sunday of each month, the area mobiliser meets all the Janashakthi mobilisers in her area in order to supervise the progress of social mobilisation in the area. Finally, on each Wednesday all area secretaries and area mobilisers get together with the president of the Federation and programme manageresses to discuss the progress of the administrative and mobilisational activities of the district.

IV.3.3 Development Process of JSP

Janashakthi Movement is exclusively women-oriented development programme devoted to the upliftment of poor families in Hambantota district. The integrated development approach it follows covers the following steps in mobilising beneficiary families.

IV.3.3.1 Identifying Target Villages

Unlike SMP, Janashakthi Movement is a development strategy built up solely on the experience and foundation of Janasaviya Poverty Alleviation Programme (JPAP) in Hambantota district. Therefore it is generally carried out in villages where JPAP was implemented. JPAP being a poverty alleviation programme is implemented by the government. Only the poverty-stricken areas in the country are selected to carry out these activities. The basic criteria considered in selecting target villages are very similar to the SMP. Accordingly, two divisional areas of Hambantota district were
selected for implementation of this JPAP programme initially. The successful experience of these two areas encouraged the implementation of JSP in three other divisional areas at the second stage. Therefore this programme has been mainly limited to the villages where JPAP was introduced.

IV.3.3.2 Identification of Target Groups

Janashakthi Programme, being implemented mainly in the villages where JPAP was implemented, JPAP recipient families were the direct beneficiaries of this programme. However, presently it has extended up to all families receiving a monthly income of less than Rs. 1500 in selected villages. Being a women oriented development strategy, its membership is generally limited to the wife/mother of a family. With the experience of Janashakthi movement in the Hambantota district, Hewavitharana points out that "the definition of wife/mother can be broadened to include unmarried women who nevertheless have the aspiration and the psychological make of a wife/mother" (Hewavitharana 1994:4).

IV.3.3.3 Group Formation

Structurally, the group of five is appropriately designed to serve as a quorum of discussion group for the wife/mothers of a small neighbourhood. Its size, determined at five, is neither too large nor too small to facilitate discussion between the wife/mothers of the same social and economic status from a given neighbourhood, to meet regularly to discuss matters of common interest. Given its size, homogeneity of membership and neighbourhood, a group of five wife/mothers can easily evolve as a sorority or a sisterhood. Another structural feature is that since a group of five may be composed of members with different family vocational backgrounds, it is on the neighbourhood consideration alone that the composition is determined. This mode of constituting a group permits a "richness in diversity" associated with several women with different vocational backgrounds learning from each others experiences.

The group of five that provides the institutional framework for discussions, planning, decision making, implementation, review and monitoring connected with group funds, member’s savings schemes, children’s savings schemes, share capital
repayments, investment projects, production, borrowing, repayment of loans, rotating savings schemes, intra group exchanges of money and goods, bulk purchase arrangements, labour exchanges, pooling of raw materials, group ventures, time management and welfare schemes. Weekly meetings provide opportunities to engage in business talks, to make plans for money savings and money making and to review the progress made. It is not difficult to imagine how a regular and an intensive engagement in thinking and activity of this sort, within the confines of the small intimate group of five, can strengthen rationality, a lengthen time horizons, enhance saving propensities, sharpen money consciousness and develop money management abilities. The foregoing may be regarded as an enumeration of the wheels within wheels in a commerce oriented mobilisation and in the evolution of micro-entrepreneurship. The following table shows the progress in group formation and performances in groups in the district.

<table>
<thead>
<tr>
<th>Table IV.3 Progress of Janashakthi Small Groups in Hambantota District</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of groups</td>
</tr>
<tr>
<td>Total capital of group funds Rs.</td>
</tr>
<tr>
<td>Average capital per group Rs.</td>
</tr>
<tr>
<td>Capital of joint accounts Rs.</td>
</tr>
<tr>
<td>Number of groups involved in consumer activities</td>
</tr>
<tr>
<td>Number of groups involved in labour exchange</td>
</tr>
</tbody>
</table>

(Progress Report, WDF 1996)

It is evident that Janashakthi movement has been progressively popularised among the poor women in the district within a short period of time. By December, 1996, 5177 women's groups had been formed. Those groups could save a large amount money in group funds and in joint accounts. Consumer activities such as bulk purchasing of goods followed by many of such groups facilitated them to raise more funds. Basic functions of group of five are as follows.

