

Role of women in Rural Development - in the context of Social Mobilisation Programme in Matara District

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Introduction

“Rural Development is a strategy designed to improve the economic and social life of a specific group of people, the rural needy. It involves extending the benefits of development to the neediest among those who seek a livelihood in the rural areas”.¹ This concept reflects the increasing concern for involvement of the underprivileged and weaker sections of the rural population as target groups in the process of development.

The term ‘rural needy’ concerns both men and women and the significance of their involvement in the process of development has been greatly appreciated. “The needs of society to perpetuate and regenerate itself which puts a relatively greater share of responsibility on women than men, imposes demand on women which compete with their claims arising from society's need for economic progress”.² However it is found their representation and role in development process has been mostly neglected in developing countries. “Many projects in rural areas are not specifically designed for women and therefore, their chances for full participation are largely restricted”.³

The Social Mobilisation Programme is a recent attempt to promote Women's participation in the process of rural Development. Further SMP is designed with a view to promoting income generating activities, awareness creation, and genuine participation of rural needy in providing a comprehensive package of loans and other support. The Integrated Rural Development Project in Matara District [MIRDP] established a programme in 1989 as an alternative effort to overcome the shortcomings of the

existing programmes i.e. exclusively reaching the needy. Social Mobilisation Programme has been in operation for two years in the district and this paper attempts to assess the effectiveness of the SMP in improving the social and economic status of the rural needy in general and specifically to investigate the avenues provided for women to participate in development activities. The SMP has been implemented in 9 AGA divisions and 63 villages of the district and accordingly 10 villages [16percent] in 6 AGA divisions were randomly selected as the sample of the study. Accordingly 56 SM groups and 410 beneficiaries were subjected to the field research investigations carried out in July 1991.

Target Group Coverage

The simplest definition of the target group of SMP is all those families receiving food stamps or Janasaviya benefits. Furthermore, in reaching the most underprivileged and weaker sections of rural communities, specific attention has been paid to those families in need of resources, organizing power, awareness, external assistance and women headed families. However, in analysing the socio economic characteristics of beneficiaries the most salient feature that could be understood was the over representation of females [97percent] as shown in the following table.

Table 1 : Respondent's sex & household status

	Male		Female		
	Head of the house hold %	Head of the house hold %	Wife %	Daughter %	other %
AGA Division					
Akuressa		11.1	77.8	11.1	
Hakmana		10.8	72.3	16.9	
Matara		7.4	85.2	7.4	
Weligama		10.1	72.8	14.9	2.2
Devinuwara	18.4	22.5	40.9	13.7	4.5
Dickwella	4.4	0.9	85.6	5.7	3.0
TOTAL	3.8	10.5	72.4	11.6	1.7

The dominance of female participation is much clearer being 72.4 percent house wives and 3.8 percent being head of the households. Membership of men were found only in two villages under study where the number declined over the time. One of the limiting factors for male participation in this programme appeared to be the lack of time available for them to devote in group activities as most of them were employed outside their own villages. Another reason for poor participation by men in this programme was the type of income-earning activities that are encouraged under SMP often, yields a small stream of income which was far below their expectations. Furthermore, the SMP itself focuses women particularly, the unemployed and female-headed households. The ways of mobilisation of savings and conducting group meetings and the types of economic activities encouraged under the SMP are more attractive to females than men. According to the MIRDP staff, women have proved to be a better credit risk than men, they exhibit a greater social reliability and sense of accountability. Further, "In reviewing five programmes in which rural women of South Asia are involved in income producing activities, it was revealed that each of the programmes has introduced into rural communities new opportunities for gainful employment, to which women from the neediest sections of the population responded most immediately." ⁴

In view of assessing the coverage of beneficiaries by the SMP, it is necessary to observe to what extent this programme has been able to involve the rural needy in the District. According to the findings 90 percent of the members were food stamp holders and the rest were from families with low level of living conditions. As far as the employment status of the heads of the household are concerned the majority of them engaged in low income-earning activities as masons and carpenters [5.0 percent] petty traders [10.9 percent] farmers [9.0 percent], fishermen [6.2 percent] artisans [22.2 percent] casual labourers [24.6 percent] and also 21.2 percent of them were unemployed. The other important indicators of poverty level of the beneficiaries were the

landlessness. For example, 13.6 percent of them did not own highlands and 75 percent of them were holding plots of land in extent of less than half an acre. Apart from that 70 percent of the families did not own any low land. The families engaged in fishery did not own boats or other fishing gear and were simply employed as crewmen of boats. The low level of living characterised by these families were further confirmed by their needy livelihood and temporary houses in which the majority of them lived.

