

AGALEGEDARA

# A JANASAVIYA SUCCESS STORY



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AGALEGEDARA

# A JANASAVIYA SUCCESS STORY

by

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OCTOBER 1991

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**AGALEGEDARA**  
**A JANASAVIYA SUCCESS STORY**  
**(As at April 1991)**

**PART I**

**INTRODUCTION**

**1.0 The Village**

Agalegedara Grama Niladhari area is in the Divulapitiya A.G.A. division and located 6 kilometres from the Divulapitiya town along the Divulapitiya - Kurunegala road. The hamlet consists of 192 houses of which 109 families are Janasaviya recipients. The hamlet has been created by alienation of land to land-less families in the early '50s. The average extent of land is half an acre per allotment in more than 80 holdings. The few purana village holdings which are in Agalegedara are slightly larger in extent.

**1.1 Population and Family Size**

The total population of the Janasaviya families number 462 comprising 228 males and 234 females. Of the 109 households, 24 families have females as heads of households. 156 children are attending school and pre-school and 18 are infants and toddlers.

An Agewise Classification of those who do not attend school is given below. This indicates that a sizeable proportion of the population belongs to the age category of 18-55.

## Age Classification of Non-School Attending Population

Age	Heads of House- holds*	Total
Less than 18	-	10
18 - 24	1	45
25 - 34	18	61
35 - 44	39	73
45 - 54	20	30
55 - 64	20	28
More than 65	7	16
Not known	4	11
<b>Total</b>	<b>109</b>	<b>274</b>

\* Including 24 female heads of households.

The table below indicates the distribution of families by family size.

Members per family	1	2	3	4	5	6	7	8
Number of families	1	10	21	33	25	13	5	1

### 1.2. Housing Conditions

The housing conditions are far from satisfactory with 48 houses categorised as temporary and 23 wattle and daub structures thatched with woven coconut leaves. 29 houses are small tiled structures. Only one family possesses a satisfactory large house. Eight families have no houses of their own and are living with their relatives. The average family size is 4 (both mean and mode) members per

family. This relatively low family size and the relatively young age of the family bread-winner are two factors which have helped the Agalegedara Janasaviya community to alleviate their standards of living through the Programme.

As detailed below the current poor housing conditions reflect their pre-Janasaviya status of housing as the community has been deliberately prevented from incurring any expenses on improving their housing conditions during the first 18 months of Janasaviya as a strategy to ensure that the entire resources of the community - financial, physical and material - are channeled to improve their income earning and asset building activities. This strategy has paid good dividends and is another major factor which has enabled the community to develop a viable income earning activity.

### **1.3 Agalegedara, a Neglected Village Prior to Janasaviya.**

Agalegedara hamlet was a neglected and despised village prior to Janasaviya. The majority of the households eked out a bare living by working as casual daily paid labourers in the unorganised sector in brick kilns, private coconut estates etc. The village had 20 illicit pot-arrack distilling units and was noted for drunkenness, constant brawls and quarrels and illicit gambling.

The access to the hamlet was by a narrow footpath. The neighbouring village had little or no contact with the village except for those who frequented the place for drinking and gambling.

## **1.4 N.G.O. Involvement**

Prior to Janasaviya, however, the village had been selected as a beneficiary village by the World Vision Foundation. Under their auspices a programme of health care had been commenced with the families provided with facilities to construct latrines and wells for drinking water.

Under this scheme 81 latrines and 56 wells had been completed. In addition to these World Vision had commenced a pre-school and provided the villagers with one packet of milk powder per month for every child below 5 years of age, clothing for school uniforms for each child every year, exercise books and pencils for the school - going children.

## **2.0 CHANGE AND MOBILISATION**

### **2.1 Seeds of Change**

The provision of drinking water and water-seal lavatory facilities under the World Vision auspices provided not only a material gain to the hamlet settlers in ensuring better environmental health but also had two developmental effects. They are -

- (a) nurturing hope and desire among the people to improve their standard of living.
- (b) imparting a rudimentary experience in development - oriented group action.

The general consensus of the village is that despite these benefits the NGO activity was not able to cohesively bind the village into a single - purpose whole. In fact in Agalegedara what happened prior to Janasaviya is not cohesive group formation or attitude modulation but merely creating an awareness of such a potential for the future.