(a) Mutual exchange of knowledge and experience,
(b) Formation of a group fund through their own savings within the group,
(c) Making credits for the day to day necessities in their families and maintaining a credit discipline,
(d) Exchange of labour among group members and promoting the co-operation among members of each family,
(e) Earning an extra income through bulk purchasing of consumer goods and distribution among the members,
(f) Recommendation of credit applications of members to JBS and monitoring credit use.
(g) Encouraging members to save in JBS and promoting their capital rights in the Bank Society, and
(h) Revising the progress of the group activities (Women’s Development Federation 1992:5-6).

IV.3.3.4 Rural Women’s Development Society

RWDS is formed by the Janashakthi members at village level. There are 461 such societies functioning in Hambantota district. The total membership of these development societies have been 26,490 (Progress Report, JBS 1996). RWDSs are also collectivities of small Janashakthi groups at village level. These societies conduct their by-weekly meetings. Office bearers of these societies are selected by the members themselves for a period of one year. Basically, RWDSs are aimed at co-ordinating the activities of small groups so as to make them function effectively. However, they perform a wider range of functions for the upliftment of poor families as given below.

(a) Provision of easy access to available services by the beneficiary families,
(b) Recommendations of credit applications to the Janashakthi Bank Society through an open review,
(c) Evaluating the progress of small groups and categorising them according to their performances,
(d) Evaluation of the loan recovery of JBS,
(e) Contributing to the promotion of shares and savings of JBSs,
(f) Handling the mobile library,
(g) Providing necessary information to members on the services available to them at the Federation and conducting discussions regarding problems confronting members,
(h) Conducting integrated consumer activities at women’s society level,
(i) Improving the capabilities of its members and
(j) Presentation of successful experience of credit receivers (Women’s Development Federation 1992:6-7).
A RWDS can be viewed as an institution that brings about necessary mobilisation and continues to develop human resources of the members. The process of learning from peer group, an effective means of human resources development, is provided with a wider scope and forum in women’s societies than what is possible in the group of five. The monthly meetings of the women’s society provide the opportunity for several groups to meet, to form companionships with each other and to learn. Agenda of such meetings includes evaluation of the progress made by each group in respect of share-capital subscriptions, saving, borrowing, repaying loans, project formulation, problem solving and time management.

On the basis of evaluation in terms of specific criteria, the groups are graded according to their scores. Achievements of the different groups are compared in order to stimulate healthy sense of competition. Another way in which a women’s society contributes to the development of human resources is by stimulating a group spirit on a larger scale than is possible in the group of five. It is the women’s society that provides the forum for the development and display of cultural interests. The fellows feeling engendered at meeting can strengthen their group spirit. In this same forum matters pertaining to the care for the aged, primary health care, the schooling of children etc. are discussed. An intimate exchange of views on such personal and family matters among a large group helps to identify the means of overcoming obstacles in personal and family welfare while promoting collaboration and group solidarity (Hewavitharana 1994:42-43).

IV.3.3.5 Janashakthi Bank Society

A JBS consists of four to twelve RWDSs at village level. Construction of strong economic units for women and the promotion of their community participation have been specially considered in forming bank societies at village level. Generally, it is found sufficient to involve a number of 300-500 women in a JBS to build up a viable economic strength. “Janashakthi Bank Societies are not banks in the true sense of the term because they do not create credit. These institutions accept savings deposits, lend out their own resources comparing of their capital and savings deposits and lend money borrowed from Janasivya Trust Fund. It would be appropriate to describe
them as schemes of credit for poor, supported and sustained by social mobilisation” (Hewavitharana 1994:1).

It is expected that a JBS meets the expenses of at least its two full time workers, insurance and administrative costs. Presently there are 67 JBSs functioning in Hambantota district. The membership of these JBSs are held by groups of five in respective RWDSs. All these members in a JBS get together at least once a year in a general meeting. The annual audit report of the bank society has to be approved by the general body in that particular session.

A member of JBS should compulsorily invest an amount of Rs. 500 on its shares to entitle her to draw loans. As to facilitate this payment a member is encouraged to pay Rs. 10 instalments for a period of 50 weeks. Other than her shares, a member can deposit money individually or collectively in the bank. The executive committee of the JBS is comprised of the presidents of each RWDS. A president and a vice president for the executive committee will be selected from those executives for a period of one year. The executive committee meets by-weekly to revise the activities of the JBS and to take necessary decisions. Further, two young women with grade 12 qualifications are appointed as full time workers to the bank and the bank office is maintained in a room of a house in the village itself. The JBS is expected to give several financial services to the women as shown below. Basic functions of a JBS are

(a) Promotion of savings among members and their families,
(b) Provision of credits for ongoing and new economic activities,
(c) Granting credits for other purposes such as distresses, consumer and housing requirements,
(d) Implementing an insurance scheme link with credits,
(e) Releasing poor families from the grasp of money lenders, and
(f) Integrate poor rural women with a strong economic organisation.

