

**Ethnofinance: A Study of the Daily Accounting and Financing  
Practices of a Sinhalese Women's Community**

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**by**

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Despite the diversity of issues it addresses, the accounting and finance literature has yet to turn its attention to the accounting practices of large numbers of women in the Global South - subaltern women. Indeed few attempts have been made to theorise the diverse forms of accounting and finance practiced outside Europe. This study seeks to recover the sociocultural aspects of accounting and finance practiced among Sinhalese women in Sri Lanka to encounter their community organizations. The term 'Ethnofinance' is used to describe a way to recover the sociocultural composition of subaltern women's community practices of accounting and finance. To achieve this recovery, the study draws on the work of Gayatri Chakravorty Spivak and Luce Irigaray and considers what Naila Kabeer calls 'the multiple realities' of subaltern women. It lets the subaltern women speak for themselves in order to value their accounting and financing practices, while at the same time acknowledging the possibility and necessity of different ways of being and thinking across cultures. Methodologically, the study - through feminist ethnography - attempts to adhere to the feminist ethos of valuing daily experiences of life. The thesis asks how the knowledge of subaltern women about accounting and finance has revolved around sociocultural dynamics of community organization. The research reveals that subaltern women's knowledge of accounting and finance attests to feminine practices and operates through friendships, kin relationships and social relations. These community organizations develop social wealth through their thrifts, based on traditional practices of saving. The organisations and their thrifts protect women from intrusive practices of the state and non-governmental organisations. The contribution of the thesis overall is to create a new platform within the accounting and finance discourse where Ethnofinance can receive serious consideration.

**To my father  
For sound and un-sound shared**



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*"Which part of Asia is that?"  
So I explained  
That is the island  
Shaped like a teardrop  
Off the coast of India:  
I didn't say  
That it has a splendid past  
But no future  
That its rich soil  
Is drenched in blood  
And that there's hopelessness  
In the eyes of its children  
When they asked me  
"So what's it like"  
I only said  
"It's home"*

*I have come home  
It's painted over in grey  
No longer the red I liked.  
But it's no longer home  
Since I am not here  
They asked me  
When did you leave, darling?*

*-Ishani Chandrasekara-*

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## **Acronyms**

**DS** District Secretary

**GAAP** Generally Accepted Accounting Principles

**ICI** International Chemical Industry

**IFRS** International Financial Reporting Standards

**IMF** International Monetary Fund

**LSSP** Sri Lanka Sama Samaja Party

**MNC** Multi-National Co-operations

**MOH** Municipal Officer Health

**NGO** Non Governmental Organization

**RKP** Rajarata Kanntha Pathenama

**SLFP** Sri Lanka Freedom Party

**SSC** Subaltern Studies Collection

**UK** United Kingdom

**UNP** United National Party

**WD** World Bank

**WDC** Women's Development Centre

## CHAPTER 1 INTRODUCTION

### 1.1 Contextual background

It was almost four years ago in 2005, when I read a book entitled *Reversed Realities* by Naila Kabeer. I was intrigued by some of Kabeer's writing. Kabeer says:

‘[People], -especially poor women, are capable of promoting their own development if their own efforts and initiatives are recognized and supported...’  
(1994: 223).

Kabeer's feminist critique of mainstream social sciences made me think of my own position; my own understanding of accounting and finance, my European educational training, my experience of being a non-European woman, and being raised in a post-colonial state. Kabeer's writing also made me realize how my educational training has separated myself from my own origins. As a result, my own position within British academia feels ambiguous: I don't feel like an insider, but not an outsider either. I belong neither here nor there.

Moreover, my conversations with my supervisors enriched the initial thoughts of bringing forward my European educational training of accounting and finance – my knowledge that comes from inside the management canon - to question the Western philosophical tradition that exists within the canon. This critique is formulated by examining daily accounting and financing experiences of women in Sri Lanka, the Sinhalese women who have a plural and diverse knowledge on the subject but who have been marginalized throughout their colonial histories.

For several months the question was how to engage in such a task. I often challenged myself with this question, ever since the first day I started working on this project. It was a directional question that I could not instantly answer, but the question itself never escaped my mind. Let me

confess that it took a number of years to even write an introduction to my PhD thesis. Like many other academic scholars who were born and grew up in the subject-object culture of writing research, I found that to break the old cycle and practice a critical, intersubjective, style of writing is not an easy task. It did not come overnight.

