



POVERTY ALLEVIATION THROUGH PARTICIPATORY DEVELOPMENT: A CASE STUDY OF THE 'JANASAVIYA TRUST FUND' (JTF)

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ABSTRACT

This paper examines the success of the Janasaviya Trust Fund program in achieving its principal objective, namely, the alleviation of poverty through participatory development. There are four agents in the participatory process of the JTF, i.e. the JTF, NGOs, small groups and the individual beneficiaries. The participatory development approach entails an approach to development, which is fundamentally different, in content as well as in form, from the conventional approach development. The JTF program, in the last five years of its operation, has developed a participatory mechanism at the village level. However, the political intervention both at national and local level, the absence of job satisfaction of the change agents (HRDWs), the current state of the developmental NGOs in the country and the bureaucratic nature of the apex body has undermined the successful operation of this mechanism.

INTRODUCTION

The importance of peoples' participation in the development process has been greatly emphasized in recent years for three principal reasons. First, with the spread of education and information, people around the world have developed, although in a varying degree, a capability and capacity to engage actively in development processes. The development of democratic institutions also contributed to this capacity-building. Secondly, people are the means and the end of development. So it is necessary for them to participate in all levels of the development process. There is a link between poverty and agency. Thirdly, as the World Bank correctly points out, 'the performance of some state institutions is falling short of expectations' (1997: p. 111). So the need of an alternative institutional framework is widely accepted.

This paper intends to examine the participatory mechanism of the Janasaviya Trust Fund (hereafter JTF) in Sri Lanka. It summarizes the findings of the survey conducted by the authors in 1995. The presentation is divided into four sections. The first section outlines the objectives, and the research design of the survey. The second section presents the institutional set-up of the JTF and will be examined with special reference to its participatory mechanism in section three. The fourth section summarizes the results of the survey.

SECTION I - OBJECTIVES

The JTF and the Participatory Development Approach

The Janasaviya Trust Fund, (JTF), was a trust, established in 1991 by the

Government of Sri Lanka by a trust deed approved by the Parliament of Sri Lanka. The time span of the program according to the Staff Appraisal Report (hereafter SAR) is five-years. The total estimated cost of the project is US\$ 85 million. It was funded by the Government of Sri Lanka (US\$ 17.5 million), the World Bank (US\$ 57.5 million), and Federal Republic of Germany (US\$ 10 million). This program was considered as a complementary program to the Janasaviya Program (JSP), which was more subsidy-oriented than productive oriented.¹ The major objectives of the project are to increase the income earning opportunities among the poor, and to improve the nutritional status of children under three years of age and pregnant and lactating mothers' (World Bank, 1991: p. 20). The JTF's conceptual approach for poverty alleviation appears to be participatory. First, it intends to expand and re-orient the existing institutional capacity serving the poor. The JTF was established to finance 'credit operations, human resource and infrastructure development, nutrition intervention activities of the NGOs and government agencies' (World Bank, 1991: p. 20). Secondly, the proposed lending operations and entrepreneurial development are 'group-based'. Thirdly, it is expected that its rural work projects are to be executed by community groups and organisations.

The participatory development approach has increasingly gained importance in the current development discourse. It is a subject that is widely researched, and debated. Attempts have been made to put this approach into practice in many developing countries. Particularly, various organisations of the UN system have adopted this approach in dealing with development-related issues and problems in many countries. UNESCO at the 19th session of its general conference in Nairobi, in November 1976, has laid emphasis on the significance 'of endogenous development, and the participation of the people at large in development' (UNESCO, 1976).

The OECD Development Co-operation Directorate at its meeting of experts in 1978, arrived at the following conclusions. To achieve the objectives of integrated rural development it is essential that the rural poor participate in decision-making at all stages in the development cycle, from the stage of pre-planning through the stage of implementation and even to the stage of evaluation. Such participation in decision-making should extend to the grass-roots level. The FAO at its World Conference on Agrarian Reform and Rural development in 1979, stated that 'participation by the people in the institutions and system which govern their lives is a basic human right and also essential for the realignment of political power in favour of disadvantaged groups and for socio-economic development' (FAO, 1979).