Role and Participation of beneficiaries

The main channel of mobilising the target population consists of small voluntary groups formed at village level by the Social Mobilisers. They have been appointed as volunteers by MIRDP to carry out organisational activities at village level. It is expected that such small groups will help their members to identify their needs and make suitable action to satisfy them. "Some informal associations may themselves become effective bases for small groups that generate economic development. Small group strategies in many ways represent an intermediate level of organization. They respect and preserve the face to face nature of informal associations and are often well suited to capitalize on some informal associational strength. Nevertheless, it is important to remember that only clearly bounded and highly structured informal associations lend themselves to this kind of formation".⁵ Group formation is a joint responsibility of the beneficiaries themselves and the social mobiliser. It is expected to be a natural outcome from the improvement in their awareness and knowledge of underlying forces behind their poverty. The knowledge and understanding provided by the social mobilisers to group members during the initial stage of the programme, have motivated to organize themselves. It appears from the data that there were variations with respect to the number of groups and beneficiaries among different villages in the district. Such variations have been the outcome of differences in the number of

families in each village, liquidation of some groups due to ineffectiveness, differences among social mobilisers in respect to efficiency and civil disturbances that prevailed in certain villages. With respect to organizational activities, the regular group meetings conducted weekly and monthly basis played an important role in mobilising the disadvantaged families towards self reliant development. These meetings are the medium through which group saving funds and individual income earning activities are put into operation. The meetings are conducted in a very informal way, permitting them to discuss their problems and needs openly. As a member of a mobilisation group, an individual was expected to engage in income generating activities with a view to support their family income and to form a group fund as well as to involve themselves in informal saving schemes such as chittu. Their contributions to group fund was made at weekly meetings and each member held responsibility to participate at these meetings regularly and contribute to the group savings fund. Monthly meetings were regularly conducted in association with members of all the groups in the village and office bearers of the day were selected from the members themselves on a rotating basis as each member would be able to experience the responsibilities in conducting meetings. Social mobiliser was involved in these meetings in the capacity of a Secretary.

Table -2 Degree of member participation in monthly and weekly Meetings

A.G.A Divisions	Regularly	very often	Rarely	No Answer	Total
	%	%	%	%	%
Akuressa	50.0	30.0	10.0	10.0	100
Hakmana	75.8	22.7	1.5	-	100
Weligama	74.1	20.2	3.9	1.8	100
Devinuwara	81.8	13.6	4.6	-	100
Matara	18.5	18.5	-	-	100
Dikwella	51.4	37.2	5.7	5.7	100
Total	72.7	21.9	3.6	1.8	100

Weekly and monthly meetings provided an opportunity for the members to exchange their views on matters of general concern. The Table 2 shows the degree of participation by members in these meetings. It is evident from the data that the majority of members in each AGA Division excluding Akuressa and Dikwella, regularly participated in group meetings. For the District as a whole more than 94 percent of the beneficiaries attended their meetings regularly or very often. The degree of participation at meetings by group members were found to depend on factors such as their dedication to the programme, the benefits they receive and the ability of mobilisers to motivate members. Further, most studies carried out on people's participation in local level institutions in Sri Lanka have shown that the degree of involvement in the decision making process by members was comparatively low in rural areas. It is important to note that under SMP, more than 90 percent of the members in the sample had involved regularly or more often in decision making process. The ability of members to involve in decision making process at a satisfactory level could be attributable to their mutual understanding resulting from working under small groups and the availability of opportunities for the members to work as group leaders at their weekly and monthly meetings. The most important task of mobilising the rural needy for self reliant development is assigned to the social mobiliser under this programme. Their principal functions are to support income earning activities amongst the target groups and to undertake the associated awareness creation and empowerment process. They are drawn from amongst members of SM Groups formed in the early stages of the programme. Further it was revealed that 60 percent of the mobilisers were females. Although, a gender mix existed in the early batches of SMs, the last batch recruited under MIRDP were all females. However there was no evidence to suggest that female social mobilisers performed better than their counterparts.

Impact of the Programme

Employment and income

The SMP was established specifically towards the support of income generating and employment creating activities amongst the rural needy.

