

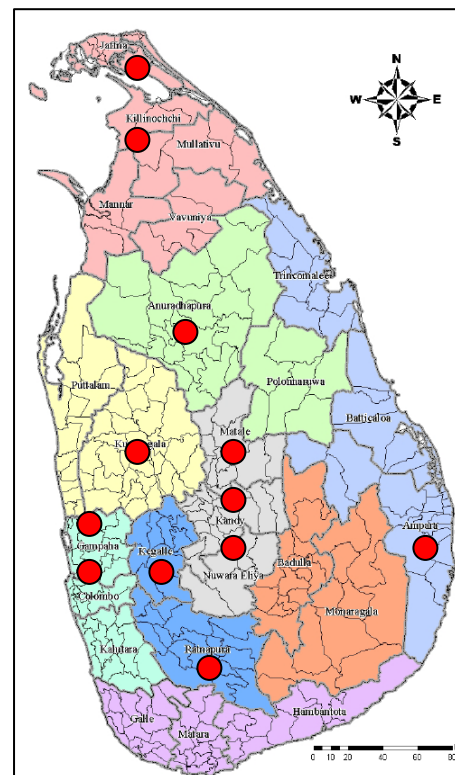
The Alliance of WDBF and Janarukula in Sri Lanka

In Sri Lanka, the Alliance supporting urban poor networks comprises of two primary entities – the Women’s Development Bank Federation (WDBF) and the support organization, Janarukula headed by Mr. Upali Sumithre. However, the poor families who are part of this movement/network are not strictly from cities. The federation is highly active in both urban and rural areas though Janarukula’s focus has always been urban areas and urban poor.

This short report describes the history, evolution, activities and spread of the Alliance in Sri Lanka. It has been based on extensive interviews with key leaders of the federation and Janarukula. Besides these interviews, some field visits were also conducted to actually witness the enormous effort put in by the Alliance to assuage the multiple vulnerabilities that urban poor are exposed to, especially in areas of housing and sanitation. Moreover, some group discussions with families of poor people and members of primary savings groups in some settlements helped demonstrate the importance of the Alliance in their lives. In addition to simple documentation of the work of the Alliance, the purpose of the report is also to touch upon the positive change that has occurred in the lives of people that constitute this movement. The work and activities of the federation being far too extensive and numerous, this report has focussed on Savings and Enumeration only. The history and nuances of the association between the federation and the support organization is also a part of this study.

Sri Lanka consists of nine provinces further divided into 25 districts. The federation has been active in 12 of the 25 districts and this number is increasing steadily due to renewed efforts in disaster prone regions and invitations from local authorities that have started acknowledging their work. These 12 districts are:

1. Colombo.
2. Gampaha.
3. Kandy.
4. Matale.
5. Nuwaraeliya.
6. Kurunagala.
7. Ratnapura.
8. Kegall.
9. Anuradapura.
10. Ampara.
11. Jaffana
12. Kilinochchi



Map on the right highlights the districts where federation is active

A brief history of how it began

It is essential to relate the historical evolution of this Alliance. In Sri Lanka, the support organization not only preceded the federation but was instrumental in its formation too.

Upali, the founder President of Janarukula had been working on issues related to urban poor since 1982. For 15 years, he got associated with a number of organizations, people and issues ranging from fisheries to government housing programme for poor to savings programme for women to overcome problems of money lenders (supported by UN Habitat). The geographical setting of these projects was mainly urban – the nationwide housing programme for poor started from Nigambo and expanded to Colombo; the savings programme for women was started by Upali and his then associate Nandasirigamage in 1990 in 10 settlements of Colombo city with support from UN Habitat. In 1991, this work was spread to rural areas and experiences from Colombo were shared in the villages. One of the biggest achievements of this initiative was at the Halamillwa village in the Kurunegala district where people used to borrow money from moneylenders to make bricks and in case of non-repayment, the money lender would confiscate all the bricks and get a much higher amount by selling them. The women of this settlement started saving and took loan from their primary branch. In their own words, *‘ we broke the dalali system; we broke the arrogance of the dalal and created a community system’*. It is this settlement where Miurin, the current president of the federation lived and started this system. Gradually their savings grew and helped them to build houses and toilets. Through this programme, Upali met Miurin and several other women who would eventually lead the federation in Sri Lanka.