The Grama Sanwardana Samithiya (RDS), a self-help organisation, was also ineffective as the office bearers consisted of the traditional leadership concerned more with the usual decorum of holding routine meetings but not doing anything substantially for social and material upliftment of the village. The youth kept away from active participation in the RDS.

In the first 2 - 3 months of the Janasaviya disbursement there was no visible change with all the families content with consuming the Janasaviya basket of goods in its entirety. The latter was due to a calculated misleading of the Janasaviya beneficiaries by certain interested personnel who advocated that the Rs. 458/-, if saved, will go waste as the government is unlikely to reimburse the same.

## **2.2 New Grama Niladhari - The Catalyst**

It is only in January 1990 with the arrival of the present Grama Niladhari (GN), Mr. Wijewardhana Namaratne, that effective change and mobilisation began. Mr. Namaratne a former Cultivation Officer has had successful experiences in group formation while mobilising the Yaya farmers to cultivate their fields with credit facilities from the Bank of Ceylon.



As the village had no other leadership - religious leadership (no temple, kovil or church) or an effective RDS there was no challenge to the GN's leadership. The strategy adopted in the first few weeks on assuming office was to observe the ongoing socio economic processes with a view to identifying the potential for change.

One of the very first steps in the action programme was to rally round the desirable elements, specially the youths, and to convince them of the desirability of the GN's intended plan of action for social change and mobilisation. These youth were gradually brought into the Janasaviya Sahaya Kandayama by reshuffling and enlarging the Sahaya Kandayama.

Secondly, the large number of pot arrack producers were persuaded to give up their anti-social activity by promising them credit facilities to commence viable self-employment ventures. They were included in the first batch to receive self employment credit facilities.

The GN has a continuing dialogue with the people at every Janasaviya weekly meeting and communicated the need for change and mobilisation to make use of the opportunity provided by Janasaviya to alleviate themselves from poverty and be self-reliant. It was a hard struggle, as from the very beginning several traditional leadership groups, and hard-core anti-social elements challenged the suggestions by the GN irrespective of their value and relevance.

The perseverance and the ability displayed by the GN by being able to liase with the bank to conduct credit camps in the village was a major factor which enabled the people to recognise his leadership.

One of the strategies adopted to win over the critics was to bring them into his close circle of confidants.

At a series of meetings, potential self-employment opportunities were identified, and loan facilities ranging from Rs. 3,000/- to Rs. 10,000/- each were disbursed to 110 families.

The purposewise classification of 89 loans are given below.

Purpose	Number
Animal Husbandry (goat rearing, pig breeding and poultry farming)	39
Brick Kilns	29
Retail Trading	6
Carpentry	5
Bicycle Repair/Services	3
Confectionery and Sweets	2
Jossticks	1
Caneware/Reedware	1
Cement Blocks	3
Total	89

The social mobilisation task which preceded the granting of loans was basically evolved around the core-values of Janasaviya which were continuously reinforced to the groups through precept and practice. A group of people who hitherto had no hope for the future had begun to look forward towards a self-reliant future. Where drunkenness, gambling, family quarrels and rivalries were the norm, peace and harmony, togetherness and mutual co-operation developed over time as the new value system and behaviour pattern. In addition to the Janasaviya meetings, public work and Saragam activities were used to crystalise these values into lived experience.

Agalegedara has one of the best networks of gravel roads (9 kilometers of 20 - 30 feet width well laid out) with Janasaviya families providing the labour as well as the land required.

The initial batch of loans was disbursed in March 1990 during a week-end by conducting a mobile banking service in the Grama Niladhari office located in the village.

### **3.0 RECIPES FOR SUCCESS**

The self-employment ventures in Agalegedara have met with a very high degree of success. The recipes for success consisted of several ingredients.

#### **3.1 Skills Availability**

The consideration of the available skill levels and work experience was crucial in

selecting employment ventures as a large number of Janasaviya families had worked as casual labourers in brick kilns on a daily paid basis. Nearly 25 percent of self employment projects are brick kilns. Experience in animal husbandry, specially goat rearing and dairying, led to a large number being selected for self employment in animal husbandry i.e. 40 percent.

