

Five Stories
POOR ARE RICH



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FIVE STORIES
THE POOR ARE RICH

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JANASAVIYA COMMISSIONER'S DEPARTMENT

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These Five Stories.....

These five stories narrate the tales of how Gunawathie, Karunawathie, the Elder and Kanthi Nangi, who are the poorest of the poor, realized their creativity or Janashakthiyā and recovered control over their lives and their condition. They were abjectly poor until they changed the way they looked at themselves, their condition and their surroundings. They were enabled by a caring and sensitive support system. The focus is on the how and the process. Their story is unfolding on a huge scale in the country. The stories have features of fable and parable.

GUNAWATHIE'S STORY

Most of what Gunawathie did went unnoticed.

She never came home empty handed. She brought back something. A plank, a piece of timber, a bit of firewood, a stake, a box – these were strewn about under the eaves or the garden. Never did she fail. Why? Perhaps it was a habit. A habit rooted in her poverty.

Gunawathie lived in a small hut, bringing up her four children. They had a small plot of about a quarter of an acre. They were squatters like thousands of others. The youngest child was two. The other three were schoolgoing. How else could she fend for them except by casual labour. It was when the children went hungry, that a pain pierced her bosom. In those moments she barely made do by feeding them a piece of bread or a biscuit with plain tea. But she never lost faith. She never felt defeated. She only felt bolder. Then she searched ever harder for work. She made a basket or wove a mat and earned something more. She planted a few beds of chillies, winged bean, brinjal and cowpea. Her efforts and initiatives were unending. Till she dropped off to sleep, her hands and feet were working.

This intensity of hers was from birth. This feeling and concern that welled up from deep within her, helped her to face up to a wretched life.

Her fellow villagers saw this. They were somewhat pained. But this wretchedness was no cause for surprise in

the village. Village life is wretched and harsh. Especially, the life of its poorest of the poor.

The green modules peeping out from the staked fence on which her fingers had tied the cross struts, teased a joy in her. At times, she spent moments gazing at it. At others she held it and tested its strength.

She was deeply apprehensive of the approaching rainy season. How much she went through last time with the roof thatch giving way? The second child fell ill. She also fell ill. When that happened, her self confidence and boldness was shattered. Her courage was helpless. From that day upto now, she could not rethatch it. What risks awaited her this time?

Since five years ago, her husband had been invalided. He was confined to the house. He could not work. So, Gunawathie was both father and mother.

Without fail, on every poya day she went with the children to the Bodhiya. And she gave thanks. She sought nothing from the gods. She gave thanks for the endless resources of courage, effort and hope within her. She had extraordinary strength. She could not account for it except in terms of her poverty.

But before the next rains, things changed. Her neighbours felt pity and got together, and got her a small housing loan from the Million Houses Programme. They also helped Gunawathie with the building. A permanent tile roof, a strong plinth and bright plastered walls. There was also a new toilet. What luck.

In one sense, it's wrong to say that the villagers built the house for her. Gunawathie and her three children worked harder than anyone else. They made the unburnt clay bricks, dried them, and carried sand from the streamlet. They provided all the unskilled labour to the masons and carpenters. This loan was something she never bargained for.

She responded with a small almsgiving at the temple. On that day, she invoked merit on the whole village.

Those of us who are engaged in development programmes in the towns and villages, meet thousands of Gunawathies – together with their husbands, their children and their kin.

Now, our method and style of work are quite different from what we used to do for a long time before. People like Gunawathie were responsible for that change. These are times when they are teaching us. These are times when we are glad to learn from them.

1. The Human being is the key and primary resource

Normally our educated minds do not perceive the Gunawathies. We stick a convenient label on them – the poor. The conventional view of the poor carries associations of fatality, ignorance, rowdiness and criminality. We are incapable of giving a positive value to people like Gunawathie. We are blind to their courage, their commitment, their labour. Their inconspicuous initiatives – making the fence, drawing water, planting vegetables – are just taken for granted.

But by helping the Gunawathies to build their own houses, we learnt to look at them differently. They represented a fantastic force: a great creativity: a great humanity. Their humanness stood apart from all other resources.

We learnt that the key factor in development is the human being. That is, poor human beings with vital needs. Money, machinery, foreign aid, professional knowledge, etcetera were all secondary.

2. The poor are rich

The honesty, the courage, the endurance of people like Gunawathie – what valuable qualities? The conventional view of the poor obscures them all.

If we are to make the lives of Gunawathies sustainable, we must perceive their richness more and more. We need to consider their honesty as a rare asset. We should not seek guarantees and securities. What a honourable security their struggle and persistence is.

The acts of squatting, erecting a hut, growing greens, making a fence, toiling as a casual labourer – what silent heroism resides in them? That effort and that grit – is that not a 'wealth' to be reckoned with? Not to give these qualities a value, is tantamount to completely denying the Gunawathies their heritage and to placing our trust instead, in contractors, money and machinery.

Therefore, in development work, the poor must be implicitly trusted. Without such trust, we cannot co-work as partners. Trust generates more trust.

3. A worthy answer to the scale question

Gunawathie taught us a lesson regarding the hitherto intractable scale question also. When we make poor majorities the prime actors in their own development, development not only fulfils itself but also expands exponentially. Our task is only to assist. The main responsibility is theirs. Its those who constitute the problem who must seek a solution. Both the problem and the solution have a single source.