The turning point came in 1997 when Upali and his partner split the programme in Colombo. Upali wanted a highly decentralized operation and carried on with that idea in some settlements in Colombo and three districts of Gumpaha, Kurunegala and Noriliya. Janarukula was set up in the same year and even after the UN Habitat programme ended, Janarukula continued supporting the fledgling savings groups. In 1998, some women leaders and Janarukula leadership founded the National Women’s Federation.

Due to paucity of resources, Janarukula wrote to UN Habitat for some support but they had no presence in Sri Lanka, only a regional outfit at Bangkok. Peter Sawn, the head at that time understood their need of setting up office and paying for travel of women leaders etc. They received their first grant of \$4000 and started off the journey of this Alliance.

Initial Association with SDI/ACHR

Janarukula and the Federation hosted the first anniversary of the federation in June 1999 in the form of a National Convention for which they invited ACHR as they knew about ACHR’S extensive work in the area of housing for urban poor. Somsook from ACHR asked them a number of questions about their work and its extent and promised representation from ACHR and SDI. Jockin from India and Tom from Thailand attended this event and the seeds of a lasting

association of the Sri Lankan alliance with SDI and ACHR were sown. More than 2500 people, mainly women from nine districts of the country, attended the Convention, some travelled a long way from far-flung areas (please refer Pictures 1 and 2)¹. Women shared their experiences related to savings through speeches, skits and songs. It was a moment of pride for them.



Pictures 1&2: The first anniversary of the federation attended by Jockin and Tom from SDI and hundreds of people

Within four days of this event, Jockin from SDI contacted the alliance and some women leaders and Upali were invited to attend an exchange visit to Cambodia. Thus started a series of learning exchanges between Sri Lankan federation and similar federations supported by SDI in other countries. This association with SDI brought about numerous experiences and huge learning in the federation. The leaders received extensive exposure and came back and implemented what they had learnt during the exchange visits. On being asked what changes took place in their work due to this association, they shared that, *'initially we just carried out some savings and credit programmes but on these exchange visits we saw poor people building toilets and houses, getting funds to supplement their savings and above all, the most surprising element was that their governments were supporting them in these endeavours!'*

Not only were SDI rituals adopted by the federation, they also started working in cities as before this, their main work was based in rural areas. They said, *'We created new philosophy in our country for the first time – we partnered with the government'*.

Janarukula/ Upali also shared that it is through SDI that they learnt to identify and understand the specific roles that could be played by the community, federation, support organization and the government with respect to their work. They also understood the importance of the

¹ These photographs, scanned for the first time during this documentation form an important part of the history of the Sri Lankan alliance and the commencement of its association with SDI and ACHR

community carrying out its own survey rather than government agencies and learnt all about participatory enumeration from SDI partners. The federation members carried out household surveys in a number of settlements and presented the findings to the respective local city governments. Very recently in January 2011, the secretary of the Housing & Infrastructure ministry approached the federation to carry out some household surveys for them.

Tsunami as a turning point

When Tsunami hit Sri Lanka's coast in 2004 and wrecked havoc in the island country, especially in lives of poor people living in settlements along the sea, the importance of enumerations carried out by the federation was proved. As a precedent setting project supported by SDI, the Morotuwa city municipality and the Tsunami relief fund. 43 permanent houses were built for families that had been surveyed by the federation in Jayagathpura (Picture 3). Janarukula and the federation worked in other Tsunami devastated settlements too and helped the community to build temporary structures and start their own savings groups.



Picture 3: A block of the Jayagathpura housing on Morutawa where 43 Tsunami affected families were rehabilitated

Ritual of Savings and Credit in context of the WDBF, Sri Lanka

History

The Women's Development Bank Federation had started off as Women's Credit Union and was later registered and renamed. Women and their families in both urban and rural areas carry out savings. Though women's groups were first formed in rural areas only with the exception of some settlements in Colombo city, after joining hands with SDI, the federation covered more and more urban settlements. The first primary groups and branch was set up in the Halamillwa village in 1991 with Miurin as the branch leader. By 1999, there were about 200 primary groups and 32 primary branches in 4 districts. Miurin was one of the first women leaders of the federation and has been the president since its inception in 1998. In the present time, members can make use of the savings towards improving their housing condition or for income generation but the foremost reason given by most people for starting this activity was to take care of the exorbitant interests that local moneylenders were charging on borrowed amounts.