The concept and strategies of participatory development go beyond the views, and theories of the conventional development models and conventional development practice. The participatory development approach includes, (a) development from below, (b) development based on basic needs strategies, (c) autonomous and self-reliant development, (d) internality of development, (e) development centred on people and (f) world-wide development (Huynh Cao Tri, 1986). Governments, international organisations, non-governmental organisations and other interested parties that engaged in development activities have shown a growing concern in the

¹ World Bank, (1991) SAR writes: 'In this way the proposed project would complement the restructured Food Stamp/Janasaviya Programs, facilitating the poor's participation in the productive process, and become the poverty alleviation program of the government' (p. 20).

importance of the peoples' participation in the development process.

In Sri Lanka, the concept of participation is nothing new. As a democracy, for **fifty years**, and a country with a high literacy rate and politically educated **population**, the role of public participation in social, political and economic life is a **very crucial component**. Particularly, in politics, social and welfare activities, **community work**, village-level institutions, peoples' participation is extremely **important**. However, a question arises as to not 'why' but 'how', the poor would **participate** in the development programs. In fact this question remains to a greater **extent unanswered**. So Chambers (1993) has many reasons to be suspicious about the **new rhetoric** in the development discourse. He writes:

In trying to see what to do, non-rural outsiders are trapped by **core-periphery perception** and thinking. Looking outward and downward towards the remote and powerless, their vision is blurred. They see most clearly what is close by; they see action starting from where they are. The very words reflect the problem: 'remote' means remote from urban and administrative centres, from where most of the outsiders are; and 'what to do' implies initiatives taken by them in centres of power. However much the rhetoric changes to 'participation', participatory research', 'community involvement' and the like, at the end of the day there is still an outsider seeking to change things. ... A stronger person wants to change things for a person who is weaker(1983, p. 141).

The question of how the people participated in the developmental program was answered by a high level committee of officials appointed to study the alleviation of poverty through people-based development in the country. The committee concluded that the participatory approach is a people-based development program, based on a number of criteria. They are fundamentally different in content and from conventional development models. They are:

- people first. specially the poor and the poorest of the poor
- considers human beings as the primary resource
- self-reliant and bottom-up and
- culturally harmonious (Government of Sri Lanka, 1988).

The Janasaviya Program (JSP) was based on the findings of this committee. However, in practice the JSP failed to make any breakthrough in developing a viable institutional mechanism of poverty alleviation. It became another subsidy program.²

The SAR delineates the participatory mechanism in the implementation of the poverty alleviation project of the JTF. There were four agents in the participatory process of the JTF, namely, the JTF, NGOs, small groups and the individual

2 the implementation of the JSP is aimed at achieving self-sustaining development among the poor that is initiated and supported through their own efforts. However, an evaluation of the first round of the JSP after nine months of operation reveals that despite huge expenditure and involvement of the entire machinery of the Government, the implementation of the JSP strategy still keeps 90% of the beneficiaries in poverty with very little chance of getting out of it, and in addition more exploited than before. (World Bank, 1991: p. 6).

beneficiaries. The JTF functioned as an 'apex body', and an umbrella organisation and the Divisional Secretariats, NGOs are the agents who implement individual projects. They are called Partner Organisations (POs). In case of rural infra-structural development projects, the actual implementation was entrusted to Community Based Organisations (CBOs) which perform under the supervision of POs and other government agencies providing liaison. However, according to the JTF concept, the driving force, the decision-makers, implementers and ultimate beneficiaries of the program were the poor themselves. For this purpose the beneficiaries were formed into small groups, called 'core-groups', consisting of on average 5 - 7 members. The group activities were the vital part of the participatory process. In the formation of 'core-groups' or 'small groups' and also in the organisation and supervision of the project at the field level, Human Resource Development Workers (HRDWs) are expected to play a key role. They provide the link between the POs and the 'core-groups'. They are also expected to facilitate, at least in the formative phase the activities of the core-groups and their internal functioning's.