### **3.2 Raw Materials Availability**

Clay suitable for brick manufacture is found along the Maha Oya which is only 4 - 5 miles from Agalegedara.

### **3.3 Consideration of Marketing Opportunities**

Prior to Janasaviya, despite the fact that there was a large brick kiln in Agalegedara, the owners had to keep a load of bricks along the main road as a sales strategy to catch the attention of lorries. However, now with the construction of the gravel roads, the lorries habitually visit the kilns sites.

The concentration of 29 kilns within a small area - i.e. 4 Sq. Kilometers - is an attraction. This clearly indicates how going to scale can expand the market horizon and attract more potential buyers.

The animal husbandry projects faced a marketing challenge when the meat stalls in Divulapitiya offered low prices for the produce. The Janasaviya group was unhappy with the exploitation of the surplus by middle-

men and decided on a plan by which two Janasaviya members competed with meat stall traders and successfully leased out two meat stalls in Kotadeniyawa and Waradala in the hinterland. The Agalegedara livestock products are now vended through these stalls.

### **3.4 Proper Use of Loan Funds**

The Grama Niladhari and the Sahaya Kandayama with peer-group pressure ensured that the loan proceeds are utilised to procure the essential inputs. For example in brick kilns, almost all loan funds were used to buy clay while Janasaviya community labour and locally available resources-thatched coconut leaves, coconut trunks etc. - were used to construct the kilns.

### **3.5 Re-Investing Profits**

Pumping almost all the income proceeds back to the self-employment project to ensure stability, sustainability and achieving a sufficient scale before Janasaviya expires in September 1991, is another causal factor.

In contrast to many other Janasaviya areas as Aranayaka, Hakmana and Hanwella, a noticeable feature in Agalegedara is that the families have not squandered away their loan proceeds or project income proceeds for purchase of durable consumer goods or improvement of housing conditions. In fact it has to be recorded that a group consensus has been reached that the families will refrain from spending/investing in housing improvement until a sustainable means of livelihood are established.

### **3.6 Lack of Exposure to Wilful Default Practices**

It may be the case that the fact that the Agalegedara villagers have not been exposed to previous interaction with bank lending and the default syndrome helped the projects to become successful. Loan repayment in Agalegedara is very satisfactory with people regarding prompt payment as a moral duty.

### **3.7 Low Consumption Orientation**

Conscious control over consumption expenditure, facilitated by drastic reduction in alcoholism and gambling and peer pressure on voluntary saving of Rs. 458/-, were positive factors which encouraged savings and investments. Another contributory feature was the low dependency burden as shown in the table on page 2 above.

## **4.0 PERFORMANCE INDICATORS OF SUCCESS**

Several performance indicators are used to measure success.

### **4.1 Loan Recovery Rate**

The percentage loan recovery rate in Agalegedara is near 100 percent. The very few projects where repayments are delayed is more due to a mis-match between the loan repayment installments plan and the yield cycle of the project, e.g. in pig breeding and goat rearing.

#### **4.2 Percentage Change in Family Income Levels**

The average income level of Janasaviya families prior to receipt of Janasaviya, ranged from Rs.400/- to Rs. 1,200/- with a modal value around Rs. 600/-. The current income levels for the majority ranged between Rs. 2,000/- to Rs. 3,500/- with the exception of the families who have opted for goat rearing and dairying whose accrued income is found mainly in the form of increased herd strength. At the upper end of income earning levels are the brick kiln owners whose assessed average monthly incomes, net of overheads, range between Rs. 5,000/- to Rs. 10,000/-

#### **4.3 Asset Ownership and a new form of Capital Accumulation**

In measuring the income levels and change in asset ownership, a sample of 39 families were interviewed and a survey questionnaire administered. In assessing the asset ownership and accumulation of capital, net current values of project assets and the difference in the change in household assets and savings were taken into consideration.

Once again the brick kiln owners rank the highest with assets ranging between Rs. 50,000/- to Rs. 100,000/-

The livestock projects seem to have a slow asset growth mainly due to the fact that their initial herd stock worth was very small - i.e. Rs. 3,000/- worth and the incremental rate of

increase is more a function of the multiplication rate of the herds rather than accumulation of value added through human labour. The project asset worth of this group ranges from Rs. 10,000/- to Rs. 40,000/-.