Initially the programme had been confined to 6 AGA divisions and subsequently expanded to cover 9 AGA Divisions. The impact of the programme on employment was assessed mainly by the employment status of group members before and after the programme. The unemployed number has declined from 43.4 percent to 12.7 percent as shown in the Table 3. However, there were some variations among different regions which depended on the efficiency of the members and other factors. The findings of the sample survey further confirmed the information provided by 30 social mobilizers. According to them, there were 359 voluntary groups consisting of 3278 members of whom 3018 or 81 percent were engaged in various self employment activities while 260 members or 11 percent still could not identify any useful income generating activity.

Table 3- Employment status before & after the SM Programme

AGA Divisions	Before the Programme		After the Programme	
	Employed %	Unemployed %	Employed %	Unemployed %
Weligama	59.2	40.8	82.9	17.1
Matara	61.0	39.0	95.1	4.9
Akuressa	72.2	27.8	94.4	5.6
Hakmana	48.5	51.5	95.4	4.6
Devinuwara	54.5	45.5	100.0	0.0
Dikwella	42.9	57.1	80.0	20.0
Total	56.6	43.4	87.3	12.7

“Agriculture is no longer able to offer a satisfactory standard of living to vast number of rural families, particularly the landless and those withholdings.”⁷

The SMP specifically encourages micro-scale enterprises aimed at the limited local market. The most important criterion in identifying these activities has been the availability of local raw materials or resources. Given the constraint of limited resources and markets, economic activities beyond limited scale are not feasible for these group members. Before the SMP came into operation, the self employment activities concentrated on few avenues such as coir industry, mat making, Beedi wrapping and so on which absorbed over 52 percent of employment, particularly of women.

“Invariably, non farm activities are undertaken through a variety of enterprises in the agrarian setting. As such, several classification schemes were developed to denote the activities within the non farm sector. Enterprise is an undertaking engaged in production and /or distribution of goods and/or services, not for the sole purpose of domestic consumption”.⁸

There has been a diversity of income generating activities in the villages after this programme, namely trade , breakfast food making , dairy farming, copra making, bakery, handicraft and so on, Another interesting feature of the self employment programme was the tendency of the group members to engage in more than one income earning activity. The inadequacy of income generated by a single activity seems to have compelled them to undertake number of micro scale activities to support their small family income. In the district as a whole 38.2 percent of the beneficiaries had engaged in more than one activity to support their incomes. The lack of resources and training was the major limiting factor on multiple employment activities. The impact of the micro-scale economic activities on labour utilization in the villages was significant as all of them were labour-intensive activities. Among the income generating activities 52 percent

depended solely on entrepreneur's own labour, 45 percent on own labour & family labour and 3 percent on use of hired labour.

“Throughout Asia women make an important contribution to family income. The lower the socio-economic level of the family the greater the proportion of total income contributed by women”.⁹ The income effect of the self-employment project concerned is quite satisfactory as compared to the situation prevalent prior to the programme as shown in the following table.

Table 4 - Monthly Income of beneficiaries before and after the Programme

Monthly income Rs	Before the Programme %	After the Programme %
Less than 100	24.3	15.0
100 - 200	25.2	18.2
200 - 300	17.6	15.6
300 - 400	7.7	7.2
400 - 500	9.4	8.8
500 - 600	2.7	6.2
600 - 700	1.3	2.6
700 - 800	2.7	3.6
800 - 900	3.2	1.9
900 - 1000	3.6	4.6
1000 and over	2.3	16.3
	100.0	100.0

The Data presented in Table 4 clearly indicates that the income levels of group members have significantly improved after the mobilisation programme. For example, the number of people earned more than Rs. 500/= per month before the mobilisation programme came into effect was only 15.8 percent of the total number of income earners in the sample. This figure more than doubled [35.2 percent] after the implementation of the programme. It was revealed during the field survey that the

average monthly income per income earner was Rs. 314/- before they joined the voluntary groups under the mobilisation programme. The present average monthly income is recorded as Rs. 691/- per income earner, representing an increase of over 100 percent. It is also evident from the field survey that there was a significant difference in the income levels of people who engaged in more than one activity than those engaged in a single activity, the average monthly income of Rs. 615/- as compared to Rs. 902/- of those engaged in multiple activities.

Despite the fact that self employment programme promoted by the social mobilisation made a significant contribution to improve family incomes of economically disadvantaged households, one of the limiting factors in achieving the objective of improving income levels has been the failure of most activities to generate a continuous flow of income through out the year. The evidence from the field survey indicates that only 36.4 of the income earners were able to engage in activities which provided a continuous income flow. This proportion was more or less the same in all the A. G. A Divisions under survey except Dikwella, where the percentage was very low [21.4 %].