It is by following these methods, that the Million Houses Programme broke through on many fronts. In 1984, we helped 43,213 families to solve their shelter problems. In 1985, it was 42,077 families. In 1986, it was a further 60,337 families. This was in the Rural Programme only. The programme is countrywide. Practically all 25,000 of our villages have been covered. That's how we answered the scale question by trusting the Gunawathies.

4. Human satisfactions with low cost solutions

This policy ensures high cost-effectiveness. On average, the cost of a rural housing 'solution' is Rs. 5000/- or US \$ 178. The value of the full investment resulting from such a direct state input, is three or four times as much. The additional value is created by the labour of people like Gunawathie. The small housing loan performs two functions. . . .

First, it motivates them psychologically and absorbs their fears of risk. Second, it helps to buy those goods that have to be bought from the market like tiles, lime, and a bag or two of cement. Through this process, though the

cost is reduced, finish, quality, appearance and satisfactions are increased. Work done by oneself, managed by oneself, for which responsibility is taken by one self, and for which the state has helped, is a complete reversal of the practice we have been following from colonial times up to now. This type of self-help is deeply satisfying, because it is not alienated.

From this experience, we have learnt humility. It is when we were arrogant, that we did not see those tiny but brilliant initiatives.

Now, we see the process of development with new eyes.

We are ever grateful to Gunawathie and her kind for their lessons in social change.

KARUNAWATHIE'S STORY

October 2, 1990 was a red letter day for Karunawathie and her village, Naminikulama. It was the first anniversary of Janasaviya. Janasaviya brought change – to Karunawathie's family, other poor families and their hamlet. Primarily, it was changing from within. They found its impacts to be decisive.

Janasaviya was operational in 2900 odd hamlets in the country. Naminikulama was one of them. That meant 28 AGA Divisions out of a total 279. Every district was also covered. The poorest Division in each district was included. The implementation was phased into eleven rounds. This was Round One. And Round Two was to begin on 3rd December 1990.

Mother and Latha, the elder daughter were seated in the verandah of their little house. They had eaten. The two younger kids were already asleep. Their thoughts were of this eventful day. First, how much she and her fellow villagers had come to believe in Janasaviya. It had evoked trust and public confidence. No one was any longer contemptuous or dismissive. Second, how much she and hers were learning from it? People were rediscovering themselves and resources. All this, she thought, amidst the crises in the country.

1989 was unforgettable. The terror and the tension. Naminikulama felt it. It was all around it. But it was

amidst all this that the first Janahamuwas.were held. And the poor came to them. In retrospect, it was as if Janasaviya helped to overcome their fear.

She remembered the intense scepticism of the youth at the meetings. Question after question in aggressive tones. But the AGA gave straight answers. He kept on reiterating the Janasaviya principles and said “You come and see for yourselves whether there are double agendas.” – *Trust the people, especially the Poor. – The Poor decide and do: others support them. – The Poor must be separately organized. – A process of learning by doing. – All procedures are open and transparent. – Do what is right and just.* These open and direct responses helped to allay their worst doubts.

Then came the memorable event in September, just before the October commencement. The local Post Office was burnt. However, the arsonists had kept the Janasavipath or the Janasaviya Cards aside, before doing so. It was a propitious omen – of getting through, of setting a new standard of fairness, of credibility. This, at a time when communication, democracy and trust were up for destruction.

Karunawathie recalled how she had been selected by the community to be a member of the five person Sahaya Kandayama or Support Team. Four of them were from the Community. At least one had to be a woman. The fifth was the Grama Niladhari. The basis of selection was **trust and trust only**. Those whom the community trusted. She heard that even in the estates and plantation areas, such support teams were functioning.

One of the first actions was identification of the really poor. The Support Team was kept busy. Going from house to house. Organizing meetings. Putting up lists of the names of poor families. Openness and community power and pressure were being harnessed. Several families voluntarily kept away. They did not present themselves for identification. There was no intervention whatsoever from outside. There was neither political nor bureaucratic interference. The tension and the terror largely determined that. In Naminikulama, before Janasaviya there had been 55 families receiving Food Stamps. After twelve months of Janasaviya, that number had come down to 20.

In addition, there were 07 new poor families. She heard on the radio that throughout the country, there had been 224,000 families before Janasaviya, and now it was only 159,000. Community identification was proving to be an efficient method of identifying the Poor.

The essence of Janasaviya was its relation to production. How to make the Poor productive? They were poor because their labour was unmobilized or because they were exploited. This is where the Saragam Programme came in. The Saragam rules said that each beneficiary family had to work for 20 days a month for their own improvement. The Naminikulama poor had discussed and agreed to work 04 days per week on their own projects and one day on community projects.

The last Maha and Yala had changed much in the hamlet. Saragam produced a degree of unity and solidarity among the families that surprised themselves the most. They had got together and cultivated 6 1/2 acres of

chillies during the Maha. Those fields had lain uncultivated for over six long years. Now, suddenly, it had changed. The rains came in time. They would wake up at 4 or 5 and trek to the fields.

How different? How new the impulse? All from within them. Naminikulama stirred with a new spirit. And the harvests were good. They argue with the mudalalis regarding prices. They found a new sense of confidence to bargain.