SECTION II - RESEARCH DESIGN AND THE METHODOLOGY

The principal objective of the present study was to examine the success of the JTF programs in achieving its aim of poverty alleviation through participatory mechanism. The principal focus of the study is the strength, capacity and viability of the institutional framework of participatory development. As mentioned in the previous section, there were four active agents in the project. So it is imperative to investigate and analyse the role and activities of each agent in the participatory process in alleviating poverty. First, in order to study the role of partner organisations, five Partner Organisations, POs, were selected from different areas, namely,

1. *Kantha Ithurum Parshadaya from Puttalam.*
2. *Uva Govi Jana Kendraya from Badulla,*
3. *Sarvodaya from Badulla,*
4. *Sri Bodhi Raja Padanama from Embilipitiya,*
5. *Swasakti Kanta Maha Sangamaya of Hambantota.*

The selected POs were visited personally and information was collected from personal interviews in the officers of the POs by the research team.

Secondly, it was also planned to interview over 40 beneficiaries, using a scheduled questionnaire, covering at least six from each partner organisation. In this context, beneficiaries were selected to represent their 'core-groups'. Here the aim was to collect more information on group activities. The beneficiary sample was drawn to represent all four programs of the JTF, viz., Community Projects, Human Resource Development, Training, Credit and Nutrition. The lists of participants maintained at the respective POs were used to select beneficiary households. The method employed in collecting information on core-groups was a very simple one, viz. one beneficiary from one core-group. This method was employed simply to reduce the cost, time and money. A total of 42 beneficiaries were interviewed during the survey and information collected for 40 'core groups'. The formation of groups among the nutrition beneficiaries was not compulsory. So, some of them did not belong to 'core-groups'. Thirdly, information was also collected from Human Resource Developers

(HRDWs), who plays the role of change agent in the project.

SECTION III – SURVEY AND OBSERVATIONS

Poverty and deprivation is primarily a result of social exclusion. The poor are deprived of resources (both human and physical), and power. As Gore notes, "excluded groups are those 'left behind', as others improve their position" (1995, p. 113). So the alleviation of poverty means social inclusion and empowerment. The survey results show a clear link between poverty and exclusion.

The Level of Poverty

A simple measure to analyse the effectiveness of a poverty alleviation program is an assessment of poverty levels. It was noted that 34 households out of a sample of 42 were below the consumption poverty line. This implies that the Head Count Ratio³ turned out to be 80.95%. The poverty line, for this study, was derived on the basis of per capita food expenditure for the rural sector, estimated by the World Bank (1994), Nanayakkara, (1994) using socio economic survey data 1990\91. Further adjustments were made in order to derive the poverty line for the latter part of the year 1995. This adjustment was made using food price index of the CCCP. On the basis of consumption poverty line two comprehensive measures proposed by Foster, Greer and Thorbecke, (1984), (see notes no.1) were derived. The Poverty Gap Ratio⁴, PG, intends to measure the depth of poverty, which amounted to 34.018% for 34 households. In turn, this implies, that in order to eliminate poverty among those households, those who were below the poverty line needed an additional income of Rs. 39104.00. A noteworthy point in this context is that after five years of poverty alleviation activities more than 80% of the beneficiaries were still poor. A third measure also proposed by the same authors called the Squared Poverty Gap⁵, which take into account the severity of poverty. It was found that the severity of poverty among the 34 households was 14.4379%.

Basic Characteristics of the Poor.

A total of 42 households were interviewed and it was found that while 35 households were headed by males, 7 were headed by females. The total population in the sample was 230 and the average family size was 5.4 persons. The distribution of the family size of the sample is given by Table 1. Family size is one of the key factors that contributed to rural poverty in Sri Lanka. The larger the size of the family the higher the level of the dependency and severe the level of poverty⁶ (Iliffe, 1987). The correlation between the poverty gap and family size was found to be 64.5% for the sample. This simple regression results between poverty gap and family size further shows that an additional member of the family would widen the poverty gap at a rate of 8.4%.

3 Head Count Ratio is the simplest measure, which is the ratio of population below the poverty line relative to total population.

4 The Poverty Gap Ratio, PG, is given by the following formulae, $PG = 1/n \sum \{(z-y_i)/z\}$

5 The Squared Poverty Gap, SPG, $SPG = 1/n \sum \{(z-y_i)/z\}^2$, Here z is the consumption poverty line, y_i is household income and n is the total number of households.

6 Writing on Africa, Iliffe writes about poverty transition in Africa from land-rich poverty to land-scarce poverty. Poor includes people who lack resources (1987).