The agriculture based income earning activities characterised by seasonality in output were largely responsible for irregular and discontinuous income flows. One way of handling the problem of income instability was the diversification of activities. It was seen earlier that a considerable proportion of group members in the study area have resorted to multiple activities. It may not be practically possible for every member to engage in several activities owing to the limitation of resources, technology and markets. It is important to note that almost all [97%] of the income generating activities are dominated by females whose scope of employment elsewhere is negligible. Consequently, eventhough the monetary return is rather low, nearly all of it represents a net addition to family income.

Mobilisation of Financial Resources

The group fund is a highly successful innovation of the Social Mobilisation programme. It is an attempt to introduce and institutionalize a non-traditional banking system in rural areas which would provide credit facilities under special terms and conditions to finance income generating activities of the members. Besides being used for income generation, group savings funds also have been used to meet immediate needs of members, for example, in the event of sickness or similar emergency, where previously the members would have been forced to rely on local money lenders who charged exorbitant interest rates.

As shown in Table 5 the group fund has increased from Rs.27,703/- in December 1989 to Rs. 1,145,472/= in June 1991. Number of Loans granted from the group fund rose from 512 to 14,104 during the same period. The groups were very effective in the mobilisation of savings from the membership. The group fund is composed of the compulsory savings that have to be made by the members at the minimum rate of Rs.. 2/= per week. This amount could be increased by mutual agreement at a later stage and only if all members are equally capable of meeting the higher contribution rate without hardship. In actual practice, the weekly contribution varied from Rs. 2/= to 10/= between different groups. The capacity for saving is remarkable even among the neediest. Most of the group members have adopted traditional methods to increase their savings i.e they set aside a handful for their daily consumption of raw rice and sell the collections at the end of the week and the proceeds credited to group savings fund. Some group members were reported to have engage in trading of consumer goods and the profits made in the transactions credited to the group savings fund. The figure presented in Table 5 testify how the handful of rice has accumulated within a period of less than two years to become a seizable reserve to protect them from resorting to the money lender when they need small amount of money quickly.

Table 5 - The Growth of Group fund and Number of Loans granted from the Group Fund

Item	1989 December	1990 June	1991 January	1991 June
Group fund [Rs]	27703	155745	617200	1145472
Number of Loans-granted from the-group fund	512	2326	8803	14104

The mobilisation of savings from the needy and providing credit to them proved beyond the purview of many formal financial institutions. In view of the fact that traditional savings and credit instruments and the approaches adopted by the banks have not achieved the desired results, the achievements of SM Programme in respect of savings mobilisation and credit delivery are remarkable. The SMP has demonstrated that even the economically disadvantaged can save a part of their limited income. The motivating factor behind such saving was not the level of income but the peer pressure imposed by group members to save the agreed sum regularly.

In addition to compulsory savings, most of the group members contribute to number of other voluntary savings programmes such as rotatory savings [chittu] schemes, savings accounts with banking institutions etc. "Rotary savings associations are formed upon a core of participants who agree to make regular contributions to a fund which is given, in whole or in part, to each contributor in Rotations".¹⁰ The study revealed that nearly 67 percent of the beneficiaries had contributed to rotatory savings schemes and 15.6 percent had pass books with commercial banks.

There are several forms of rotatory savings systems. The system varied according to the frequency of savings. It may be

weekly or monthly contribution and a member can contribute any number of shares depending on his or her capacity. Some groups mobilised their savings to form a rotating savings fund in the form of cash while the rest [40 percent] saved in kind. There are some rotating saving systems which function merely as the pools of funds. In the beginning, lots are drawn and each person's turn is decided accordingly. Usually the first turn is given to the collector or organiser of the rotatory saving scheme. There was another system by which monthly or weekly collection is auctioned. The members [low bidders] get higher interest income.

Loans from the Fund

Because of the versatility that group fund offers the members use it to the maximum extent. The array of activities is very impressive. Loans are given for different purposes. No activity is found unworthy as long as the group is convinced that a person can repay it in weekly instalments. If a member wants a loan from the fund, members can jointly decide on the amount of the loan, the interest payable and the repayment period. It was revealed from the field survey that nearly 93% of the group members had borrowed from their group fund. The majority had borrowed for expanding or setting up income-earning activities. It was observed that 80% percent of the members had borrowed from the group fund for the purpose of developing income-earning activities.