In the Yala, they started a new activity – making large agricultural wells below the bunds of the small village tanks. The idea and some support, came from the Provincial Council. It offered Rs. 15,000 per well. But a well cost Rs. 75,000. After one was done and others saw its usefulness, then large numbers got into the act. Under Saragam, they pooled their labour and used the Rs. 15,000 for materials. The talk was that somewhere close to 45 such wells had been successfully constructed. The Naminikulama poor farmers looked forward to using the wells during the next season. Problems were mixed with successes. Being in the Support Team she inevitably got involved. They had their own internal problems. The ignorance, the despair, the self-deception were all there. Years of oppression produced a conditioning, a deadening of the spirit. Quite a few were slow to respond to the changes.

Others were from outside. Chief among them was the insensitivity and remoteness of the officials. They were expected to support the poor. The poor needed it. For example, a poor family could not prepare itself to negotiate a bank loan without support. Projects had to be prepared,

forms filled, and recommendations got. All these activities where the poor could not manage on their own, demanded a measure of support. For bureaucracy to do that, they had to dialogue, care and empathize with the poor. They had to be **among** the poor. The new hamlet scale and the Support Team device, enabled it to happen. But it was not as simple as that. Many considerations came in between. Corruption was one. So, often the support failed. But where it did happen, the results were often quite remarkable.

They could not withdraw their accumulated Rs. 458/- savings. Bank loans were difficult to negotiate. Banks were still inaccessible. Markets were often a serious constraint. This was specially the case where they had first started production, and then started to look for markets. Their cooperative retail outlets too posed many a petty problem. These were much less of a hazzle now.

In spite of all these struggles, Karunawathie, Latha and the kids felt different. They felt stronger than ever before. They had identity. They **mattered** in short. Perhaps it was so with all the Janasaviya poor. They mattered. They had begun to take off. They were into production.

How can she forget the Janashakthi Bank? First the Naminikulama poor had contributed to a common fund. They re-lent the collection in rotation, seettu-style, to one family at a time. But they found that it took too long to go round. So they began thinking of a better alternative. They met some committed officials. They too joined the quest. They worked on the idea of a Bank. The officials had read of the Grameen Bank. So, they evolved the idea of a bank for women only. The women in the AGA Division were organized into groups. They worked and discussed for long

hours on the new idea. Finally, in August '90, the Janashakthi Banks started. Six of them. Each grouped about twenty hamlets. The motivation was tremendous. It was both recognition and fulfilment of the struggles of women like Karunawathie. Yet, it was new, and hence untested.

Mother and daughter were engrossed in this chat about the significance of the anniversary. Later in the night, they tuned onto a talk on the second round of Janasaviya by a well-known commentator. He stressed that the Second Round was a highly strengthened effort. Many many lessons had been learnt from Round One. They were lessons from the base and responses to the base.

The whole poverty scene had been reperceived. The idea was to put the poor at the centre and link them to support. Wherever they were, this interlinking and interlocking would take place. They would be linked to processes bearing resources and support. Two new break-throughs had been made.

First was a recategorisation of the Poor into five explicit groups. The **Very Poor** getting Janasaviya, the **Very Poor** drawing Food Stamps, the **Less Poor**, the **Youth** who were looking for jobs, and finally, the **Old and the Destitute** with no earning capacity at all. The **Less Poor** and the **Youth** were completely new categories, not conceptualised as such before. While they would not access to Janasaviya or Food Stamps, they were yet poor, and would be assured of support via credit, training and employment opportunities. This was one part of the new equation.

The second breakthrough was the act of linking these categories to Resource Packages. Resource Packages are assemblies of assistance and support. There are four such Packages. They constitute Training Resources, Infrastructure Resources, Technical Assistance and Extension Resources, and Credit Resources. These are the main packages. Each of these clusters contain several sub-packages. What is interesting is the magnitude of each of these main clusters. Each is contributed to by a multiplicity of sources drawn from four key sectors – the 26 Ministries, the Private Sector, the Banks and the Cooperatives.

The act of linking requires that you arrange the first four categories of the Poor – the two Very Poor groups, the Less Poor and the Youth – on one side and place the four Resource Packages alongside. Linking is through effectively accessing the groups on the left side with the resources on the right.

Approached like this, the problem of supporting and assisting our Poor – our enterprising Poor – is so practicable and affordable. The problem is not resources. It has more to do with redefining values and reshaping our structures.

The Karunawathies have made up their minds. **HAVE WE?**

TRUST THE PEOPLE

SCENES FROM JANASAVIYA LIFE

Naminikulama was changing. This tiny Dry Zone hamlet of eighty two families was changing from **within**. It was no longer another nondescript village like thousands of others. The source of change was **Janasaviya** – the programme and the process. To be exact, on 02 October 1989, the first round of implementation started countrywide. In nearly 2900 hamlets, out of 30,000; in 28 Assistant Government Agent divisions, out of 273; in all 25 Districts and in all 08 Provinces.

Karunawathie and her three young ones, eked out a tough existence at Naminikulama. Struggle had steeled her. She dared her poverty. She had spirit and energy and a clear mind in her slim frame. Folk tradition and wisdom supported her, as also many others. An unfailing instinct of self-improvement nurtured her. And the children.

Karunawathie's was one out of a group of thirty five other families. As early as five o'clock, they walked to the chillie field. Their tools were hardly discernible in the breaking dawn. The chillie field was a motif as it were. A motif of stirring, of change. Their own effort, their own creation.