The text that had a great impact on me is Gayatri Chakravorty Spivak's famous essay 'Can the Subaltern Speak?' I found the text enormously complex given its number of underlying meanings. When I first read the text, I felt I had understood what it was saying, and that it was a better way of describing what I was already trying to do. I both read the extended version from 1988 and the revised version which appeared in *A Critique of Postcolonial Reason* (Spivak, 1999). The latter version made me realize that my early reading was limited to a gender perspective. I had initially missed her insights about the movement between inside and outside, about deconstruction and the political, and about the interdisciplinary.

Over the past four years, I have had the opportunity to listen to Spivak's public talks. Her persistent call is to engage with subaltern women's histories differently, by not seeing them as inferior in specific parts of the world. Spivak's commentaries on the writing of Mahasweeta Devi and her focus on Western feminist thought, especially her reading of the critique of French feminist theory in *Feminism in an International Frame* (1981) and *Feminism and Critical Theory* (1996), also led me towards Luce Irigaray's writings. In particular, I looked at the way Irigaray's contemporary writing poses a challenge to Spivak's critique of the universal claims of feminism to speak for all women. Inspired by Irigaray, I decided that a study of sexual difference was not enough; I also wanted to take cross cultural difference into account.

Next to my readings of Spivak and Irigaray, my daily encounters and experiences of how the Western institutions *speak for* women in the Global South (and women in the whole world) through global financialization also greatly influenced my writing. In addition, to have witnessed Sri Lankan elite feminists at the local level *silencing* poor women by *objectifying* them in the development process brought me to touch upon the core relation between subjects and objects produced through the development of management discourses.

It is this premise of engaging in the research of daily accounting and financing practices of the Sinhalese women's community, which recovers another way of thinking about accounting and finance another way of organizing and valuing their social development that I will refer to throughout this thesis as 'Ethnofinance'. From the perspective of Ethnofinance, what we previously understood in the Business School as accounting and finance will itself turn out to be just another example of Ethnofinance: a different way of understanding and practicing finance and accounting.

## **1.2 Aims and focus**

This study is about the daily accounting and financing practices of a Sinhalese women's community. The thesis revolves around Sinhalese women's community organizational practices, thrift formations and analysis of accounting and financing practices through a textual reading. The purpose is to engage philosophically in subaltern women's knowledge of accounting and finance. It is to bring forward the proposal of the importance of not merely judging subaltern women's accounting and financing practices by the International accounting and finance standards.

This is because the relation between subaltern women's knowledge of accounting and finance and the institutional practice of accounting and finance are far from straightforward. As Spivak (2008: 156) describes it, 'financialization of the globe brings subalternity to crisis', because it is a long-term double-sided effort to describe rural literacy, which in reality is part not only of a struggle against political oppression, but of a sustainable future as well, where what is being sustained is not the expanding limits of global capital alone. According to Spivak, it is problematical to even put together these two different types of knowledge. Obviously, translating subaltern knowledge into European economic interests is a violation of their practices. Subaltern women are effectively silenced if others attempt to speak for them.

This is what Spivak (1987) argues for. That is, that when Western political desires and interests represent the subaltern in their political representations. Spivak (1987) proposed, in her representation of subaltern women, that they cannot speak as long as western intellectuals continue to silence voices of the subaltern women. It is essential therefore to acknowledge that not everything can be represented in terms of the International standards and frameworks of accounting – not even as an equivalence or correspondence to such accounting and finance practices.

First and foremost, in the European accounting practice there is a need to recognise lessons learned from the origins of Arabic numerals, borrowed from Indian routes.

Weatherford stated:

‘Numbers in Europe were initially based on Roman numerals, which had the disadvantage of being particularly difficult for adding and subtracting, which in turn virtually defied multiplication and division, in contrast with Arabic numerals which allowed for this. Even so, the great advantage of Arabic numerals is not recognized’ (1997: 85).

According to Weatherford, the universities, government institutions and religious authorities expressed grave suspicious of the Arabic number system. This is because the abacus came from outside Europe. Even today, nine centuries after the introduction of Arabic numerals, Roman numerals carry a higher prestige. In 1487, Luca Pacioli, a Franciscan friar, published the six-hundred page masterpiece *Summa de aritmetica geometria proportioni et proportionalita* (Weatherford, 1997), which taught the greater mystery of double entry bookkeeping. As Georg Simmel wrote, the new way of thinking and its very nature became the most perfect representation of a cognitive tendency in modern sciences as a whole: ‘the reduction of qualitative determinations to quantitative ones’ (Simmel, 1978: 277) changed the world’s systems of knowledge, thinking, art and values.