The underlying philosophy of the operation of the group credit scheme of SMP was that credit-giving should not amount to giving handouts and that strict discipline should be enforced with regard to loan repayment. The discipline of repayment was considered to be crucial in making sure that the borrowers take care in choosing and executing their projects. The repayments are to be made in weekly instalments at the groups meeting while all the members are required to attend. This acts as group pressure to bear upon the borrowers to repay the loan in time. The

repayment records of the group credit programme has been almost 100 percent . Since the group fund was very limited the amount borrowed was also small over 35 percent of the borrowers indicated the amount of the loan available from group fund as compared to their requirements was too small.

Table 6 - Borrowing from the Group Fund upto August 1991

Amount [Rs.]	%
Less than 100	12.8
100 - 200	18.9
200 - 500	37.4
More than 500	30.9
Total	100.0

Table 7 -Borrowing by Purpose

Purpose	Borrowers %
Income earning Activity	80.0
Ceremony	0.8
Health Care	7.1
Other	12.1
Total	100.0

Improvement of Social Condition

The finding of the survey indicated that the SMP has contributed to improve the living standards of the target-group families in a number of ways in the study area. Especially its impact on social development was quite evident from the field investigation. The improvement of the condition of housing, children's education, health and nutrition, social relationships, peace and harmony in the family were some of the direct and indirect social benefits realised by the group members under this

programme. A quantitative assessment of some of these benefits are presented in Table 8.

Table 8 - Kind of benefits accrued by beneficiaries

- Benefits	Beneficiaries %
1. Housing:	
[a] New house	14.5
[b] Renovation of old house	11.6
2. Peace and harmony in the family	87.1
3. Better relationships with others	95.0
4. Children's education	61.4
5. Health and Nutrition	75.2

Table 8 shows that more than 25 percent of the beneficiaries in the area covered by this study were able to construct a new house or renovate the old house after they joined the mobilisation group. Promotion of self-employment and small scale entrepreneurship amongst unemployed women in the rural and semi-urban sectors have paved the way for improved living conditions in most of the target -group families. The direct benefits such as the extra income earned by women who engaged in micro-scale economic activities, easy access to borrowing from the group say, in case of emergency and the awareness creation and knowledge building seem to have contributed to realise the indirect benefits such as investment in housing, improvement in family relationship and children's education etc. The SMP can be considered as an educational process aimed at cultivating amongst other things, self-reliance, creative initiative and co-operative spirit among needy. Group activity promoted the healthy personal relations, mutual trust and unity among the members who hitherto remained divided or in isolation. It was reported that most of the beneficiary women were timid and backward before they joined the group activities. As a consequence of the human development process incorporated in SMP, they have been able to act inde-

pendently and to negotiate with government officials with courage and confidence. The SMP has undoubtedly contributed to change the standards of women in the rural sector.

In view of the existing power structure of the rural economy, the impact of SMP still appears to be marginal mainly because it does not intend to influence or change the ownership pattern of existing assets in the community. However, the activities of the mobilisation programme have resulted in acquisition of new assets both physical and human by the needy. The emergence of organisations of the needy in the form of mobilisation group has reduced the power and influence of traditional leadership in some villages. Especially, the scope for the money lenders and the boutique keepers has been substantially restricted by the group activities such as organisation of group savings fund and the credit facilities from CCS. It is noteworthy, that the needy can borrow money at an annual interest of 18 percent from their own organisation as compared to over 100 percent interest per annum charged by the professional money lenders in the village.

Community Credit Service [CCS]

“Credit is an important factor which influences the development process in the agricultural sector. The question of collateral and the cumbersome loan procedure have narrowed the scope of institutional credit facilities. Therefore, rural needy often compelled to obtain the necessary capital from money lenders at exorbitant rates of interest.”¹¹

The Community Credit Service [CCS] was set up in 1989 as a project under the institute of participatory Development [IPD] a non-governmental organisation established to provide technical support to development effort in the field of people's participation and poverty alleviation. The CCS with the assistance from MIRDP has set up a revolving loan fund to finance self-employment activities of target group members. The CCS re-

volving loan fund was rather complementary to the group savings fund and it provided loan facilities for self-employment activities as and when needs were beyond the capacity of group fund.