It was a new and unusual stirring that vibrated within the hamlet. Before Janasaviya, Karunawathie and her kin

has never left their mats before seven o'clock. There was an oppression of spirit which they failed to restrain. They struggled, but hopelessness weighed them down. But now, it was different – very different. Hope and energy, a fresh sense of being and purpose propelled them. They saw themselves, differently. Their labours were bearing, not barren. A new meaning was entering their lives. The group of thirty five. Thirty of them were Janasaviya families. Five were non Janasaviya.

The chillie field was immediately below the village tank bund. It was a substantial plot, enclosing 7 1/2 acres in all. From the raised bund, the palisade fence was impressive in its uniformity and craftsmanship. It was typical of the latent skills of the Naminikulama poor. Given the opportunity, their shackled creativity manifested itself. More provocative was the field itself. It had been cultivated after six long years. Many reasons, among which were persistent drought, poverty, inertia, inability to organize themselves, had prevented them from wresting a crop. But this time, new factors had emboldened them. All 7 1/2 acres bore carefully cultivated chillie plants. Each family tended their own separate plot within the large enclosure. Karunawathie had cultivated hers with the children. So far, so good. However, so conditioned were they to the vagaries of risk, natural and human, that they did not yet consider it a triumph.

If you spoke to any of the poor of Naminikulama, they would lucidly recall the past six months

Scene One

Identification of Naminikulama as a hamlet was the first step. It was significant, because for the first time, the

organically evolved community was being rediscovered anew by the state. The eighty two families had strong kinship ties. Many were very poor. They had land. But they could not get it to yield. They were trapped in a vicious circle, where in spite of persistent toil, predictable rewards were hardly realizable.

One day, nearly six months ago, a public meeting of all the poor and non-poor was held in the hamlet and the programme was explained by the local schoolteacher. The whole point was about inducting unproductive but hardworking people, into the mainstream of production. Janasaviya was clearly focussed on that. Within a fixed 24 month period, the poor family had to reorder itself in a new relation with production. During that fixed period, it would be assisted by two infusions of support – a Consumption Component worth Rs. 1458/- a month, providing access to a basket of consumer and essential utility items; and an investment Component of Rs. 1042/- a month, which would be a guaranteed security for credit upto Rs. 25,000/-.

Another step was taken at the meeting. They had selected its **Sahaya Kandayama or Support Team** of five people. Four were selected from within the community. At least, one of the four, had to be a **woman**. The fifth was the Grama Sevaka. In the jargon, the four were internal change agents : the Grama Sevaka was the external change agent. The basis of selection was simply **trust and acceptance** – those whom the community trusted and accepted. Karunawathie was in the Naminikulama Support Team. One of the three other community members was the radical leader of the local youth club. The Support Team members were facilitators and intermediaries. They worked free.

Scene Two

The five person Support Team was next given a two day orientation about their roles. They would play a vital intermediary and informal role as agents of two-way communication between the hamlet and its external sphere. At the end of the orientation, the six Janasaviya principles were clearly etched in their minds, including Karunawathie's.

- 1. Trust the people, especially the poor.**
- 2. The Poor will decide and do: others will support them.**
- 3. The Poor must be separately organized.**
- 4. A countrywide process of learning by doing.**
- 5. All procedures to be open and transparent.**
- 6. Do what is just and right.**

Scene Three

This phase lasted about five weeks. The community collectively identified their Janasaviya poor. A guideline was broadcast which stated that any family earning a monthly family income of under Rs. 700 would be eligible for Janasaviya. This was done through several open meetings and checks where every foodstamp receiving family had to stand up in public and assert their poverty before their peers. Non-foodstamp-receiving families, who were poor, were also identified. There was no bureaucracy at all. It was a totally community-based affair. At each point, lists were put up for public scrutiny. The Support Teams guided the process.

This absolutely innovative and trusting step yielded good results. The Naminikulama people identified nearly 30% of their food stamp holding families to be ineligible for Janasaviya. Countrywide, the community identification method, brought down the overall numbers from 224,000 to 163,000 families. This was a sure sign that the programme was moving in the right direction.

Scene Four

From October 2, 1989, Karunawathie and her Janasaviya friends started going to their local coop retail outlet to claim the goods under their Consumption Component. Worth Rs. 1458, it was in two parts. The first part was worth Rs. 1000 per month. For a fortnight, they could exchange coupons worth Rs. 500 and buy goods. Once the Rs. 1000 was spent, they could continue to use the Rs. 458, which has already gone into a National Savings Bank Pass Book, by withdrawing it in full or part to buy more goods. Or, they could save it, accumulate it, and buy an item like a bicycle or a sewing machine or a sprayer. One very important point about the Janasaviya basket of goods is the policy of restricting it to locally produced items barring a few exceptions like kerosene. Also, no part of the Consumption Component was encashable.

The cooperative retail operation surfaced many problems during the first two months. But by the third month, they were easing. Correct weights, good quality goods, timely supply, rostering the queues were gradually being achieved through improved open dialogue between the user families, the Support Team members and the retail outlet manageress and her staff. Karunawathie remembered the words of a participant at the orientation session. "Janasaviya is our programme. We must assume

control and manage it. We must try to resolve problems at our level, within the hamlet. We must not surrender them to outsiders and higher levels. This is a prime lesson and difference in comparison with conventional practice.” That was not all. All the poor families had become members of the cooperative. They were now demanding that the retail outlet buys their produce. They were for the first time hearing a new theme – local purchase of local produce at prices which were openly discussed and negotiated between the organized small producers and the buyer. Another ray of hope.

