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## THE BEST PRACTICES OF WOMEN'S COLLECTIVES: PERSPECTIVES OF SRI LANKAN WOMEN'S BANKING

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### ABSTRACT

*The purpose of this research is to determine the reflective practices in women's collectives in rural villages in Sri Lanka. Mainly in the rural villages the economically inactive portion of the women is high. Women empowerment can be used as the major tool facilitated to eradicate the poverty in the country. Women's banking is one of the methods which can be applied for women empowerment and to get their contribution to the development process. These collectives provide massive support for women to achieve their economic, social and political development. This paper presents a critical examination of the women's Bank operations in rural villages. Qualitative methodology was adopted. Ten in – depth interviews were conducted with women who are members of the women's banking teams in rural villages in Sri Lanka. The findings reveal that women's banking project not only improve their financial aspects but also empower the women by giving/imparting knowledge and improving leadership qualities and skills in order to develop their entrepreneurial competencies to meet and overcome challenges that they in their day-to- day life. (and empower them for bright future.) Further team work, collective decision making, commitment, participation, self-motivation, self-discipline and trust and honesty are the prominent practices among the women's collectives in Sri Lanka.*

### KEYWORDS

community, driven development, best practices, economic development, empowerment, women's banking, women's collectives.

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## 1. INTRODUCTION

Family is the smallest and a vital unit in society with a set of specific values and expands those values as roots to society. Based on the values and believes of the family, the community will be developed and it will facilitate to extend the community at large. In the family, the key policy maker and the financial contributor is the mother and she brings and extends those capabilities and qualities to the community at large. However, unemployed females' value addition to the national level is ignored by the policy makers. Although their macro level contribution is low, their contribution to micro level is very high and remains as one of the main pillars of the society.

The problem is that, their contribution for the Sri Lankan economy is not represented by the economic indexes. To overcome this issue women empowerment can be used as the strategic option by utilizing the unutilized contribution of women. It is evident that the most effective strategies should be generated through society. Thus, women's banks can be introduced to empower women and get their participation to the economic development. "Women's Bank is a Cooperative Society. It is a self-reliant membership organization built, owned and operated exclusively by the poor women in Sri Lanka. It is engaged in a mission to put the resources, ideas and support of its own members to raise their socio-economic and cultural status on the principle of self-help and mutual help without depending on never ending chain of government and external support". As per the above definition, women's bank is a community with the membership of poor rural women and with the mission of raising their socio – economic and cultural status on the principle of mutual trust and self- discipline without any involvement of the government authorities.

## 2. LITERATURE REVIEW

Snow & Hrebiniak, 1980 argues that organization is a group of two or more people working cooperatively towards a common objective or a set of objectives. Mintzberg, 2009 argued that organizational structure defines how people are organized or how their jobs are divided and coordinated. Greenburg, 2011 refers to organizational structure as formal configuration between individuals and groups concerning the responsibilities, allocation of tasks and authority in the organization. Damanpour, 1991 posits that organizational structure includes the nature of formalization, layers of hierarchy, level of horizontal integration, centralization of authority and patterns of communication. Many organizational theorists maintain that to understand the whole organization, it should be viewed as a system (Daft 1998; Robbins 1990).

Teamwork is defined by Scarnati (2001) as a cooperative process that allows ordinary people to achieve extraordinary results. Teams are an integral part of many organizations and should be incorporated as part of the delivery of tertiary units. Interviewee six says that "Successful teamwork relies upon synergism existing between all team members creating an environment where they are all willing to contribute and participate in order to promote and nurture a positive, effective team environment. Team members must be flexible enough to adapt to cooperative working environments where goals are achieved through collaboration and social interdependence rather than individualized, competitive goals" (Luca & Tarricone, 2001).

The best leaders are motivated by a need to excel; that pursuit is a passion and a source of deep personal satisfaction (Iain Dale, 2009). As per Northouse's (2007), leadership is a process by which a person influences others to accomplish an objective and directs the organization in a way that makes it more cohesive and coherent. Also, it has defined leadership as a process whereby an individual influences a group of individuals to achieve a common goal.

The article of Sharma & Jain (2013) states that leadership is learned, the skills and knowledge processed by the leader can be influenced by his or her attributes or traits; such as beliefs, values, ethics, and character. Knowledge and skills contribute directly to the process of leadership, while the other attributes give the leader certain characteristics that make him or her unique. As per the article of Sarkar and Singh (2013), empowering women is all about encouraging Self-Empowerment, Self-Esteem, Personal Growth, Spiritual Growth, Reclaiming Authentic Power and the Power Goddess within.

## 3. PURPOSE OF THE STUDY

This paper intends to identify the specific best practices of the women collectives in Sri Lanka and the ways in which they impact the respective women collectives.