Structure and Operation

The basic unit of the federation is 'Primary Group' (PG), formed by five to twelve members. A minimum of five primary groups is needed in a settlement to form a Primary Branch (PB) and three or more branches form the Zonal Branch at city level (or at Pradeshiya Sabha level in the rural context). The next level, the District Society, registered under the Provincial Cooperatives Act of Sri Lanka is the umbrella of the federation at district level. It constitutes minimum three Zonal Branches and covers urban as well as rural areas. Currently the federation is active in 12 out of 25 districts of Sri Lanka. The 12 district societies form the National Federation at present. The structure of the federation is bottom heavy with more and more people joining existing primary groups or forming new groups and branches. Please refer Figure 1 that gives a snapshot of the structure of the WDBF in Sri Lanka in the form of a flow chart.

The functions and responsibilities of women leaders are well defined at all levels of this structure. They have a book of rules and regulations for reference of all members of the federation. Every primary group meets weekly to update cash registers and savings and loan ledgers. Besides this weekly meeting, they can call a meeting anytime if there is need to give out a loan to a member or a non-member or even to discuss any issues of the community. Some primary group members shared that they met almost every day as they stay on the same street. Some leaders from primary groups within a primary branch form the management committee of the Primary Branch. This management committee meets every week too and discuss any issues related to functioning and operation faced by the groups within their domain. All group leaders of Primary Groups within a Branch also meet once a month to share experiences and get advise from each other. This is called the group leaders monthly meeting. Besides this, there is also a monthly general meeting, which is open to all members and community people within a Primary Branch. At the Zone or city level, there is no official committee but an open discussion forum and members of Primary Branch management committees within a zone mostly meet once in two months to take stock of their activities and work as a whole or to strategize partnership with local city government regarding housing and sanitation projects. Some leaders from various zones (cities and pradeshiya sabhas) form the District Society that meets fortnightly. At national level, there is a board of directors of the National Federation. This board also meets fortnightly and its members are the most known faces of the federation, recognized by Primary Group members all over the country.