Scene Five

The chillie field constituted the contribution of Karunawathie and her friends to what was called the Saragam programme. Saragam was tied to the Rs. 1,458 Consumption Component. Under it, each beneficiary family had to contribute twenty four labour days per month on a training plus new wealth-creating activity which was of personal benefit to the family itself. The 24 days was further divided into 20 days of actual work and 4 of groupwise evaluation and review. Karunawathie’s group had further subdivided itself into three sub-groups based on neighbourliness. Every Saturday afternoon, they met in a house and systematically discussed the work completed during the past week and intended for the next. Each group leader marked daily attendance in an exercise book. The credo of trusting people to self-manage, to be honest and responsible in their own affairs, without rigid bureaucratic controls, seemed to be paying off. The Saragam chillie field was a clear link with production and income generation.

Scene Six

After three and a half months, Naminikulama saw another turn being taken in their new journey of change. Two families from the hamlet were among a group of twenty two, who received their first loans against the Rs. 1,042 Investment Component. The whole process was activated by the development officer of one of the two big state banks doing some intensive consultations with the Support Teams in the AGA division in order to identify sound projects by potential producers and investors.

Thereafter, each Support Team consulted with its own clientele, and twenty two were thrown up for the first disbursements of credit. Karunawathie's community was lucky to have two of their nominees selected. One received a loan to buy goats while another received a loan to buy a pump. As a part of the Employment and Production Activities Programme of Janasaviya, groups of young people were being channelled to different vocational training slots.

* * *

What any perceptive visitor saw in Naminikulama was a process of change brought about primarily by its poor. Here was a development programme that was different. It did not tell them what to do. It offered no panaceas. Rather, it stimulated many centres of gravity within the toiling human beings and among groups of them. Authority was devolved to them. There was an explicit recognition of their capability and creativity. The assumption was that at the level of basic human needs, the finest minds and talents and procedures existed in the hamlet itself. The programme sought to legitimize and

create more and more space for each individual and family to individually and collectively – in small groups – assume control over their own means of consumption, production and development. Certainly, it was all very rough and uneven. 163,000 families all over the country. But one thing was unmistakable. A hitherto unseen groundswell was stirring.

How do we interpret this? How do we learn from this?

Let us go to Naminikulama. Let us go to the 2900 other hamlets like it. Let us see what lessons are there for all of us to learn from the courageous initiatives being taken by women, men and youth like Karunawathie. They are remaking something very important. The importance is for others like us as well.

REVERSING THE VISION

All had assembled to listen to the discourse of the Wise Elder. Young and old, rich and poor, the righteous and those of dubious repute, and men and women. In the cool moonlight, they took up positions under the branches of the banyan tree. The searing heat of the day was gone. Such discourses were a ritual in this village. It was a unique form of public learning they had discovered themselves.

My children, you all know of the troublous times our village is compelled to go through. Though we have safeguarded our unity and equanimity, all around us there is uncertainty and tension. Actually, it is not only in our area. It is in all the villages and towns of this beautiful land. There is so much distrust and division, so much fear and the perception of fear, so much incredulity and doubt, so much aborted effort and disappointment and so much lost opportunity and unavailed of potential. If we toil to improve ourselves and build that great Mansion which is our promise and inheritance, then we cannot run away from this malaise, this crisis. We must strive to understand its hidden secrets.

After all, ours is only a small village. We have had our own share of internal struggle. We have laboured ceaselessly to make this rich earth truly productive for all its offspring. Its much more. We have sustained our unity, our vision, our trust and our integrity. Our instrument of

struggle has been a ceaseless searching and learning. A search for right vision, for right understanding, for right practice and for right learning.

The builders of this great Mansion have indeed toiled hard. There is no question of sincerity and labour of our leaders and elites. All of us are grateful for the space provided us in it. Its magnificent roof of many patterns and motifs, has given and is giving all of us, shade and succour and rest. It has been and yet is being, built with great love and affection. That is readily granted.

But in our admiration and appreciation, let us not be blind to the blemishes and cracks in the grand edifice. As I said, the cracks and decayings in the foundations of the Mansion are too stark and serious for us to take them for granted. We must search for the hidden causes and unperceived gaps in our vision of the mode of building the Mansion.

Let us remind ourselves of how we built our tiny part of the Mansion. How much we discussed and clarified issues for ourselves before we began. Always, we embarked on a self-reliant course, searching deeply and creatively for our own solutions, our own rediscovered solutions. We always built on what we had. And we succeeded in strengthening our unity and trust and our ability to come up with the most sensitive of designs and forms.

Perhaps trust was most important. We trusted ourselves and each other. We trusted our poor and their capacities. We had a clear vision of ourselves, our worth, our capabilities – and our limitations.

Trusting the People is a loaded term. It sounds rhetorical. But that is not the sense in which we understand it. We have a different sense of it. By it, we mean a quality of human empathy that unites us with all that is essentially and deeply our own in the tasks of creating and recreating our life as a community. For us, it is a value – a value for living and thinking. It holds us and strengthens us. It makes us authentic – It makes us us.

But was that so in the building of the Mansion? Let us inquire further into the vision of its principal builders.