## 4. RESEARCH DESIGN

Both primary data and secondary data were used for the study. Ten cases were judgmentally selected representing various capabilities and different enrollments of the collective projects. In- depth interviews were carried out with ten women in order to explore the real/true insights and discover their best practices associated with their works. Each interview lasted for one and half hours to two hours' time in average. Based on the data collection, an in -depth explanation analysis has been carried out about how women are engaging in their collectives and what kind of practices they are applying to continue their savings and lending procedure. Based on the analyzed data, a clear idea/picture has been formed about the economic, social and political effort created by the women empowerment. It could be emphasized that, not only men, women also have the ability to contribute to the economic development of the country. Women banking could prove women empowerment is one of critical factors that help to uplift the development process.

## 5. RESULTS AND DISCUSSIONS

The women's collectives are involved in several CSR activities with the purpose to upgrade rural women's lives. Interviewee 1 explains that "Each member has to contribute Rupees 10 every month for a welfare fund which is used for payment of funeral expenses of a member or a family member of a member. In 1999 to enhance the welfare program Women's Bank introduced a welfare scheme named as 'SUBHANI'. Under this scheme each member has to deposit (refundable) Rupees 3000 initially as once and for all payment. Members who deposit under this scheme need not make monthly contribution of welfare fund and the compulsory savings. This deposit carries 18% interest per year".

Interviewee 2 states that we started save only Rupees 5 for a week. Now our team has become the bigger loan stages. I have taken various types of loans from women's Bank for emergency, medical needs, social functions (for weddings) etc.....Actually we all highly committed to bring this Bank to current stage. Now I am capable to manage my family without taking money from informal money lenders in the village.

It is clear that now Sri Lankan women have been empowered with the support of the Bank. In earlier period the place of the women is in the kitchen, but now that idea is invalid. Women's knowledge also improved of the society and the people through this work. According to the above description, each member of the women's collectives should contribute to the welfare fund which was established for the purpose of facilitating the affected parties such as in a member's funeral, disable women etc. All these activities are done by using their own funds and their team member's effort to enhance economic, social and political situation. In addition, they are made to think and plan their future.

Interviewee 3 said that "I am the leader of the group called 'Dimmuthu' (name of the group). We meet once a week. On this day we finish our house work early. The unity and the devotion to the group work are the most visible and important factors in our group. We feel this day brings special value for us"

As per Interviewee six, "This is not worth for the people who are not honest. There were people who took loans around 500,000 from this and lent money to others with a high interest. We do not allow any cheater to survive within this organization. Somehow, we have detected them and punished them. Therefore, if they neglect the repayment the whole team needs to pay it back. Then not the family members but the team members have to repay that loan".

Interviewee ten said that "I am personally satisfied about my group and proud of my village. They are united well and live in harmony. When there is a funeral or a wedding in the village we can see a higher level of unity and cooperation among group members to assist the needy people"

As per interviewee seven, "First you need to stay within the team as a "Asritha Samajika" for 8 months. Then we need to build the trust within the team. Then once a week we need to meet as a team. By joining each team member needs to save Rupees. 5 as a compulsory savings. If you like you can save any amount which is greater than Rupees.5. Likewise, you need to work within the team around 32 weeks while saving money as mentioned above. Through this process they are trained by us to save and for team work which also lead to build trust within the team".

As per Interviewee eight, from this first it teaches women to save money as a habit. Other than that we have our community development side. It means, in normal "maranadara samithi" they give financial aid only when the funeral is at the house of the members. That is the method they use in general "Maranadara Samithi". In our coop it is not like that. In our case it covers mother, father, mother-in-law, father-in-law. It covers our family unit".

Women's Bank can be determined as community driven social project mainly because it is developed with the effort of rural poor women and it facilitates them to get rid of poverty. It is done through as a community effort as in Women's Bank there are several kinds of welfare activities which help women to survive in their life.

As per Interviewee two, "We have several problems. We have 13 members in our group but now we have only 5. There are problems like that. They have their own commitments. They have gone because of their various issues; problems are common things for any society. Hence it is the same for women's bank also. But the special thing is we use formal procedure to solve our problems and issues with the collective effort. We share our problems and as a team we try to help each other to overcome those obstacles.

In accordance with the one of the interviewees, in addition to the financial dealings/transactions they are engaged in several welfare activities which contribute to society to upgrade its living standards.

The welfare activities come under the corporate social responsibilities which were discussed in the Literature Review section. It explored about main five elements which should be included in the corporate social responsibility activities. To be corporate social responsive, an organization should treat all of their stakeholders equally in an ethical and responsible manner.

As an organization women's collectives look after their members and their families in an equal manner. They have organized different value added welfare activities which help to gradually overcome the poverty level of their members' families.

As per the literature review, Damanpour, (1991) posits that organizational structure includes the nature of formalization, layers of hierarchy, level of horizontal integration, centralization of authority and patterns of communication. When it comes to the women's collectives, it also consisted of span of control, layers of hierarchy, decentralization of decision making etc. However, when we consider about the rural women, they do not have enough experience or an understanding about how they should deal under the organizational structure. However, they could collect such kind of an experience through collective effort and active participation for their women's collective activities. But they have organized in structured way to achieve their goals and objectives. They have developed different clusters namely; finance and institutional development, health, welfare, house, entrepreneurship, cultural and media, children, education and training, disaster management and environment & agriculture. Within the regional unit called as pradesikaya the women have been organized in line with above.