Table I. Distribution of family size

Family Size	Frequency
2	1
4	16
6	18
8	7
Total	42

Secondly, the level of poverty is closely associated with the level of education of the head of a household. The educational attainment of the household seems to be a decisive factor in deciding his/her employment and income. Thus during the survey the levels of education of all members of the household was recorded. Table II summarizes the educational attainment of the head of the household. It was found in the survey that 33% of the household heads had less than primary education and 71.4% had less than secondary education. Therefore, it can be concluded that the low level of education among the household heads could have been an important factor among the rural poor.

Table II. Level of education of the head of the household and size of the family .

Level of education	Family size							Total
	2	3	4	5	6	7	8	
No schooling	0	0	1	0	0	0	0	1
Primary	0	2	2	1	4	3	1	13
Secondary	1	2	3	4	4	2	0	16
GCE O L	0	4	2	2	2	1	0	11
GCE A L	0	0	0	1	0	0	0	1
Total	1	8	8	8	10	6	1	42

Table III summarises the educational attainment of the head of the household and the size of the family. It shows that the lower the educational attainments, the larger the families size. Thirdly, the ownership of productive wealth, particularly the land and land tenure system, play a critical role in causing rural poverty. As had been revealed by many researchers, landlessness, fragmentation of land, cultivation of marginal lands, 'Ande' and other traditional land tenure systems, 'Chena cultivation', lack of water are probably some of the main causes of rural poverty. Table III summarizes the extent of highland and low land owned by the household. It was found in the survey that 12 families (28.5%) owned highland in extent of less than 0.25 acres in extent and 30 (71.4%) families did not own any low land at all.

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Primary	0	2	2	1	4	3	1	13
Secondary	1	2	3	4	4	2	0	16
GCE O/L	0	4	2	2	2	1	0	11
GCE A/L	0	0	0	1	0	0	0	1
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Table V. Education of household head and employment

	No schooling	1 B5 yrs	5 B9 yrs	GCE O/L	GCE A/L
Unemployed	1	1	3	0	0
Gov't employee	0-	0	2	0	0
Paid labour	0	3	4	1	0
Wage labour	0	0	2	0	0
Self employee	0	1	3	4	0
Farming	0	8	2	6	1
Total	1	13	16	11	1

SECTION IV – RESULTS AND DISCUSSION

Participatory Mechanism in Operation

The JTF project was endeavouring to build a participatory mechanism and to extend and expand such mechanisms by providing finance, training and other necessary services. At the field level it encourages the formation of small 'core-groups' among the beneficiaries. This was considered a pre-requisite for organizing, empowering and socially mobilizing the poor. Since the empowerment of the poor through learning is a continuous process the Human Resources Development Workers (HRDWs) were appointed to play the role of 'Change Agent' in the social mobilization process associated with the core-groups. The Partner Organisations of the JTF, predominantly NGOs, were expected to perform supervisory and co-ordinating functions in the process of social mobilization. The success of the project depends on the performance of this mechanism, viz. POs, HRDWs and Core-Groups. Next this is what the authors have found about these three actors through our investigation.

Core-Groups

The most important aspect of the participatory approach employed by the JTF is the formation of core-groups. The experience show that group activities have been playing a crucial role in upliftment the poor all over the world. A well-known example is the 'Grameen Bank' of Bangladesh. In Sri Lanka, there are several institutions that are engaged in development activities through the participatory approach, based on core-groups. They are mostly the women's organisations that showed a remarkable development.

The whole mobilization process of the JTF was based on the formation and the activities of core-groups. Therefore, this study collected information on the group formation, the membership, activities, savings, and credit during the survey.

Of the sample of 42, there were 41 households of which information is available on core-groups. This was because all the nutrition beneficiaries were not regarded as the members the of groups. It was reported in the survey that only 13 household heads became the members of core-groups and other 28 were represented in the core-groups by the wives or children. Another significant point is that out of 13 household heads five were females. Thus the total of male household heads participating in the core-groups was eight. The total membership the surveyed 41 core

groups was 245, of which 51 were male and 194 were female. That means that about 79.1% of the members of the core-group sample were female. The average size of the core-group was 5.97 persons.

Table VI. Membership of core-groups

	Male	Female	Total
Household head	8	5	13
Others	0	28	28
Total	8	33	41

The above pattern of memberships reveals that the majority, over 80% of them, were females. All 28 of the other members who joined the groups were females. It was also found that out of 28 other family members 23 were wives and 5 were girls. This pattern of membership shows that the JTF model had a very high female participation in the mobilization process.