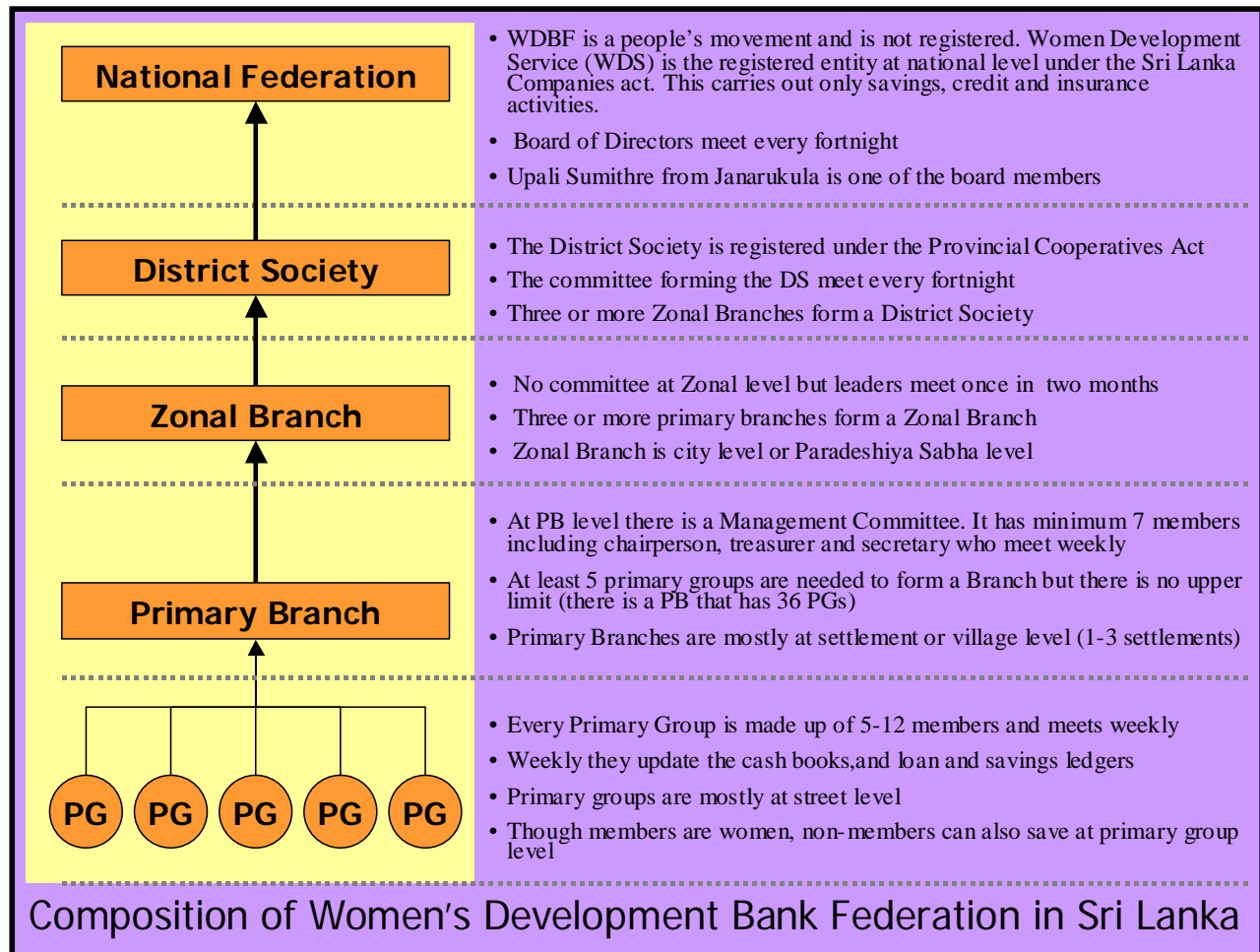


Figure 1: Structure and Composition of Women's Development Bank Federation

Savings and Credit Activities

Though the total number of people in the federation or the total amount of money saved has never been counted at national level, at primary branch or community level, these figures are updated regularly. There are very clear regulations related to savings and credit of all Primary Groups and Branches, as it is here that these activities are actually carried out. These activities are fundamental to the existence and growth of this movement. The leaders shared a thought that is oft repeated throughout SDI, *'It is not about collecting money, it is about collecting people'*

At Primary Group level, every member has to deposit Rs.5/- weekly as compulsory weekly savings. These savings cannot be withdrawn as they are used only to give out emergency loans to members. Members can also deposit any extra money they may want to save for future use and these savings can be withdrawn at any time. The savings of the Primary group are kept in a box that is kept at the PG leader's house (refer Picture 4). The keys to this box are kept at another member's house and all members take turn to keep the keys.



Picture 4: A primary group meeting in Nagarsabhavatte- the group leader holding the moneybox

Besides compulsory weekly savings and erratic savings, all other kinds of savings are carried out at primary branch level. In case of loans too, the Primary Group can give out only emergency loans and all others are handled by Primary Branches. At PB level, even non-members can have an account. Every Primary Branch has an account in the bank now though this was not the case when the federation started, as there was no money to keep in the account. The Board members shared that the first Primary Branches that were started in 1993 opened bank accounts only in 2004, as they never had any surplus to save. It is only now, after years of saving and credit activities that they can boast of some amount in the banks. In their own words, *'all the money was in circulation – saving-loans-saving-repayment-saving, so we had no fear of theft– there was no money to see or touch but still it was there!'*

The Primary Branch starts in the treasurer's house. It works like a 24X7 bank for community people and any body can come for depositing or withdrawing money or to apply for a loan. The post of the Treasurer is on rotation and every three years, a new treasurer is selected from among the members. Five or more PGs can form a Branch. Thus if there is only one group in a settlement, the members have to strive to form other groups and encourage the community women to start saving. When new primary groups are formed, they do not get automatically affiliated to a Primary Branch. The regulations booklet of the federation's savings activities is provided to every newly formed group. The group leader and members have to pass an informal oral test about the regulations of WDBF (especially at group and branch levels) and also demonstrate consistency in the saving habits of all its members. The members of these fledgling groups get all kinds of assistance from the leaders of the federation from being trained to

maintain cash registers to public speaking and developing skills to deal effectively with community issues. In fact during their formative period, they get numerous visitations by federation leaders who coach and examine them about rules and regulations especially related to savings. In the picture below, this informal exchange has been captured.

Once the leaders approve a Primary group, it gets affiliated to a Primary Branch in the same or nearby settlement. If there is no branch in that area, a minimum of five groups has to be made to constitute a new branch. Till that time, these groups work independently, carrying out weekly savings supported by the federation.