#### **4.4 Project Sustainability**

It is the considered opinion of the research team that more than 50 percent of the projects have already reached sustainability. A further 25 percent to 30 percent of projects are likely to reach sustainable levels by end September. The rest of the families are very likely to be self-reliant and will be owner-operators of sustainable projects by the end of the first round of Janasaviya. The balance 20 percent of the families would require special attention if they are to be made self-reliant within the limited time frame.

#### **4.5 Employment Generation**

The employment generation in self-employment projects in Agalegedara shows a wide diversity. In most brick kilns, the average employment generation is 4 per kiln, i.e. 2 family members and two hired hands. The work is discontinuous and offered on a contract basis. The lowest employment creation is in animal husbandry where even the self-employed persons are under-employed.



#### **4.6 Changing status level from casual daily paid primary sector Labourers to Self-employment Proprietors (artisans, yeomanry, small scale entrepreneurs, traders).**

According to the available data with the G.N. out of 109 Janasaviya families, only less than 12 families depended on their own means of livelihood while others eked out a living by working as casual labourers, as agricultural farm hands, casual urban labour in brick kilns etc. On average, work was available only 10 - 15 days a month and the daily take home pay ranged between Rs. 30/- to Rs. 50/-. The changing social status from unemployed and casual under-employed to self-employed has to be rated as an important ascent in the social ladder.

#### **4.7 Acceptance and Social Recognition**

Agalegedara, once the neglected and despised hamlet, is today a model of self-reliance, the first Janasaviya Udagama in the island. People are happy and look forward to a contented future. Every week the Janasaviya group meets and deliberates on its current activities and its future plans.

#### **4.8 Group Commitment to Janasaviya**

Another very important feature is that the entire community is united single mindedly to achieve their common objective of becoming self-reliant.

#### **4.9 Leadership Provided by Grama Niladharai, The Most Important Factor**

The leadership provided by the G.N. can be singled out as the most important factor in the success of Agalegedara. His total understanding and commitment to Janasaviya and his complete empathy with the people and their trust in his leadership have combined to produce a winning team.

#### **4.10 Bank of Ceylon's Commitment to the Cause**

The total commitment of the Bank to the Janasaviya programme has contributed immensely to the success story. The commitment of the Manager, the field officers and other staff to the cause has made project identification, credit disbursement and post disbursement monitoring and recovery processes, speedy, efficient and successful. The debt recovery rate is 97 percent.

#### **5.0 SECOND ROUND OF CREDIT DISBURSEMENTS HAS ALREADY COMMENCED.**

The second round of credit disbursement has now commenced. 25 families who have successfully repaid the original facilities have been provided with new facilities ranging from Rs.10,000/- to Rs. 15,000/-. Several other families are likely to apply for and receive new enhanced facilities.

## **5.1 Construction of Houses have Now Commenced**

A housing construction programme by which it is intended to construct 100 tiled houses of 400 sq. feet each within 3 months has just commenced. The entire Janasaviya community, we found, were engaged in laying foundations, making cement blocks, transporting construction material at various sites. Within two days 11 foundations were completed. A sum of Rs. 750,000/- has been allocated out of the decentralised budget by Provincial Council Minister Mr. Lorance Madiwela to meet part of the cost.

It is estimated that each house when completed would have a total value of Rs.35,000/-. It is noteworthy that the purposeful delay in constructing houses enabled the families to devote their energies and resources to establish and strengthen their income earning activities.

The importance of this strategy becomes clearly evident when one compares the Agalegedara experience with that of some Grama Niladhari divisions in Hakmana, Aranayake and Hanwella where even loan fund proceeds have been diverted to improving housing by certain borrowers.

## **6.0 CONCLUSION**

**The role of the bank in accommodating all reasonable credit requests, maintaining a close rapport**

with the Grama Niladhari and the Sahaya Kandayama, close post-disbursement monitoring, reploughing of the income earned from self-employment ventures to the projects themselves, virtual lack of alcoholism and gambling, low dependency burden, and above all, the able and all - pervading leadership style of the Grama Niladhari and the commitment of Bank of Ceylon officials are the factors that have contributed to the success story.