Despite the fact that there are number of formal credit agencies operating in the district, the needy families hardly receive any attention from them. These institutions do not have the orientation and experience to deal with the specific needs of the rural needy. The CCS was designed exclusively to channel credit to the target-groups to commence to expand income earning activities. Persons with extremely thin economic base cannot yield a larger share of return for their work. If they can gradually build up asset-base they can command a better share for work. Credit is a financial asset that create entitlement to resources. Access to credit, therefore, is an important component for on-farm and off-farm employment and for the development of micro-enterprises.

Under the circumstances, the creation of CCS along with a field organisation for beneficiary mobilisation has provided a comprehensive package of credit and other support for the promotion of self-employment activities among the target-groups. Unlike other credit institutions in the district, CCS has been design to cater specifically to the needs of social mobiliser groups and thus the borrowing from CCS has become very popular among group members. At the end of June 1991, 2,033 loans amounting to Rs. 2.213 million had been granted to the group members from the CCS. The purpose of these loans concern, more than half [51percent] of the self-employment activities under CCS loans had been concentrated on few ventures such as home gardening, petty trade, coir industry, mat making, breakfast food and sweet making. For the district as a whole, the average size of first round loan for CCS was Rs.968/= as compared to Rs.167/- from the group fund. According to the findings, the average value of loans received by beneficiaries from the CCS was Rs.1,530/- which include not only the first round but also

other rounds under which members are entitled for loans of higher value. The study further revealed more than 51 percent of the beneficiaries has obtained credit facilities from the CCS.

Conclusions

Despite civil disturbances and political uncertainty prevalent in the country at the time of launching the Social Mobilisation Programme, it has achieved a steady progress in terms of reaching the neediest of the needy scattered in various parts of the district within a relatively short period of time. The ability of women's participation in the process of Rural Development proved 94 percent of female membership within this programme. The ways of mobilisation of savings, conducting group meetings and the type of economic activities encouraged under the SMP are more attractive to females than males. Further females proved a better credit risk than male and exhibit a greater social reliability and sense of accountability. Although there was no restriction on membership of men, all men's groups were not encouraged as they were found to be less satisfactory in terms of their involvement in group activities.

The raising of consciousness of beneficiaries through a process of sensitivity to the social and physical realities which they considered to be an integral part of the S.M Programme. It relied heavily on the initiative and choice of the beneficiaries themselves. The effectiveness of the programme was evident from the rapid expansion and strengthening of group activities in all areas covered by this study. The factors such as informality in group meetings and the realisation of personal benefits through group formation have motivated high degree of participation by the beneficiaries in the decision making process.

With respect to the impact of the programme, the findings indicated that there have been significant economic and social improvements after the implementation of the programme. It was

revealed that the average monthly income of the beneficiaries increased from Rs.314/- at pre-project level to Rs.691/-after the project. Especially the productivity of women who did not have employment prospects within their village has improved to supplement the family income as a result of income generating activities initiated under the SMP. In addition to the direct benefits gained in terms of improved income levels there were number of other important social benefits realised under this programme. They included improvement in housing, children's education, family health and nutrition, improved social and family relationships etc.

The great obstacle in the promotion of income earning activities through this programme was that the areas considered as poverty pockets are so poor in resource endowment that it is difficult to identify any viable project. The investment required to develop most of such areas would be beyond the scale of MIRDP finance. It is important to note that the SMP alone cannot be expected to solve the problems of poverty and unemployment and they must be regarded as partial measures of poverty alleviation.

One of the achievements of the SMP has been the mobilisation of rural savings for self reliant development. As the lack of any formal financial institutions, the mobilisation process was able to accumulate savings through the group savings fund. In addition to the compulsory savings mobilised under the group savings fund, there were number of other voluntary saving schemes operated by the beneficiaries. It was found that there were some beneficiary groups which had already reached the stage of self-reliance in terms of financing to promote their income generating activities. The group credit scheme a major motive force behind the operation of the self-employment programme under the SMP. The groups maintained a very high degree of credit discipline with respect of borrowing as well as repayment. Apart from that the group credit scheme has achieved a great success in eliminating the influence of the professional

money lender on the rural needy. Accordingly, the group fund has offered the neediest of the needy a sense of social and economic security they never experienced.

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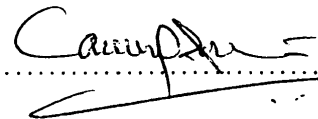
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Name : Kusala Fernando

Signature : 

Date : 2017/12/19

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