The following table shows the progress of JBSs in Hambantota district.

Table IV.4 Progress of JBS in Hambantota District

| Number of Janashakti Bank Societies | 67 |
| Membership of JBSs                  | 25411 |
| Average membership of a JBS         | 386 |

(Progress Report, WDF 1996)
According to this table December 1996, there were 67 JBSs functioning in the district involving 25411 women. Though, JSP was implemented in several divisional areas where JPAP was implemented, it could involved all the beneficiaries of JPAP into JSP. The following table indicates the financial management in JBSs in the district.

**Table IV.5 Statistics of Janashakthi Bank Societies in Hambantota District**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total shares</td>
<td>13057743.49</td>
</tr>
<tr>
<td>Savings of membership</td>
<td>5985760.40</td>
</tr>
<tr>
<td>Children’s savings</td>
<td>3013804.93</td>
</tr>
<tr>
<td>Savings on non-members</td>
<td>2163964.79</td>
</tr>
<tr>
<td>Fixed deposits</td>
<td>982153.60</td>
</tr>
<tr>
<td>Group fund deposits</td>
<td>3282205.20</td>
</tr>
<tr>
<td>Loan loose reserve fund</td>
<td>6297382.17</td>
</tr>
<tr>
<td>Contingency fund</td>
<td>9443987.10</td>
</tr>
<tr>
<td>Total loan issued</td>
<td>218730221.00</td>
</tr>
<tr>
<td>Number of loans granted to projects</td>
<td>81344.00</td>
</tr>
<tr>
<td>Average of development loan size</td>
<td>8500.00</td>
</tr>
<tr>
<td>Helpage fund and librarian fund</td>
<td>724928.00</td>
</tr>
</tbody>
</table>

(Progress Report, WDF, 1996)

It shows that funds in JBSs consisted of various savings made by women. Such savings were made on individual and collective basis. Individual savings consisted of share capital purchased by members, their personal savings, children’s savings, savings of non members such as their husbands and fixed deposits. Collective savings were made through group funds. Bank Societies have raised loan reserve funds to secure the loses in terms of loan defaulting. Bank Societies also have been able to issue large amount of funds as loans for individual members.

Both SMP and JSP are target group oriented development strategies aimed at uplifting the living conditions of poor families in the district. Accordingly, there are several similarities and disparities between these (Progress Report, JBS, Dec. 1996)
IV.4 Conclusion

Social Mobilisation Programme (SMP) was designed to improve the position of poor families irrespective of gender considerations. The documented objectives, however, stated that specific attention will be paid to the most vulnerable, including widows. Women were found to be relatively more interested in joining this programme. SMP was an outcome of Hambantota Integrated Rural Development Project's (HIRDEP) attempt to search for alternative strategies to reach needy families in the district.

Janashakthi Programme (JSP) is a strategy designed to improve the conditions of women in poor and disadvantaged families. It was developed through an attempt to upgrade the health and nutrition conditions of the recipients of Janasaviya Poverty Alleviation (JPAP) benefits. It has been hypothesised that the wife/mother is the most appropriate person to link such families in an attempt to improve their living conditions. As this programme was targeted to those families receiving JPAP benefits, its implementation was limited only to five divisional areas of the district where that programme was implemented.

A common characteristic visible here is that both programmes have followed a participatory development approach and the Grameen Bank system in their project implementation. Group formation by mobilisers, encouragement for group savings, investments for self-employment, and self-help activities were important components. Bank societies were formed for loans for economic and other requirements of the beneficiaries. Members were also encouraged to exploit services that were available from other organisations, to improve their leadership capabilities and to mobilise their social and economic status.

The impetuses to encourage beneficiary participation in both programmes came through the awareness creation and knowledge building by mobilisers. JSP was initiated by the time of the implementation period of the Janasaviya Poverty Alleviation Programme and the monthly package of food assistance available to beneficiaries was a significant factor stimulated them to participate. There were, however, there were no such direct benefits available to the women of SMP.