The issue is the Role of the People and the Poor in their vision. Was there a deep and abiding trust in the people? Was there an enlightened understanding of the capacities of the majority of our people? Did they possess the wisdom of building upon what the people had already mastered over the passage of previous cultures? This certainly does not seem to have been the case. One stark fact in the history of our mansion-building has been the absence of a sustained mobilization of the people and the poor on the basis of their – like in our own case – deepest selves and culture. There have been mobilizations, which soon died out. How is it that we have failed to make ourselves – especially our poor – rich through husbanding the rich earth? How is it that we have dimly failed to harness our abundant resources to make ourselves rich, including our poor? How is there so much anomie in the pavillions and spaces of the Mansion?

“What about the people and the poor? Were they willing and ready to be mobilised?”

Look at our own community. How eager the people and the poor have been to contribute to building? It is a part of their nature to take initiative after initiative in their struggle for survival. It is like this throughout the land. Always the people have said yes. Never have they said no. Every real opportunity given them for building the Mansion, was grabbed with both hands. But how can you offer opportunities when the basis of the vision is deficient?

No my children, the people and the poor are not in the picture. Rhetorically yes; in reality no. To be in the picture in an authentic and honest manner, they must be the deciders and doers of their own choices and actions. It is not for outsiders to dominate them. Still less is it for us to decide and do things for them. For this, they must be organised and empowered. They must be mobilized to take control of their lives and labours. In other words, the people and the poor must be encouraged to do their part of building the Mansion, wherever they are and in the manner they know.

“But Uncle, you are talking of a fundamental reversal – a reversal of vision. Is it not terribly heretical?”

“Child, if we are determined to repair the foundation and build our Mansion, we need to repair our vision. Heresy may well be the necessary handmaiden, isn’t it?”

JANASHAKTHIKARANAYA: A STORY

We have given our story a strange name – Janashakthikaranaya. You will wonder why. You may wince at that tortuous name. Such a jaw-breaking word. And why in this odd language? You will think that we are pretentious. We are not surprised that you think so....

But please listen to our story – our own particular story. It is a story of us very poor women by us very poor women. It is entirely our own first hand experience. We lived it. We are living it now. Janashakthikaranaya is **our** word – a word we coined. Or, more correctly, got coined out of our day to day experience. Its about a process – a process of change. Of how we the very poor and impoverished mothers and women of Hambantota Division in Hambantota District successfully created something totally innovative out of our janashakthiya, our very special wealth, the richness within our poverty.

We have sound reasons for narrating our story. We want to share it with all of Lanka's poor. We feel that it belongs to other poor women, men and children as well. Very few people know of it and have heard of it. Then, those other poor people who have visited us to study our experience, have insisted that we tell others our story. However, we would like to make a long story short. We will outline a few episodes. We hope that they will offer a series of lucid insights.

We could begin with the **partnership** issue. We mean the partnership between thousands of us women-mothers and the GA's team. Without it, we wouldn't have a story to tell.

Janasaviya started in our area in October '89. That was the height of insurgency. During those first months, we had a great deal of talk and discussions. Support Team members, the GA, the Additional GA, the AGA, Bank Managers, Doctors, Agricultural officers, the Training Centre people etc. all met and exchanged ideas. We regularly visited the Training Centre, which welcomed us. As we look back now, it was a continuous process of exchanging ideas, of analysing our own experience in groups and collectively, of debating different points of view and of finally arriving at broad guidelines for our own observance. Among hotly discussed questions were, can you trust the poor, what does janasaviya really mean, why are the poor poor, how can they utilize this opportunity to stand up on their own two feet, who takes decisions, who implements, who facilitates

These frequent encounters generated something more strategic than guidelines and rules. That was the new found partnership between ourselves and them (GA's team). What was forged was a very careful and caring relationship between us, who were trusted representatives of the poor, and the officials led by the GA himself. We came to understand each other so well that we began to **trust each other and to respect each other.....** Acquaintanceships kindled in the classrooms of the Training Centre, were cemented when we re-met in our fields and households. It was a meeting of two groups of human beings. It was not an encounter between bureaucrats and the poor. The relationship had a sense of

commitment from both groups. It was a commitment to discern the opportunity within the crisis and to do what was difficult. Otherwise we would have both succumbed to the temptation to merely play games with each other and to swap rhetoric.

Upto now the poor had **no** real partners. They had only themselves. We were different – we **had** a partner – none other than the GA's own small core team.

* * *

It all started with health. Let us call this episode the Momentous Health Visits to Homes. The first survey of all Janasaviya families in the Division, was surprisingly revealing. Health emerged as problem number one. We recall them vividly. Only 31.4% of the children were immunized. 70% of the families did not drink boiled water. Families using basic toilets were 39%. 36% of the houses were not malathion sprayed for malaria. 2897 out of approximately 7400 families stated that the main reason for indebtedness was health-derived.

Our health plan was called the Janasaviya Women and Health Development Plan. We all participated in drawing it up. It was formulated over several discussions at the Training Centre. The first step was to organize the mothers/women in every hamlet separately in a Women's Development Society or WDS. There were 126 such WDSs to start with. They had a clearcut set of goals and tasks. They were primary health, literacy and environment.