Table VII. Age, education and group membership

Age	Education			
	1 B 5	6 B 9	GCE O/L	GCE A/L
18 - 24	0	0	3	2
25 - 30	0	2	1	0
31 - 36	0	4	6	1
37 - 43	0	4	6	0
44 - 50	1	2	6	1
52 - 55	0	2	0	0
TOTAL	1	14	22	4

Table VII provides an important phenomenon of the participatory process, viz. the relationship between the level of education and the formation of groups. Table VII reveals that when the level of education is high the beneficiaries' response towards the formation of groups is very positive. In the sample 63.4% of members of core-groups had educational qualifications higher than G.C.E. (O/L). However, the authors found that the age was not a crucial factor in the context of grouping. Further, the authors noticed that women who joined the groups were better educated than their counter parts. Out of a total of eight men, five had secondary education and three had a G.C.E. (O/L) qualification. Similarly, out of 33 females 26 had the G.C.E. (O/L) or G.C.E. (A/L) qualifications. It implies that education and sex were critical factors in the JTF formula of development. The success of the people-based development approach is based on ideological changes of an individual and the strength of the core-group to which he belongs. There are several measures to show the strength of a group. They include the group membership, shares, group funds, savings and other activities. In case of the total savings fund, some of the individuals had not been fully aware of the total amount they had saved through their core-group. Thus the information on the total group funds were carefully scrutinized. According to the information gathered through interviews the membership contribution of 41 members amounted to Rs. 12,635.00, on average of Rs. 308.00 per person. Thus, the total membership fee for the year 1995 for 41 core-groups amounted to Rs. 102,258.68 and the total fund,

which included savings, shares and membership fees amounted to Rs. 129,953.00. The total fund raised per person on an average was Rs. 530.00. This, in fact, was a remarkable achievement for the poorest of the poor. However, there was very little support from the institutional sector to absorb those savings and re-invest them for the benefit of the poor. Many large NGOs, which had been the partners from the beginning were reluctant to join the credit program because of the risk involved in recoveries and the paper work involved. Instead they preferred to carry out programs, such as the core-group formation, the organisation of training programmes, and the community projects. However, during the latter part of 1995, many of these NGOs also joined the credit program because of the pressure of the JTF, which then seems to be paying more attention to the disbursement of funds than to achieving the targets set out by its respective programme components.

During the survey 12 beneficiaries who benefited from the credit program were interviewed. It was found that they were given a total of Rs. 72,500.00 as credit. That is an average of Rs. 6041.00. The average rate of interest was 21% per annum. Monthly instalment payments varied from Rs. 43.75 to Rs. 600.00 and the total instalment repaid for the last month amounted to Rs. 8296.00. Similarly, total interest payments for the same month was Rs. 1648.00. And the accumulated repayment amounted to Rs. 26086.00. The average repayment ratio was 0.4383. This ratio does not give a correct picture of the loan recovery rate. Because, the repayment rate depended on the time span of the loan. All 12 beneficiaries reported that they received loans in time but one said it was difficult to get a loan. Further, all receivers of loans except one, reported that they could repay the loan through the earnings from their investment.

The Human Resources Development Workers

As the Change Agent involved in the core-group formation and other group activities of the beneficiaries, the Human Resource Development Workers (HRDWs) have been the driving force of the JTF mobilization process. During the course of the survey, several HRDWs were interviewed. From these short and unstructured interviews the authors arrived at the following conclusions.

The majority of the HRDWs had G.C.E. (AL) qualifications. At the beginning, there were about 2500 HRDWs who were recruited and paid by the JTF. Later, they were assigned to the NGOs on the basis of their working capacity. However, their salaries were refunded by the JTF. Each HRDW had to work in several Grama Niladari Divisions. The main responsibilities of the HRDWs were, the formation of core groups, the supervision of community work, the organisation of training programs, the financial management of groups including the credit and the savings, and also in participating other social activities organized by the target group. They had to achieve the targets set out by the JTF program on core-groups and the formation of a savings fund, which requires intensive work and lots of labour. However, they were poorly paid. As salaried employees of the JTF programme they did not seem to have job satisfaction. The HRDW was a temporary employee of a PO. He was highly qualified for the job. Besides, their school education, most of them had followed various training courses organized by the JTF. Although, many important responsibilities were assigned to them involving the social mobilization

process of the JTF, their working conditions were extremely poor. This situation had already led to the loss of many trained and committed workers of the programme. This was unavoidable as the HRDWs were in the verge of losing their enthusiasm because of the absence of job satisfaction.