In this thesis, I am not much interested in researching the origins or development of Western-rooted accounting and finance as I am in the *precise relation* of finding the different ways of practicing accounting and finance by subaltern women, in this case Sinhalese women. How do daily accounting and financing practices of a Sinhalese women’s community construct another way of organizing, valuing and developing social developments supported by sociocultural and community activities?

The first element is based on accounting and finance. According to this idea, the origins and developments of European-based accounting and finance practices became their own hegemonic

ideals throughout the historical evolution of accounting and finance. Proponents of this view tend to think, whether explicitly or implicitly, of European accounting and finance practices as a universal practice, which is seen to represent all practices of accounting and finance under the umbrella of the International accounting standards.

The second element is the rhetorical practices of the Sinhalese women's community, which construct radically different realities for its members. I develop the nature of this notion on the basis of Spivak and Irigaray's concepts of the subaltern and the understanding of cross cultural differences. The subaltern for Spivak is not a concept relating to cultural translation. It is a practical idea of not having access to mobility. It is about agency, not about subjects. It is about a position without identity. For Irigaray, the difference is not just sexual, but it is the difference in society and culture through the discovery of other civilizations, which are far from barbaric, compared to Western civilization. As Irigaray advocates, this difference is the first and most difficult gesture towards multiculturalism.

In this sense, discussing subaltern and recognizing the difference, means asking the question 'What are the differences contested by subaltern women?' and looking at true differences of these practices, i.e. recognizing the problem of standardizing these differences as universal. The overall idea of this thesis can be encapsulated as an appeal for subaltern women's knowledge of accounting and finance to be recognised as a valuable knowledge and to be acknowledged as a different form of practice – not as an equivalence or correspondence to Western accounting and finance.

Before I provide a short outline of the structure of the thesis, I will next describe the theoretical framework of my study.

### 1.3 Theoretical Framework

The theoretical framework for this study draws upon Spivak and Irigaray. From Spivak, I take into consideration many established ideas about subalternity, deconstruction, feminism, Marxism, as well as perceived assumptions about her work. From Irigaray, I take into consideration her teaching of accepting multicultural differences as a true difference in order to perceive and welcome the Other as Other without intending to dominate, to colonize, or to integrate the Other into Western philosophy. It is not merely writing *about* these two scholars' theoretical work, but also to put their work into motion. This is because I believe that concepts from both these scholars offer critical and systematic views and insights to unravel and make explicit certain issues, such as the generalizations of European discourses, particularly around accounting and finance. What I will argue for in this thesis is Spivak's conviction of the problematic nature of silencing the realities of the subaltern. I will also argue for Irigaray's call to realise the limits of the Western culture, whether this be on the side of truth and ethics or on the side of the danger that it represents for human life and consciousness.

Spivak's definition of the subaltern is based on the early twentieth-century Italian Marxist thinker Antonio Gramsci (1891-1937) and further developed in the *Subaltern Studies Collection* (SSC). The use of subaltern knowledge in Eurocentric theories raises the issues of 'representations' of the lives and histories of disempowered women, which impact on Sinhalese women's daily practices of accounting and finance within the larger framework of the universal claims of accounting and finance. As Carnegie (1997: 19) defines "environmental factors of accounting" as the values, practices, and beliefs associated with accounting use, which are subject to, and influenced by, socio-political interests. According to Neu (2001: 226),



“accounting’s relationship between the elite/minority and marginalized majority, and the way ‘the system’ serves and entrenches privilege at the expense of the majority can adversely lead to inequality among legitimate and illegitimate speakers”. This is why Neu’s (1999, 2000a, 2000b) focus is on its effect on indigenous peoples. In this study, Sinhalese women’s daily practices thus are viewed as marginalized practices where Sinhalese women are ‘spoken for’ and ‘represented’ in European forms of accounting and finance frameworks.

In exploring how Sinhalese women practice their daily accounting and financing in communities, it is crucial to understand how women’s use of conventional knowledge in the community is constructed. This can be explained through Spivak’s arguments regarding the subaltern and Irigaray’s teaching of multicultural differences. As Spivak claims, the subaltern can speak because they have a voice to speak with; however, they cannot speak because to enter into a space to speak is already dominated by the Western intellectuals. Irigaray calls for Western culture to open up the path towards an elaboration of another culture, because this other culture exists outside of our own horizon and because other cultures’ values and logic are not the same as those of the Western tradition. In other words, the Sinhalese women’s knowledge cannot be heard in the Western intellectual circles because Western culture has not opened up the path for others who reside outside Western intellectual circles.