Picture 5: A federation leader explaining rules of savings to members of a fledgling Primary Group

There are eight types of savings that are carried out at Primary Branch level: compulsory monthly savings; members' savings; fixed deposits; housing deposits; children deposits; society deposits and; non-members' savings. Besides these there are shares for members and a welfare fund to which members contribute. These various types of savings and their nuances have been detailed out in Table 1. All members have two passbooks: blue ones for weekly savings at PG level and pink ones for all other savings at the branch.

Loans of all kinds apart from emergency ones are given to members at PB level. These include loans for income generation, housing, festival, welfare, education and other purposes. Table 2 gives details of these loans and rules of repayment. Many leaders and members of the federation shared how important it was for them to have this opportunity to access loans otherwise they were always at the mercy of the money lenders and commercial banks refused to open their accounts. They felt extremely empowered by having their own savings that enabled them to access loans.

Level	Type of saving/ deposit	Frequency/ Details	Benefits/ Interest
PRIMARY GROUP	Compulsory weekly saving	All members need to deposit 5 rupees weekly. Emergency loans are granted to members from this collection	At the end of the year, the interest amount accumulated is divided equally among members
	Savings	Members can save small amounts (<Rs. 500) for future use. They can withdraw from this account whenever they require the money	There is no interest given on these deposits. It just helps members to save and manage their money strategically
PRIMARY BRANCH	Compulsory monthly saving	Members need to compulsorily deposit 5 rupees every month in the branch. This is an indicator of their active membership. This deposit cannot be withdrawn	Annual interest of 12% is given on these deposits
	Members'/non-members' savings	Members and non-members can deposit any amount in the branch. It is like a regular savings account. People can withdraw money at any time	Annual interest of 11% is given on these deposits
	Fixed Deposits	Members and non-members can deposit minimum 500 rupees and any higher amount divisible by 500. This could be deposited or added to for 1, 3, 6, 9, 12 months or more.	8%-16% interest is given annually on the fixed deposits. A monthly interest can also be obtained. Interest is also given on maturity of the deposit.
	Deposit for Children	Savings by members to secure future of their children. When a child turns 18 years of age, the amount can be withdrawn	Annual interest of 15% is given on these deposits
	Housing Deposit	Savings by members to realize their housing dreams	These deposits are collected by branch and deposited in the People's bank. Interest is added to this account by the bank
	Group Deposits	The amount that remains with any group after granting loans, is deposited in the branch	Annual interest of 11% is given on these deposits
	Shares	All primary group members are encouraged to buy shares to become members of the Primary Branch. The value of one share is 100 rupees and a member can obtain 10 times the value of her shares as loan.	40% of the annual profit is divided proportionately among shareholders
	Society Deposits	Societies in the area/ settlement can have accounts in the branch	Annual interest of 11% is given to account holders

Table 1: Details of savings activities at Primary group and Primary Branch levels of WDBF

Under the 'Welfare Programme', all members of WDBF save some amount to be prepared for unforeseen disaster, hazard or risk. This is done at two levels - at PG level, all members deposit 10 rupees in the group welfare fund every month. This is done continuously from the time the member joins the group. All members can then apply for a welfare funding from the group especially in case of sudden death in family. In case of the death of a member, the assistance grant is given to parents or husband or unmarried child of the member and also for the funeral services of the member. The amount of assistance ranges between 1000- 5000 rupees.

The Welfare Programme at national level has been named 'Surakshi' (meaning 'protection') by the federation. Members who are interested in being part of this programme need to contribute a premium of minimum 150 rupees annually, the maximum amount being 1750 rupees. The benefits that contributors can avail include hospital benefits; natural disaster benefits; funeral benefits and; emergency accidents and operations. At least two of these packages have to be subscribed by the contributors. Contributors who have been depositing this premium for less than three years are called 'Nava Surakshi' or newly protected; those who have been contributing for more than three years are called 'Vikasith' or blooming and; those who have been contributed for many years since the beginning of this programme are called 'Visal' or the large group. The Surakshi accounts for the past four years has been given below:

Year	Surakshi Contributions in Rupees	Amount of Benefits paid in Rupees
2008	3583247	1082670
2009	1665845	908661
2010	2309270	1614628
2011	1792250	0
Current Total	9350612	3605959

Shared by some leaders during interviews

Where is the bank?