## PART II

### FAMILY CASE STUDIES

#### FAMILY CASE STUDY 1 - Tilakaratne

Tilakaratne is now 32 years old and married with three children. After attending school upto the eighth standard, economic circumstances compelled him to drop out and become a casual labourer working on contract basis in a brick kiln several years ago. The work was very tedious, earnings were marginal and inadequate to feed himself and the family. In a good month he would earn Rs. 800/- but they were rare.

With his meagre earnings, he had to nourish his family and even ensure that the children attended school, when they reached school - going age.

Janasaviya brought a ray of hope. The family consumption requirements were met from the basket of goods. Tilakaratne used the opportunity to save his monthly earnings from contract labour as a nest egg.

The Bank of Ceylon at a discussion with the Grama Niladhari and the Sahaya Kandayama identified Tilakaratne as a prospective candidate for a self employment loan to commence a brick kiln using his first-hand experience gained whilst working as a labour hand. A start-up loan of Rs. 3,000/- was given to Tilakaratna in March 1990. The loan proceeds were used to construct a brick kiln supplemented by shramadana labour and use of locally available raw materials. The clay was secured on a part payment basis using his savings. The first lot of bricks fetched him a tidy profit. Since June 1990 a total of 6 lots of bricks ranging from 40,000 to 50,000 have been produced, yielding handsome returns.

A discussion with Tilakaratne and inspection of his project and household assets recorded that he is now a proud owner of a brick kiln with a net worth of Rs. 42,800, a motor cycle worth Rs. 18,000/-, cash holdings of Rs. 4,000/-, savings in the National Investment Bank of Rs. 5,050/- and owning a small retail boutique with stocks worth Rs. 2,500/-. In addition, Tilakaratna has effected improvements to his house worth Rs. 15,000/- and has purchased a transistor radio and a black and white television set worth Rs. 5,000/-. The total asset growth since commencing the project amounts to Rs. 92,350/-. His liabilities were only Rs. 5,600/- being the loan balance due to the Bank of Ceylon and the Co-operative Rural Bank.

Estimates of the cost of production and net return of the current kiln-load of bricks turned out from his kiln, indicate that having incurred Rs. 16,125/-, he had produced 40,000 bricks valued at Rs. 28,000/-, leaving him a net margin of Rs. 11,875/-. Tilakaratne is confident that his kiln can produce at least 8 such lots per year leaving out the rainy months. Tilakaratna's story is just one more additional proof of how Janasaviya has converted the assetless into asset owners, servile labour into self reliant entrepreneurs. One more family is now happy, contented and look forward to a self reliant prosperous future.

## **FAMILY CASE STUDY 2 - Sirisena and Premalatha**

Sirisena was a casual daily paid worker who had migrated to Divulapitiya area in search of employment. He was 21 years when he married a girl from the area six years ago and commenced family life in a thatched hut erected on a small plot of land which belonged to a friendly neighbour. When the list of Janasaviya beneficiaries was prepared it was wife Premalatha's name which was entered as the head of the household as Sirisena was not literate. Premalatha had passed the G.C.E. O/Level with four credits, but she too worked as a casual labourer in a brick kiln. When a son was born four years ago, Premalatha ceased working.

The family had to depend on the earnings of Sirisena which were erratic and inadequate. The family was indebted and owed Rs. 1,200/-, double the average monthly earnings. Premalatha supplemented the meagre earnings with growing a patch of vegetables and pineapples in the small plot of land. The family was completely assetless. The average monthly earnings averaged Rs. 600/-

Janasaviya ushered in change. The subsistence component enabled the family, for once, to enjoy wholesome meals. Sirisena continued with his usual employment as a casual daily paid labourer.

With his origins in a coastal village, Heenatiyana, Sirisena had learned the basics of dry fish trade in a nearby town. The bank officials, the GN and the Sahaya Kandayama identified this capability at a group discussion held to identify prospective entrepreneurs. Sirisena was granted a loan of Rs. 3,000/- by the Bank of Ceylon, Divulapitiya to commence a self-employment project in dry fish vending. With the loan proceeds he bought a bicycle for Rs. 1,500/- and the balance was used to purchase dry fish of less expensive small sized varieties. He procured the dry fish from the wholesalers known to him in his young days and pedalled several miles distributing them to boutiques in and around Divulapitiya.