Spivak’s and Irigaray’s theoretical applications are useful for this study because they suggest a variety of factors that can impact on Sinhalese women’s community organizations. These factors include; firstly, the histories of Sinhalese women, explained by themselves as they organize their communities and the feminine ways of practicing accounting and finance for their own social development; secondly, the fact that these organizations are embedded in their sociocultural

relations; thirdly, the fact that their realities can be multiple, fragmented and diverse due to various aspects, such as age, ethnicity, religion, caste, class or history and kin-based relationships; and finally, the fact that these can be encountered through individuals' narratives, as they are in their own space and time and can speak for themselves because they have a voice to speak with.

Each individual woman and her family have a significant impact in making her own history under certain "sociohistorical" circumstances (Young, 2001: 312). These characteristics of Sinhalese women's community organizations illustrate a complex and sophisticated view of the way accounting and finance practices are carried out. What is also significant is the construction of such practices, applicable to this study, because it illustrates the multiple formations and interpretations of subaltern women's knowledge of accounting as a form of knowledge that is different to European institutional practices of accounting. Therefore, the theoretical framework that I have chosen in this study allows for a critical understanding of subaltern women's knowledge as one that cannot be universalized in order to adhere to the international accounting standards.

Before I proceed, I will clarify my use of terms such as 'West', 'Europe', 'Eurocentric' and 'hegemonic' and 'dominant Western thought'. In this text, I use these words and phrases in the same sense as Sakai (1998) cited in Chakrabarty:

The West is a name for a subject which gathers itself in discourse but it also an object constituted discursively; it is, evidently, a name always associating itself with those regions, communities, and peoples that appear politically or economically superior to other regions, communities, and peoples." (2007: 3).

‘The West’, then, is not simply a term that refers to a region, or the people living in this region, but to discursive and material practices that have established a way of living over other ways of living. The West is hegemonic to the extent that it sets the standard for other forms of living. ‘Western’ or ‘European’ accounting and finance standards are precisely to be understood in this sense: in its claim to be the ‘standard’, it suppresses other forms of accounting and finance.

This project is not an attempt to reject ‘the West’. It is rather based on the recognition that the West could not complete its project of Enlightenment because of its own prejudices and limits. Immanuel Kant’s (1790) famous formulation of the Enlightenment project as *Sapere Aude* (‘dare to know’), remains important, but it requires a properly global effort to bring forward what is best in humanity and to allow for all possible manifestations. A critique of the West as Eurocentric is as much for the West in this sense as it is against the West, for its incomplete project, by recognising first and foremost that Westernization as we have come to know it was never its project, but one that it took to itself.

## **1.4 Research Methodology**

This study employs feminist ethnography as a research methodology using series of feminist methods as the main research tool supplemented by participatory-observations and in-depth interviews which enable me to develop gradual understanding of Sinhalese women’s daily organizations, thrift collections and accounting and finance practices. The close relationships with Sinhalese women groups crucially facilitate the research process and data collection as they were willing to express their views and feelings concerning the community organizations. The interviews and observations were recorded on a daily basis and translated from Sinhala to English. Data analysis was inductive since categories and themes emerged mainly from

Sinhalese women's interview transcripts, and thus key factors related to each woman was identified and compared across the women's associations to summarise the common themes from the community, which establish the basis of the findings for this study.

## **1.5 Structure of the Thesis**

This thesis is divided into eight chapters. Chapter one outlines the overall structure of the thesis. It establishes the focus and aims of the study, describes the contextual background to the study, states the research questions and outlines the theoretical framework.

Chapter two discusses existing accounting and finance literature and introduces the term Ethnofinance and the theoretical framework of the thesis. It firstly focuses on the literature in global accounting and finance, which provides a critical understanding of the historical progression of accounting and finance as a hegemonic practice originating in Eurocentric discourses of management. Ethnofinance is then defined as a way to recover the composition of subaltern women's community practices of accounting and finance. Following this, the theoretical framework of the study is presented with regard to my perceived understanding of Spivak and Irigaray, which is used to depict knowledge of the subaltern women as a different way of practicing accounting and finance.