Once, a few visitors had come to see the federations work and were taken to a settlement to visit the primary branch and see its daily functioning and operation. They were expecting a bank where people open accounts and save money. They were expecting a big building with the name of the bank. On being taken inside one of the houses, they were astonished to see all cash registers and ledgers on a bench. Some of their pre-conceived notions were shattered and they understood the meaning of a community run establishment. A bench is called 'Banko' in Sinhali so primary branches got a new name, 'Bank on a Banko'.

How does the movement grow?

Surprisingly, the most rapid spread of the federations work has been through word of mouth. When daughters get married and go to a different settlement, town or district, they tell people about savings and invite some leaders to guide the community there. Or, when people come to visit relatives in a settlement where the federation is active, they observe the differences between their settlement and this one. They see toilets or houses being constructed, easily available loans and a general guarantee in the lives of the people who save regularly. The leaders are thus invited to start savings group in their settlement. Besides a couple of settlements for which the government has invited the federation to carry out surveys, almost the whole extent and spread of the savings activities from one settlement to another settlement/town/district has taken place through these simple exchanges

Level	Type of loan	Objective/ reasons	Loan interests & timelines
PRIMARY GROUP	Emergency Loan	The only loan given at PG level. No application required as emergency is given priority. An entry is made in the loan ledger. Any member can access this loan in case of emergency such as purchase of medicines/schoolbooks/uniform; school fees etc. The maximum amount is Rs.500 but leaders can disburse higher amounts if need arises.	Borrowers are encouraged to repay the loan in one or two weeks time so that it does not accumulate. An interest of 1% is charged per week on the borrowed amount.
	Income Generating loans	Taken by members to open up small business/shop; start new work; agriculture; buy tools/equipment for income generation or enhancement	The minimum loan amount for this is 1000 rupees and maximum is 500,000 rupees. A monthly interest of 2% is charged. Repayment of loans taken for betterment of agriculture is made convenient for borrowers as per the harvest season.
PRIMARY BRANCH	Housing loans	Loans are granted for construction of new house; repair of house; addition of room/toilet/kitchen; provision of electricity and water.	The minimum loan amount for this is 1000 rupees and maximum is 200,000 rupees. An interest of 18% is charged per annum
	Festival loans	Generally taken by members on the occasion of marriage in family; religious/ national festivals; cultural functions.	For a marriage, a maximum of 50,000 rupees can be given. For festivals, 5000 rupees is given.
	Welfare loans	For funerals; natural disasters; health related issues	For some loans, no interest charged on discretion of branch leaders. For others a monthly interest of 1% is charged
	Education loans	These are granted only to members who are maintaining deposits for children.	The loan amount can be from 1000 rupees to 25,000 rupees at an interest of 18% per annum
	General Loans	These are mostly taken to pay back the moneylender and to redeem pawned jewellery, phones, deeds and other items.	The loan amount can be anything between 1000- 200,000 rupees.

Table 2: Details of loan & credit facilities & repayment guidelines at Primary group & Primary Branch levels of WDBF

The federation strives to encourage people to save regularly and save more. They have declared the first day of the year (January 1) as a special transaction day in all primary branches. Money tills are distributed to children and then they go and collect money from their parents and other elders. The amount collected at the end of the day is deposited and these children's accounts are opened in the PB. There are also prizes for highest three collections.

All primary branches also organize cultural programmes every year, on the auspicious occasion of Sinhalese and Hindu new year. These help the community to build closer bonds and involves local youth and children in the movement.

Ritual of Enumeration in context of the WDBF, Sri Lanka

History

The federation in Sri Lanka had started their savings activities even before their association with SDI. During the earlier exchange visits to other countries, they were quite impressed with the work of federations in other country that went beyond the savings and credit programme. Thus started a phase of horizontal exchanges and learning by seeing and doing. The federation in Sri Lanka realized the importance of enumeration; authentic surveys of settlements and; having knowledge about house and toilet construction. Women in other countries were already doing all this work. So, women leaders from Sri Lanka learnt about all these SDI rituals and even more and came back and trained other women in the federation in the same activities.

Pan SDI, there are two kinds of surveys carried out by the federations:

1. City level settlement profiling and survey – in which some leaders carry out a reconnaissance of the city and list and map all the settlements in the city. A brief profile of every settlement is prepared covering basic facts such as number of households, ownership of land, vulnerabilities of the people, general occupation and background of majority of people in the settlement etc. Another important task under this survey is to also make a list of alternative land parcels available in the city for relocation and rehabilitation of slum dwellers especially those who were staying on disputed or private land.
2. Settlement level household survey – This is a more intensive survey that is carried out at settlement level. Details about every household are recorded in a survey format and all the houses are marked on a map. Primary group and branch leaders of the settlement conduct this survey with the help of the community. It resembles any socio-economic household survey with the difference being that the community takes responsibility for this and there are no external agents. Besides basic information, other details such as whether the household has a toilet or not; whether there are any school dropouts; or a woman heads the household – all such data is also gathered. For every household, family ID cards are issued by the federation with a group photo of the family to provide proof that they were part of this survey.