Partner Organisations

However, the inadequacy of partner organisations to carry out a national program and the unwillingness of many existing organisations to participate in the JTF program compelled, at the first phase, to execute their projects through the existing government administrative machinery, employing their own animators, the Human Resource Development Workers.

The Non Governmental Organisations, which have been active in the JTF program were from different socio-cultural setting ranging from powerful, influential professional NGOs to simple rural women's organisations. Powerful NGOs in some cases functioned in several administrative districts while the activities of the small NGOs were restricted to a Divisional Secretary division. The larger NGOs carried out their activities through sub-offices and also through the Community Based Organisations (CBOs). CBOs are the rural organisations that carried out JTF programs, mostly community projects, in the area but they had no direct connections with the JTF.

At the initial stages, the JTF had no alternative other than launching its program through Divisional Secretaries, (DS). However, the participation of the government bureaucracy was not in accordance with the concept of peoples' participation. Later, the JTF recognized that the participation of the poorest of the poor best achieved through NGOs. A vigorous attempt was made to persuade NGOs to become partner organisations of the Fund.

At the end of the year 1994, the JTF managed to create through its PO network, a linkage system to the poor, which covered 90% of DS Divisions, involving around 250,000 households in small core-groups in 1995. According to the JTF these small groups had saved about one hundred million rupees up to 1995. (TRR, 1995).

After 1994, the POs have been the main force, which launched the Funds' programs at the regional level. In 1995 there were 72 'full POs' (the POs which participated in all four activities of the JTF, viz. Social Mobilization, Community Programmes, Nutrition and Credit) and that number had been reduced to 60 in 1996. Those POs were from different socio-cultural settings. Their organizational structures variant from professional and established NGOs to simple rural women's organisations. In order to understand the actual participatory model practised by the JTF it is imperative to look into the organizational structures of partner organisations in the context of socio-cultural settings. Many of the POs are based in Colombo or other major towns. In many cases they maintain their sub-offices at regional level. Understandably, these sub-offices were merely intended to carry out day to day activities. This is particularly true in the case of those national partner organisations. One can simply question the effectiveness of people's participation under such organisations. This simple classification of the POs based on their basic characteristics would provide guidelines to analyse the effectiveness of the

participatory approach. The classification is;

- * professional NGOs which were highly organized, based in Colombo, the administrative medium is English, activities are spread out in several administrative districts. They are influential, working with foreign NGOs
- * semi-professional NGOs, were well organized, based in Colombo or other major towns, the administrative medium is mostly English, working in remote areas, which conduct collaborative projects with foreign NGOs works in a couple of administrative districts
- * NGOs organized by officials of the public sector and other government institutions, based in Colombo and other towns, working in a couple of Divisional Secretariats (DS)
- * NGOs organized by the clergy, the village elite or others with experience of NGO activists, based on towns, working in smaller areas, mostly controlled by one person
- * village level NGOs organized by teachers, government employees and educated youth, based on the villages where they are active, working in a small areas
- * rural women's organisations, organized by rural women, based on their villages, activities were limited to smaller areas.

The organizational structure of the POs are a crucial factor in determining the process of people based development. The participatory model as a 'bottoms-up approach' to the development required, a structural change, from the decision making level to the implementation stage. However, in the existing organizational structures, except in rural organisations, particularly among the women's organisations this structural change was not discernible. Therefore, in many cases, the beneficiaries again became dependants, but not the participants. This was particularly true, when the POs were organized and established in cities, which were far away from their working areas. Thus, there was hardly any chance for the poor to take part in the decision making process. The only exception we could identify in this context were the rural women's organisations. Their level of participation is very high. The cost effectiveness of the community projects that they implemented was also high. They could build up their own strong banking system for them. However, with a limited capacity and availability of resources the expansion of such a banking system is also limited. This is where the role of the JTF as the apex body of the programme became crucial.