Chapter three describes the research methodology of the thesis. It states the philosophical assumptions of the study and the research methods employed, and argue for feminist methods as the most appropriate research approach. It then describes the research sites and participants, data collection methods and the approach taken to data analysis as well as issues arising from the data analysis. It also examines the role of the researcher and the reflexivity in the methodology. Two

different organizational accounts are then introduced as case studies in order to explore the organizational histories and other information.

Chapter four presents the daily organizational practices of the Sinhalese women's community. It first recognizes Sinhalese women's community organizations and then looks into the initial days of the Rajarata Kaanthaa Padanamma. Here, I talk about the women field officers, the women's association strategy, its formation, monthly meetings, and the growth of women's associations.

Chapter five presents the thrift collections in the Sinhalese women's community. It first explores the history of thrift collections in Sinhalese women's community associations. It also explains the formation of a Sinhalese rural household budget as an example of women struggling for financial survival and the resulting organizations of community. The same chapter also looks at women's thrift strategy and thrift structure. It explores the history of their income generation loans, known as livelihood loans, and the strategy and structure of the income generation loans.

Chapter six provides an analysis of the daily accounting practices of the Sinhalese women's community. In doing so, it analyzes the history of accounting in a Sinhalese women's community association, followed by the accounting process of thrift collections and a description of the savings passbook and a ledger. Then, it investigates the accounting process of income generation loans. Lastly, it critically reviews the formation of a balance sheet in a Sinhalese women's community association.

The final chapter, chapter seven, analyzes the daily financing practices of Sinhalese women's communities through their financial investments. This chapter proposes to look at Sinhalese women as financial investors in their daily community organizations. It explores different

investment sectors as part of their thrift investments. It also investigates Sinhalese women's community investments under two different types; first short-term programmes and second long-term projects. Lastly, it critically reviews the beneficiaries or stakeholders of Sinhalese women's community investments.

The conclusion is a summary of the arguments and an attempt to think about subaltern women's knowledge as a different form of knowledge, which needs to be recognized as a valuable contribution to the Eurocentric knowledge of accounting and finance. It draws together the various threads of this study by summarising the main findings and then considers directions and recommendations for future research.

## **CHAPTER 2      LITERATURE REVIEW**

### **2.1      Introduction**

This chapter provides a historical account of the progression of accounting and finance as a hegemonic practice originating in Eurocentric discourse. It aims to provide a historical account of accounting and finance discourse. Schonefeld (1983: 154) describes the traditional approach to accounting history as one of “provincial”, where identification of changes in accounting practices within a particular European country or a region of a country are treated as universal and genealogical generalizations with that universal claim. This chapter reads with this tradition.

Firstly, this chapter situates my study in the established literature on accounting and finance with barter exchange, which later developed towards valuable metal exchange, currency exchange, monetary exchange, and colonial as well as postcolonial governments. This chapter also investigates the critical accounting and management literature. I argue that this literature frames some critical problems too narrowly and often gives little attention to the growth and development of accounting and finance practices in other countries. Or when they do, the analysis lacks depth.

Secondly, this chapter poses the research questions that guide this thesis. It examines the current literature to encounter what I call ‘Ethnofinance’. I introduce Ethnofinance as an inventive way to recover the daily practices of accounting and finance, which will place the entire thesis in the much broader context of accounting and finance discourse (see Figure 1).

Thirdly, this chapter justifies the theoretical basis of the thesis by establishing connections with subaltern historians, Spivak and Irigaray. It provides a short account of the SSC, focusing particularly on the early voices of subaltern historians, followed by a discussion of the later work by Spivak. Of specific importance here is Spivak's classic essay 'Can the Subaltern Speak' (1988) which, I argue, offers interesting links to feminist politics in Irigaray's teaching and consequently Ethnofinance in general.

Finally, this chapter concludes by proposing a possible way of realigning the established literature of critical accounting and finance with the more recent critical management studies tradition which might allow for the co-existence of Eurocentric discourses on accounting and finance and that of Ethnofinance.



## **2.2 A Critical Account of Accounting and Finance**

The aim of this section is to provide a historical account of the development of accounting and finance discourses that are written and re-written within a particular European country or a region of a country, in parallel with identifying specific economic events or developments.