As mentioned earlier, team or group is the base of women's collectives. Hence, they have determined/perceived team work as their main strength. Poor rural women face many hazards, breakdowns, and interruptions in their day-to-day economic lives such as snake bites, attacks by elephants on their farms as well as their lives. They often face one crisis after another. To face most of the crises, they need money. They want moral and physical support. A significant number of rural women are the heads of their families. In most of the male-headed families also men are addicted to alcohol, smoking and gambling. Hence, team work and cooperation of group members will be valuable to face the above incidents/challenges. As a result, explores how women's collectives apply team work as a tool for their operations in relation to the management theories and practices.

In women's collectives, the leader is the role player/main player in their groups. She inspires other members to repay their loans on time and to achieve a higher stage of loan facilities. Furthermore, she has an open door policy for their team members to discuss their problems and issues. Then she tries to bring suitable solutions through discussion as a collective effort. As a leader she should identify her role and responsibilities perfectly because if not she is unable to fulfill her duties towards her group members.

Interviewee ten said that, they used to face challenges to get the membership of this woman's collectives. "We have to prove our eligibility and suitability to obtain the membership of this collective. If the team leader and other members of the team are satisfied they give membership for new comers".

Leadership training is a another prominent characteristic associated with women's collectives in Sri Lanka; leadership is a main role in their group projects and operations. At present women Bank has created about 1350 women group leaders who function as treasurers of women's groups. New group leaders are trained by the mature leaders. They have been given a basic training in keeping accounts and are engaged in reviewing and monitoring of savings and credit operations. The more experienced and senior leaders play an active role in the management of the Bank branches. Meetings of group leaders are held monthly at cluster/zonal levels to discuss common problems and to review progress. There are more than 3000 women leaders engaged in extension work. They have proven social skills for mobilization. They visit new communities, mobilize women and assist them to form into groups". It is clearly evident that this process of learning became their turning point. Some women have completed their secondary education and unfortunately they were not able to go ahead due to certain financial issues. This is a good opportunity for them to recall their memories and work happily. It has resulted in enhancing their skills, and increased their morale and trained them to take responsibility of the tasks. In the women's collectives team leader plays a major role. She has the responsibility to manage all the team members and their funds also. Team leaders will train their members to handle financial aspects and how to work as a team to achieve their targets.

According to Sarkar and Singh (2013), empowering women is all about encouraging Self-Empowerment, Self-Esteem, Personal Growth, Spiritual Growth, Reclaiming Authentic Power and the Power Goddess within. The organizational aim to ignite women empowerment should be through inspiring women with the courage to break free from the chains of limiting belief patterns and societal or religious conditioning that have traditionally kept women suppressed and unable to see their true inner power. This objective can be achieved through CSR in a systematic manner.

When it comes to the women's collectives, they are involved in several CSR activities with the purpose to upgrading rural women's lives and happiness. Interviewee two explains that "No one can teach or provide self-confidence, self-esteem or power of choice to others. Rather one must provide the environment where these can be developed. A number of different studies support the claim that women's collective or group activities that are required for different loan programs or economic development programs enhance women's condition as well as their capacities. Interviewee 3 proudly explains that interviewee five states that "this bank has given me confidence".

As per the above descriptions of women's collective in terms of women's Bank is explored the ability to create confidence among the less educated women's in the rural area is not a difficult task, only need to guide them to a truthful path in line with clear vision. Through this voyage gradually develop their self-motivation and self-discipline and also improve their relationship has built on their mutual trust. Furthermore, this women's collective organization's logo itself reflect where they want to be. Their main goals are as follows;

- Individual and group savings
- Women empowerments
- Perfection
- Prosperity
- Self-esteem
- Commitment
- Security
- Understanding
- Mutual trust
- National Culture

The objective of this study is to examine what are the practices of women's collectives in Sri Lanka? Research methodology was designed as the in depth interviews and it was carried out with ten interviewees who were attached to the women's collectives. Under this research article, it could have referred more valid research articles for the purpose of determine the insights of other authors relating to the what are the practices of women's collectives in Sri Lanka.

As per the findings of this study, this research has focused about the most significant best practices which will enhance their performance through experience and research, has proven to reliably lead to a desired result. The best practices such as mutual trust, honesty, cooperation, work with organizational structure, team working, leadership, corporate social responsibilities, self-motivation and confidence, decision making and problem solving, networking, idea generation and entrepreneurship are the prominent best practices associated with the women collective in Sri Lanka. Meanwhile research could prove above best practices based on the data analysis using the interactive individual interviews. This research could have emphasized that the women's reflective practices have been laid foundation for the women's empowerment towards the economic, social as well as political development of the country.

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