Premalatha too was inspired by the new break. With on the job training received from her mother-in-law Karlinahamy, she commenced a cottage industry to make coir door-mats and brooms. The monthly gross income is around Rs. 2,000/- and expenses only Rs. 300/-, leaving a net margin of Rs. 1,700/-.

The margins from dry fish business were very high. After a few months, the wholesalers commenced to give Sirisena partial credit facilities. Within a space of 6 months he had earned enough to purchase a motor cycle worth Rs. 15,000/-. This enabled him to cover a larger network of retail outlets and to increase his turnover several fold. Sirisena had saved Rs. 458/- monthly from his consumption stipend, and was able to borrow Rs. 5,000/- against this security from the Co-operative Rural Bank.

The business thrived fast. On the day the bank research team visited Agalegedara, Sirisena was busily engaged in laying a foundation to construct a house in a forty perch block of land he had purchased for Rs. 25,000/- out of the profits earned from the dry fish trade which started off one year ago with humble beginnings. About ten youth of the village were with him on a shramadana.

The net asset worth of the business and change in personal effects are estimated to be Rs. 65,000/-. His net monthly earnings exceed Rs. 8,000/-.

The Bank of Ceylon has now extended a new credit facility of Rs. 10,000/- to expand his dry fish business. The family consisting of his mother, wife and son are healthy, happy and contented. They look forward to a prosperous future.



### FAMILY CASE STUDY 3 - Sunil Anthony

Before Janasaviya Sunil Anthony was a casual daily paid labourer working in nearby coconut properties. On average he found employment only for 12 - 15 days a month. The average day's pay was Rs. 45/-. With this Sunil had to feed a family of 5 consisting of his wife and three children. The wife too found work on a casual daily paid basis on 8 - 10 days a month. Life was very difficult with the family having to skip several meals at a stretch to make ends meet.

Janasaviya brought them new hope and courage. The family was enabled to have three wholesome meals a day with the Janasaviya basket of goods. Sunil and his wife Emalin continued to earn their livelihood as casual labourers.

In March 1990 at a credit camp held in Agalegedara the bank staff, the Grama Niladhari and the Sahaya Kandayama identified Sunil Anthony as a potential poultry farmer. A start-up loan of Rs. 3,000/- was given to Sunil Anthony. Sunil had to economise the use of the loan funds as he had to find the necessary inputs to build the poultry pens to buy the broiler chicks and feed them. With the assistance of the Grama Niladhari he was able to buy the cement to construct the cement blocks and the roofing sheets from the Co-operative with the Rs. 458/- that had been saved.

Sunil found no difficulty in disposing his first batch of 50 broilers and the second batch of 75. However, the bank had financed 39 animal husbandry projects in Agalegedara alone. The trader intermediaries were depressing the prices.

Sunil discussed his plight faced in marketing with similar animal husbandry projects in the village at the Janasaviya group meeting. At the meeting it was decided that Sunil Anthony should compete with other tenderers to secure a meat trading stall license when it came up for annual renewal. He was successful in securing the tender at a total tender fee of Rs. 20,133/-. Sunil had saved Rs. 12,000/- and was able to raise the balance of Rs. 10,000/- from his Janasaviya Group on a 'athamaru' basis.

Sunil and another Agalagedera Janasaviya self employee, who too is a meat stall vendor, now purchase all Agalegedara products - beef, mutton, pork and chicken at stipulated agreed prices.

His stall at Kotadeniyawa does not depend only on Agalegedara supplies. Sunil does not have a deep freezer. Hence, he sells the chicken wholesale to a string of shops.

The Bank of Ceylon recently gave him a second loan of Rs. 15,000/- to expand his business. His net monthly income is around Rs. 6,000/- and his asset worth is around Rs. 40,000/-.



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## THE JANASAVIYA PRINCIPLES

- \* Trust the people, especially the poor.
- \* People decide and do : others support them.
- \* The poor should be separately organized.
- \* Always do what is just and right.
- \* A countrywide process of learning by doing.
- \* All procedures to be open & transparent.