Firstly, it describes the early exchange systems used to swap surplus produced among communities, known as barter and its discontinuance following the introduction of currency systems. Secondly, it extends the debate towards the later developments of the use of currency (monetary) systems, which facilitated the growth of European colonization. In particular, it concentrates on the practice of accounting and accountability, which was used as a tool for discipline in order to build agential relationships among the peasantry. Finally, it investigates the establishment of the three European colonial states in Ceylon (Sri Lanka) and the exportation of hegemonic and despotic regimes of control, which eventually guided the Ceylonese (Sinhalese) peasantry to become accountable. It then discusses the failure of colonialism and further continuities and discontinuities of colonial practices and social formations by which the Sinhalese elite groups later transformed the country into a bureaucratic apparatus, leading towards neoliberal economics under the patronage of international development agencies.

### **2.2.1 The Role of the Barter System: As an Art of Exchange**

In this section, I will discuss the existing literature available on the role of the barter exchange system, as it is still a valuable system of exchange operates among the present-day Sinhalese women's communities. More specifically, focus will fall on the way barter exchange began among neighbouring communities and the way it spread around the world, thus extending to all

economies - starting from the household economies to the current political economy. Attention will also fall on the way European travelers and traders found various limitations of barter systems during this period, thus introducing the usage of valuable metals and coins as an alternative media of exchange. At last, but not least, it will explore the way European travel and trade expansion could not survive through the early systems of barter exchange alone, even though it may have served a number of benefits.

As Davies (2002) explained, the history of barter is as old, indeed in some respects very much older, than the recorded history of human beings. During the early parts of the nineteenth century, the role of barter was used among native communities to directly exchange surplus produced goods or services for other goods or services without the use of money. Davies explained the barter system as follows:

‘One of the most important improvements over the simplest forms of early barter was first the tendency to select one or two particular items in preference to others so that the preferred barter items became partly accepted because of their qualities in acting as media of exchange although, of course, they still could be used for their primary purpose of directly satisfying the wants of the traders concerned’ (2002: 10).

Davies’s explanation illustrates the most important improvements in the pre-historical use of barter exchange in Eastern, Western, Mediterranean and African regions and its later developments as an accepted economic system throughout the world. Commodities from salt to tobacco, logs to dried fish, and rice to cloth have been used as money at various times in history (Davies, 2002). Natives in parts of Sri Lanka used rice as standardized measures of commodity money (Munasinghe, 2004). Parts of India used almonds. For the people of the Philippines, Japan and Burma, the traditional medium of exchange was rice. In China, North Africa and the Mediterranean people used salt as commodity money. The ancient Babylonians and Assyrians

used barley. Natives of the Nicobar Islands used coconuts and Norwegians used butter as money (Weatherford, 1997).

However the barter system can be found not only in centuries gone by but also in today's societies, such as New South Wales (see Parker, 1982), in southern Philippines (see Gibson-Graham, 1996) and even in modern day Sinhalese societies, where people still use barter widely in their daily encounters (see Munasinghe, 2004). For example, within the rural communities in Sri Lanka - and where my current doctoral research took place - people use cattle, rice, cloths and jewelry, household equipments, land rights, property etc. as a gift of exchange to negotiate marriages. The above described items are served as equally important means of exchange (as dowry) in marriage agreements, during funerals, traditional or religious ceremonies amongst Sri Lankan rural communities.

However, regardless of the barter system's cooperative nature, it was at the end of the third millennium B.C.; the people of Mesopotamia began using ingots of precious metals in exchange for goods. According to Davies (2002), one of the common limitations recognized in the barter system was a poor store of value. For example, sacks of grain or a load of rice were eaten by insects or rats. In order to store their wealth for use in the future, people needed more durable items. Furthermore, the disadvantage of barter was the problem of accounting multiple quantities of wealth as the varieties of exchangeable goods increased. As a result, it was the Europeans who first identified a more generalized common measure of value to avoid the problems of accounting or computational impossibilities.

So the decline of the barter system led to the beginning of using *metal*. As Weatherford (1997) explained, next to other substances, humans seem to value metal as one of the most popular

forms for commodity exchange due to its durability, practical applications, the constant value over a longer period of time and the ability to cover a wider distance than any other commodity. Also, because it can be made into smaller and larger pieces, it served as a good means of exchange. People thus started to use iron, copper, bronze, silver and gold as popular types of metals. For the first time, tribes in Congo used brass rods and in East Africa, many tribes manufactured metal objects in a distinctive shape for use only in their own society (Weatherford, 1997: 25). Weatherford further explained that the distinctive shapes of their iron money were as much a form of identification for the people as was their language.