The next step was orientation for the leaders of the WDSs. The Janasaviya values and principles, the opportunity it offered to the poor, the reversed perception of the poor being rich and a resource and other general issues were discussed. Within that general framework, the specific roles and tasks of the WDSs were clarified. Among the specific tasks was that of training leaders as community health workers. Two from each WDS were trained for playing the roles of barefoot mobile librarians. All were naturally women – mothers, young women, even older women.

Then, each WDS group in twos or threes, started systematically visiting each Janasaviya family home in their hamlet. The mobile librarians sometimes went separately, sometimes together with the health group. They sat on the doorstep or under a kohomba tree's shade and chatted. About washing hands, about boiling water, about immunizing the kids, about toilet use and its need, about breast-feeding, about home remedies, about us helping each other. Invariably the children and young girls joined. Where two houses were close or where one was visiting her neighbour, the group became larger. Face to face, in the quiet of our homes, with no one to disturb, we talked and talked. Mother to mother, woman to woman. Then something very strange happened. We discovered and touched something new. We rediscovered ourselves and each other in a part of ourselves we had never before perceived. There was a stirring in our depths. We discovered a new sense of kinship, of solidarity, of strength and of oneness with each other. Separations, tensions, resentments were absent. We think it is something particular to us women and mothers. It was both joyful and enriching at the same time. Most

wonderful was the fact that we could internalize it and act upon it immediately. Janashakthikaranaya is how we understand it. It was gently transformative. It was a threshold our lives had never crossed before. It was unique.

The results were dramatic. A leap forward in both our awareness and practice of basic preventive health. Plus the new found solidarity within each WDS, within groups of families, within each of ourselves. It was a change in internal relationships. This was happening in each of the 126 WDSs. Each WDS met every fortnight and reviewed the work. We were acting. We were mobilizing ourselves. Our minds were astir. We were asking new questions. We were keen to take on responsibilities. We were deciding and acting and reflecting on both our decisions and actions.

Our partners were with us all through the process. They too were learning and changing. Everything was two-way. The old top-down, one-way movement had been reversed.

* * *

Rapid progress on the health programme soon brought us to our next major transition, the Indebtedness Issue. Health and indebtedness were closely connected. The survey revealed that health was the biggest single cause of indebtedness.

We began to search for answers to a series of new questions. We met as partners and by ourselves, in the WDSs, in small and bigger groups. Why are we so prone to getting into debt? What makes us so vulnerable and indefensible? How does the indebtedness process actually work? Why are we so dependent on money-lenders and

mudalalis? Who are those who haven't gone under? How did they withstand? What we tried to understand were the roots of this bondage.

It didn't take us long to understand that indebtedness was organically related to savings and credit. But savings and credit seemed to be a tool of the rich. We were the poor. How can they be made instruments of the poor? Can the poor save? Conventional wisdom said **definitely not – they never save**. Where was the evidence to the contrary? Weren't we living examples of that truism? But we unearthed some contrary cases also. What about the successful Maranadhara Samitis? Surely they had a lesson or two to offer us. Then we put the question more directly to ourselves. Can't I save fifty cents a week? Can't you save one rupee a week?...Can't she save two rupees a week? The issue was immaterial. The point was to save something each day or each week? The issue was confidence, a belief that it was possible. Looked at from this point of view, it seemed eminently possible. Then why weren't we doing it? Again, the conditioning, the past milieu, **our own thought habits** of what was possible and not possible, our own lack of confidence and faith in our own capacities. So, at last we nailed the truth. All of us poor were firmly in the clutches of a myth that the **POOR CAN'T SAVE**. On the contrary, the **POOR CAN SAVE**.

We persisted in our search. The partnership was highly functional. Groups of us had several discussion sessions. The GA's Team gave us invaluable guidance and support. We studied the structure and practice of every available savings and credit institution for small people. We examined the Maranadhara Samitis, the Thrift & Credit Cooperatives, and some models from abroad, like the

Grameen Bank. After this bout of intensive study cum discussion and clarification, we were clear about the kind of savings & credit society we wanted. Then a small core group, with the GA personally leading it, designed the institution.

The base institution would be the 126 WDSs. However, the hamlet was too small for a financial unit. So, we clustered 05 to 10 WDSs to form one Janashakthi Banku Sangam (JBS) unit and we ended with 20 such JBSs for the whole area. The chairpersons of each WDS, automatically formed the central governing Council of the Federation of Women's Development Societies. The Federation annually elects a Working Committee of the Federation, which is also the Working Committee of all the JBSs.

But a precondition for membership in the JBS was the prior formation of a Group of Five. Five poor women would have to first form themselves into a group and then apply for membership. Therefore, every JBS belongs to a five person group. That is the building block of the JBS. We designed and built a simple and transparent institution which we could manage and regulate ourselves. It belonged to the poor women and mothers.

Every WDS member could become a member of her local JBS if she wanted. Each member had to acquire at least one Rs. 500/- share by contributing at the rate of Rs. 10/- per week over 50 weeks. After she had so contributed for 12 weeks, she was eligible to apply for a loan. We had five types of small loans: Emergency Loans upto Rs. 500/-, Self-Employment Loans upto Rs. 1500/-, Fisheries Loans upto Rs. 3000/-, Agriculture Loans upto Rs. 3000/- and Small Enterprise Loans upto Rs. 1500/-.