In Sri Lanka, the federation has not carried out any City level profiling as of now. In 2006, they had started profiling Moratuwa but due to municipal elections in that year, the survey got stalled. The Alliance will be receiving support from SDI for carrying out a city level profiling in the three cities of Colombo, Moratuwa and Paliyagoda. In Paliyagoda, the local government has also agreed on supporting this profiling. Some federation leaders have already visited other federations in India, Philippines and South Africa to learn about city level profiling. Some more exchange visits will be conducted for other leaders. Janarukula will provide the technical support for preparing formats, data analysis and writing the city report. The leaders feel that this kind of city level survey will give them the most authenticated information about the settlements in the city that is not even available with the local authorities. This knowledge gives them leverage and negotiating power with the city government for improving the housing and sanitation status of urban poor. Moreover, carrying out the survey enhances the technical and social skills of the federation leaders and members.

In case of settlement level household surveys, the federation has considerable experience. The federation leaders have conducted surveys of 10 settlements in Colombo; 15 in Moratuwa and two in Paliyagoda. Two surveys were ongoing at the time of this study – in Kandy and Kurunegala. For carrying out these intensive surveys, federation leaders are chosen from the settlement where the survey has to be conducted. Janarukula and other leaders of the federation train them on enumeration, filling of questionnaires, reviewing and modifying questionnaires etc. Generally, a settlement level survey is carried out in settlements where the community already has savings groups. Also, as this survey is intensive and requires resources, unless there is a rehabilitation project, danger of eviction/natural disaster or proposal to relocate, the federation does not carry out this survey. The federation leaders feel that having authenticated data about any settlement and sharing it with the government will help the government to identify vulnerable families and take steps to improve the situation.

In case of some settlements the local government asked for the federation's assistance and support in carrying out surveys. In these settlements therefore, enumeration preceded savings. After the enumeration, federation leaders started savings programmes. Some of these settlements are Alavivatte, Usavivatte and Kovilavatte in Moratuwa. However, some leaders shared their misgivings about this. They felt that the savings programmes in these settlements were quite weak, especially in those areas where the government had already granted land to the families for e.g. in Usavivatte (refer Picture 6).

The formats that the federation uses for both kinds of survey have undergone numerous modifications based on experiences and knowledge gained through exchange visits. This Participatory enumeration has been acknowledged and appreciated by many city governments. In fact, the urban ministry has now invited the federation to carry out a participatory enumeration exercise in Andarabedda gypsy settlement where government wants to build staff is not able to conduct any survey. Miurin, the president of WDBF has been appointed by the ministry as a committee member for Urban Settlements Authority, which is a great recognition.



Picture 6: Janarukula President, Upali Sumitre with some federation leaders at new housing project in Usavivatte

Relationship between WDBF and Janarukula

The evolution and work of Janarukula and WDBF have been enmeshed inextricably with each other since their inception. In fact Janarukula was instrumental in the registration of WDS (Women's Development Service) and the formation of WDBF. Their domains did not match initially as federation was very active in rural areas while Janarukula's work was focussed in urban areas. But, more recently these domains have overlapped. The federation has successfully extended its work in urban areas and cities in over 12 districts besides working in villages. Janarukula on the other hand has extended technical and other support to the rural areas as well.

The current understanding and strong partnership between Janarukula and WDBF has developed through these years while working together on various projects and activities and by supporting each other. Generally, any financial support to the federation comes through Janarukula, which acts as a legal channel between the funding agency and WDBF. However, there have been some instances when the federation got direct funding too, for e.g. SELAVIP funded construction of toilets by the federation. The federation is also self sufficient in other ways as all members pay a nominal service charge from their savings for day to day functioning of the federation. WDBF has also received a loan from the government through the National Development Rust Fund (NDRF) for income generation activities. Another example of a funding that came directly to the district managing committee of the federation in the Kurunegela district was from the government to carry out survey of some gypsy settlements. But it is Janarukula that keeps accounts of almost all the projects being carried out by the alliance.