As technology and social organization in Europe developed, using standardized amounts of gold and silver as exchange led to the appearance of smaller *coins*. The way such systems were developed by the nineteenth century economists is explained in 1966 by Paul Einzig's writings:

‘The picture drawn by economists about the inconvenience of barter in primitive communities is grossly exaggerated. It would seem that the assumption that money necessarily arose from the realization of the inconveniences of barter, popular as it is among economists, needs careful re-examination’ (1966: 351-352).

Einzig's main concern was about many generations of economists using a negative treatment or approach of barter and who attributed the origin of money to the intolerable inconvenience of barter which in turn forced the community to reform. However, in alliance with Einzig's argument, Weatherford made it even clearer, at least for the purpose of this thesis, that the usage of commodity money is something that never disappears, and it rises again whenever the normal flow of commerce and economic life is interrupted. Weatherford also explained barter as crudely robust with adaptable characteristics which helps to explain both its longevity and its ubiquity. This cooperative nature and the present-day use of barter exchange systems among

Sinhalese women's communities will be further examined throughout the discussion chapters of this thesis.

I will conclude this section by saying that European travel and trade expansion could not survive through the early systems of barter exchange alone, even though it may have served a number of benefits. The purpose of European travel was in search of other nations so as to allow trade routes to expand their inhabitation for further accumulation. Consequently, their mission was to find a more convenient mode of exchange for travel and trade and hence the new beginning of using small *coins* and *money* as a medium of exchange which I have called *the birth of money* – where money was introduced as a common denominator. The innovation it revealed to the peasantry will be explained in the section below.

### **2.2.2 The Birth of Money: As a Common Denominator**

In this section, I will explain the beginning of European currency – money exchange. More specifically, I will explain the way money – currency - was identified as a convenient means of exchange during the great age of European travel, which started from ancient Rome and expanded to the rest of the world. I will also explain the way monetary exchange systems were employed, allowing the good characteristics of earlier exchanging systems to gradually discontinue and leading to the start of using coins and printed notes.

The term *money* is believed to have originated from the temple of Hera, located on Capitoline, one of Rome's seven hills. In the temple of Juno Moneta, the name Juno is thought to derive from the Etruscan goddess Uni which means the one, unique, union or united and Moneta is from either the Latin word *monere* (remind, warn, on instruct) or the Greek word *moneres* (alone,

unique) (Mishkin, 2007: 8). Weatherford (1997) explains that that the Romans were the first to carry money across most of southern and Western Europe by starting to use it for anything that was generally accepted as payment for goods or services and for repayment of debts. This is thought to ultimately help the Romans to build the world's first empire.

The invention and dissemination of money and the accompanying market created a whole new cultural system, for example the classical civilizations of Rome and Greece (Weatherford, 1997). As Wells (cited in Weatherford 1997) wrote in *The Outline of History*, in the Roman Empire, one did not complete the journey along the path to riches and fortune by hard work, through agriculture or commerce, or even through birth into a noble family. Rather, one completed the journey by becoming a favorite of the erratic emperors, thereby receiving appointment to high office and thus being entitled to claim or steal large sums of money.

The second generation of money began in the Renaissance through to the Industrial Revolution, and it resulted in the creation of the modern world capitalist system (Mishkin, 2007). Compared to the early usage of barter exchange, money dominated many of the traditional social bonds and trust based on family, tribe and community, as well as among nations. Money also made relations within households as well as the economic relationships far more complex. With its rapid modernization of value, virtually everything started to be expressed in a common denominator – money was used as an object (abstract denominator) that could be used for speculation, buying and selling land, and which supported a whole new class system.

Weatherford (1997) explained that money was young in human experience and wild; nobody had it under control. It fluctuated greatly. It was abundant and scarce. For centuries, the joys and sufferings of people in the process of gaining or losing great amounts of money have been

chronicled. Buried beneath those stories lies another and even more important story of the endless struggle between great nations, large institutions, and powerful personalities to control the production and distribution of money itself – to determine even the definition of what constitutes money.