Our Performance in Brief

WDSs started	:	December 1989
JBSs started	:	9 August 1990
Performance figures upto	:	31 March 1992
Total Membership	:	12879
Operational Divisions	:	Hambantota, Suriyawewa, Katuwana, Tissamaharama
Total Capital accumulated	:	Rs. 6.31 mn.
Share Capital	:	Rs. 3.58 mn.
Savings Deposits	:	Rs.0.73 mn.
Other Deposits	:	Rs. 0.29 mn.
Total borrowers	:	5806
Total lent	:	Rs. 8.25 mn.
Total recovered	:	Rs. 3.78 mn.
Percentage recovered	:	above 95%
Total paid staff	:	92
Total volunteer staff	:	1415

You can judge for yourself the degree of our success. Mind you, we have been expanding all the time. We have succeeded in not relegating quantity for quality. What we are most pleased about is the far-reaching use the poor women/mothers are putting the JBSs to, to solve their problems. How has this become possible?

We think there are many reasons. But one stands out. That is that we offer an instant and personal service all twenty four hours at the doorsteps of our sisters. Every time there is an emergency, whether day or the dead of night, the mother comes and taps on the Financial Secretary's door or window, explains her crisis, and goes

away with the cash. Such a service for the poor is unique. It has never been there before in any of these areas. Everything is open, everything is done among known individuals. The only comparable lending source is the money-lender. But with what consequences! Here there are none: only rewards & benefits.

* * *

Our story is a thousand stories. How can we say it is one, or two, or put a number on them? They are uncountable, isn't it? That is why we thought of the episodic insight method. In Kanthi Nangi's case, both story and insight are fused.

Kanthi Nangi is one of our Financial Secretaries. In our second year, we recruited twenty of them. All of them had passed several subjects in the Advanced Level. They are a group of all-in-one workers – young managers, book keepers, clerks, guides, counsellors and friends.

Kanthi Nangi's is a fittingly illustrative story. She is nineteen. She has passed three subjects at A level in commerce. Her parents owned a small paddy field which was very fertile. Her parents worked very hard to educate their daughter and two younger sons. From childhood, Kanthi Nangi had followed the familiar and mainstream path – of school, good O levels, A levels, and from thereon, set her sights on university, stable government employment preferably in a department or corporation, failing which, as a government teacher, and if everything else failed, in a cooperative or a local small private business establishment. She was determined to earn. For her, to study meant directly acquiring the right to

employment, and the satisfaction of earning for herself. Values and attitudes had changed. Her generation distinguished itself from her parent's, by this quality of desiring to detach themselves from dependence. They aspired to a different perception of self-worth, derived from their fact of earning their livelihood. Employment and earning was a rite of passage to an individual life, a passively urbanizing life, even though their deeper cultural roots were amply village-based.

The point is about how Kanthi Nangi changed, changed so much, after she joined the JBS. After her three week intensive practical training, she took to her new role like a fish to water. It was an extraordinary induction. It was an uncanny fusion of a young woman with her poverty-stamped human environment. She found it so easy to commit herself totally to her new role. How and why? Why should an educated young woman with her sights firmly fixed on the familiar path, suddenly change tracks and direction, induce herself into a structure which is so different to her previous aspiration, and then find herself being totally engaged, totally responsive to a rapport with a new spiritual community of her own poor kinsfolk? In that question lies the riddle to Kanthi Nangi's story.

Our query leads us back to our source – the JBS. What is it that Kanthi Nangi found in the JBS that enabled her to identify herself so totally with its spirit and mission? In some strange way, it was the fact that she rediscovered her innermost self in the call of the JBS. Such a process of personal identification presupposed a frame of reference which transcends ego and illusion. JBS therefore became a unique frame of reference for Kanthi Nangi and others like her. Where did that uniqueness lie? We believe in a reassertion of internal culture. That Kanthi Nangi found

in the JBS a cultural milieu, both private and public, with which she could be completely comfortable. She had no complexes or tensions to repress. There were a different set of tensions, namely those of a deep and direct engagement. What a pay-off for young Kanthi! The change, the freedom, the liberation that her generation reached out to, had entered her life in such a fulfilling manner. We can't but think back about the passionate but tragic commitment of the best of our brothers and sisters who died in the cause of rebellion three years ago. They dreamt and fought for a just and different world. Kanthi Nangi and all of us in the JBSs and WDSs are daily moulding the bricks that are actually building that structure where the poor are successfully overcoming their poverty. Janashakthikaranaya has engulfed Kanthi Nangi. All of us, women/mothers/our families are being nourished by its generative potency.

So you have had a few insights into the janashakthikarana process. We wanted to clarify **how** it happened. Otherwise it will remain a mystery. No one in Colombo or Kandy will believe that poor women/mothers have successfully started and sustained a savings and credit institution over a two year period with efficiency and responsibility. Through discussions with outsiders and amongst ourselves we realize how difficult it is for the poor to speak to their non-poor peers on any kind of footing. Hence our story. In Hambantota, the poor mothers, wives, women and Kanthi Nangis, with invaluable support from their husbands, children and the GA's team are building their own inimitable institution. Its a humble triumph of our janashakthiya, our capacity to learn and create. Why not visit us? Why not spend a few hours talking to us?

JANASAVIYA INITIATIVES PUBLICATIONS

No. 1.	Story of a Quarry	Rs 2.00
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These publications as well as information on the Janasaviya Programme (National Poverty Alleviation Programme) are obtainable from Janasaviya Commissioner, 17A, Barnes Place, Colombo 7. (Tel. 697018, 697023).