The JTF

In the context of peoples' participation, the structure and the composition of the Board of Trustees, the executive arm of the JTF, is a decisive factor in changing the existing structures and the launching of the new program. As patron of the of the Trust, H.E. the President of Sri Lanka nominated the Board of Trustees, consisting of people from public sector, NGOs, academia and the private sector. At the beginning

The Board consisted of 16 members and later it increased to 20, and 50% of them were from public sector top officials. About 6 of them were from the University system, and others from influential and powerful NGOs. It is clear that under the existing structure of the Board of Trustees there was hardly any chance for the poor to be represented in the decision making process of the JTF.

As stated in the SAR, the JTF played a key role as a promoter and facilitator to the programme. However, in many areas of activities, particularly in Community Projects, the fund's role was very crucial. The direct interference of the Fund in development projects was very visible since the beginning. This is incompatible with the basic idea of participatory development based on 'Partner Organisation'. In many cases, the POs had to prepare project proposals to fulfil the interests and the requirement of the fund which has pre-determined plans for a process of development. This could be the main reason for the introduction of monotonous projects and programs by the JTF, despite the geographical, climatic and regional differences. Thus the concept of 'partner organisations' was questionable. Virtually, the POs had become dependants of the Fund. Probably it was due to insufficient time that they received to get themselves established with the programme. The other point was the lack of priority for the credit program, through which the POs would be expected to achieve sustainability and self-reliance.

Against this background the programme seems to have failed to change the 'dependency attitude of the poor' let alone the 'culture of silence' prevalent among the poor, which increases the dependence of the poor.

SUMMARY AND CONCLUSIONS

In the development process, the people's participation seems to be crucial in a country like Sri Lanka. The poor remains poor when they are continuously excluded from the decision making process. When decision was in the hands of the bureaucracy the poor tend to do what a welfare program must be introduced from above. So the culture of poverty continuous. However, although the participatory approach of development has gained currency in the development discourse, there is a big gap between theory and practice. Participatory development seems to have become another rhetoric of the urban bureaucracy, including the officials of the NGOs,

The JTF program has emphasized the need for peoples' participation and intervention of the NGOs in the rural level development process. However, at the initial stage the Fund was faced with the problem of non-participation of NGOs in the implementation of projects. So it was compelled to implement its program through the existing government administrative system. This gave the rural poor an incorrect notion of the program. Secondly, the JTF directly or indirectly intervenes in the formation of new developmental NGOs. The JTF officials seems to have some interest in these NGOs so that the JTF was not able to apply its selection criterion in relation to these NGOs. These problems were, to a certain degree, eased in the second phase, because of the readiness of established NGOs to participate in the program. The JTF had the bias toward the large NGOs. But our study has shown that there was no positive correlation between the size of the NGOs and their effectiveness in program implementation. In fact some small NGOs have a better performance record.

The organizational structure of the NGOs, is a critical phenomenon in

delivering a participatory model of development. The existing organizational structure shows that majority of them were not really people-based but organized by professionals, public officials, the village elite and religious leaders. In this context the only exception was the rural women's organizations with a strong popular base. However, their working capacity was limited to small geographical areas as compared with larger NGOs.

HRDWs were the driving force of the JTF's participatory model. They were highly qualified and conscious of the responsibility. However, owing to the lack of a consistent policy option their working capacity was hardly used. They had to work under difficult working conditions, without job security, promotions or other benefits. Neither the JTF nor the NGOs were responsible for them. There had been many contradictions in managing them.

Core-groups were the most important component of the model. Group activities were disturbed owing to the lack of a consistent policy framework. Some of the partner organizations discouraged the group activities. The group fund and savings were the key hold of a group. A substantial amount of savings had been raised among the beneficiaries. However, there had been a poor response from the Fund and also from the NGOs to channel these savings for the betterment of the people.

The change in government policies, from time to time, had done severe damage to this model. Particularly, when the policy changes are accompanied by different political backgrounds, this type of changing efforts of attitudes is not possible. Sri Lanka bore a heavier cost of such policy changes, more than any other country in the third world. The JTF programs also had to face the same fate after the change of government. Most of the small NGOs and beneficiaries faced horns of a dilemma. Some of the beneficiaries, who had not fully mobilized, had to seek the benefits of new program of the new government and wanted to abandon the old program.

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