Besides managing finances, Janarukula provides extensive support to the federation in many other aspects. It helps in documentation of the federation's activities by preparing reports and presentations. It provides support in establishing partnerships with all levels of government by taking a lead role in the initial meetings and also prepares the federation leaders to carry forward these partnerships on their own. Janarukula also supports the federation leaders during exchange visits to other countries in terms of effectively sharing their experiences with other federations. It is Janarukula that also brings in technical expertise and academia on board to help out the federation in various technical matters of enumeration, housing, construction, materials, designs etc. In fact to translate some words by a WDBF board member, *'if one compares WDBF's work with making of a cake, WDBF makes the cake but it is unadorned – it is Janarukula that puts the icing on the cake.'*

Since the inception of the federation, Janarukula has supported one of its most important activity i.e. savings by training leaders in bookkeeping, accounting and management of funds. It is a continuous process and now the federation leaders have taken the onus to train new members with Janarukula playing a supervisory role. In case of enumerations and surveys, Janarukula takes care of documentation through reports, films and presentations and arranges resource persons who can best guide the people in areas of settlement planning, house design and construction, sanitation etc. It also supports preparation of survey formats, data entry and analysis and preparation of survey reports.

Though most of the top leaders of the federation belong to rural areas, they are the ones who have started all the savings programmes in the urban settlements all over Sri Lanka. Similarly, Janarukula supports the rural part of the federation through technical assistance and sharing of experiences. Thus, there is no domain-based friction in the Alliance. On the contrary, the relationship has further reinforced and the work of both the entities has spread beyond their original domains due to this partnership.



Picture 7: Board meeting of WDBF being held in Janarukula office

Janarukula and WDBF are interdependent not only for larger affairs of the Alliance but also in each other's day-to-day functioning and have a symbiotic and mutually beneficial relationship. Some evidences of the strength of this partnership are that the president of Janarukula is also one of the board members of the WDBF. Almost all board meetings of WDBF take place in the Janarukula office. The most important and unique aspect of the solidarity of the Alliance is that three years ago they formed a 'Core Group' comprising of three members of WDBF and three people from Janarukula. This group meets every first Tuesday of the month and discusses issues in the functioning and partnership of the Alliance if any. They also discuss other matters related to future of the Alliance and prioritise areas and activities. The Alliance leadership feels that constitution of this group was important to move further from just carrying on day-to-day activities and think about the bigger picture. This kind of open forum has helped them in making quick decisions; analyse situations in a better way and find solutions to problems.

The leaders of this Alliance dream of a time when there will be no poor people living in slums – of a time when everybody would have ownership of a house with proper sanitation facilities and the ability to pay back loans and enhance income generation. But, for this, they are prepared to work hard as they have an enormous amount of convincing to do – to make others, especially the government equally believe in this dream. They need to negotiate with the government to

revise the budget as in 2011, there is no provision in it for housing for poor and bulk of funds are being used for flyovers and roads. It is important to convince the government that people will take loan for housing and repay them and thus there must be adequate provision for housing projects in the budget. The alliance leaders said, *'we are already showing them (government) the way...we are asking them to sell the land parcels (identified by the federation) to the federation and earn money. In turn they can support the housing construction'*. The leaders also expressed concern that the Defence Ministry governs the Urban Development Authority in Sri Lanka and thus the real issues are never addressed. Instead they have started a drive of creating 'new cities' by evicting all slum dwellers to the periphery. A leader rightly expressed during the interview, *'We face a big challenge and we need to build our capacities to tackle it strategically.'*

Changes in the outlook of the government are not the only challenge that the Alliance is prepared to take up. It aspires for an 'electronic future,' using technology and IT to enhance the efficiency of WDBF's activities especially savings. Upali from Janarukula sees the federation's strong network supported by new age technology and all the women leaders trained to work on computers, handle emails and access the Internet. He sees a debit card in the hand of every member so that they have access to All Time Money (ATM)!

At the time of this documentation, the federation leaders were simultaneously involved in developing a participatory Planning Monitoring and Evaluation Framework with PRIA. In fact they had successfully derived short-term changes from their activities and listed the related indicators. They expressed enthusiasm for this exercise and felt that it may help them in learning better from their work; in improving their planning and; in presenting their case more effectively to face the aforementioned challenges and fulfil some if not all their collective dreams.