However, as Davies explained, money has multiple definitions precisely because it can perform many functions in similar ways and similar functions in many ways, as outlined below:

- The six specific functions that money performs are;  
1) *unit of account (abstract)* 2) *common measure of value (abstract)* 3) *medium of exchange (concrete)* 4) *means of payment (concrete)* 5) *standard for deferred payments (abstract)* 6) *store of value (concrete)*
- And the four general functions (mostly macroeconomic and abstract) are;  
7) *Liquid asset*, 8) *prices* 9) *a causative factor in the company* 10) *controller of the money*

(2002: 27-28)

Davies (2002) explained that these functions in a particular community or country may not have been the first or secondary derived function. In one place it may have been first and in some other region it may have been the original which itself gave rise to a related secondary function. So there is no priority in either time or importance. Although, when you pay close attention to the first function - *unit of account (abstract)* - theoretically we could easily apply this as an accounting record – as a matter of fact or a unit that has been recognized by the European monetary authorities as *a unit of account*. Thus, earlier use of commodity money was usually counted using a common denominator, originally the pound, as being a defined weight of silver. But acting as a unit of account was only one of money's functions and not everything could act as a unit. What then, after all, is money?

Davies quotes from Keynes:

‘Money’ - like certain other essential elements in civilization, is a far more ancient institution than we were taught to believe some few years ago. Its origins are lost in the mists when the ice was melting, and may well stretch back into the paradisiacal intervals in human history of the inter-glacial periods, when the weather was delightful and the mind free to be fertile of new ideas in the Islands of the Hesperides or Atlantis or some Eden of Central Asia’ (1930: 1-13 cited in Davies, 2002: 49).

As Davies explained, for Keynes money has certain other essential elements and the history of money is far more than what is written in books. Davies further claimed that the origin of money started to lose its meaning with time and space, and accounting and banking as well as in decimal methods.

However, what is more important to my project is, as Weatherford (1997: 39) explained, the relationship that money has to life ‘money and the culture around it force a kind of decidedly logical and rational intellectual process unlike any other human institution’. As Simmel puts it, ‘the idea that life is essentially based on intellect, and that intellect is accepted in practical life as the most valuable of our mental energies, goes hand in hand with the growth of money economy’ (1978: 89). The growth of the market economy created a new urban geography by giving rise to towns, cities and states and markets that were based around money, necessitating new commercial routes over land and sea from one urban model to the next.

These good features of barter were also weakened. For Einzig, the replacement of one kind of exchange for another, or of one kind of money for another, often has severe and unforeseen social consequences which I will seek to explore in the colonial histories of finance and accounting literature in the following section.



### **2.2.3 The Role of Colonialism: As an Art of Discipline**

In this section, I will discuss European colonialism introduced to the peasantry as an art of discipline in three different sub-headings, following on from the previous explanations of forceful adaptation of European currency exchange systems to the development of accounting systems.

The discussion will form three parts. Firstly, by investigating the Mediterranean records of temple offerings leading up to the European development of accounting. Secondly, by investigating how the European development of accounting systems started to impose on the inlanders. The discussion will be based on particular case studies from Garry Carnegie (1997) on pastoral accounting in colonial Australia, Tsamenyi *et al.* (2007) on the role of financial and other administrative controls in the mining industry in colonial Ghana, Susan Greer's (2007) case study of accounting in the service of aboriginal assimilation policies; and McNicholas and Humphries' (2007) case study on Maori women and accountancy. Finally, by looking at the colonial despotisms and the way systems of accounting was vigorously imported to the rural communities in the island of Sri Lanka or former Ceylon.

#### **2.2.3.1 Money and Accounting**

It was not just money that was born on the land of ancient Greece. Every offering to the gods was also recorded on marble or limestone (Weatherford, 1997). Accounting historians Colasse (2005) and Ezzamel (2004) believe that Greek and Egyptian temples were the first organizations to use money and methods of accounting. Incidentally, banking with an organization mode of centralization was inspired by bureaucracy that was developed by the ancient Egyptian administration to underpin the functioning of the state's centralized apparatus. Ezzamel (2004)

illustrated evidence of ancient Egyptian work organizations and their functioning of bureaucracy. He also showed how in turn, the emergence of a professional class of scribes was made possible. They could readily apply their numeric and writing skills to the keeping of detailed accounts of the activities of the centralized institutions of ancient Egypt.

Similarly, focusing on evidence of Greek and Roman accounting found on de Sainte Croix (1956 cited in Carnegie, 1997: 38) 'the whole purpose of ancient accounting was not to measure the rate of profit or loss but to keep accurate records of acquisition and outgoings, in money and kind, and to expose any losses due to dishonesty or negligence'. However, traders were not entirely free since the merchants were required to keep their own records on papyrus (a lighter and more flexible medium than clay) or stone records (Weatherford, 1997). According to Weatherford, such transactions were forcefully recorded in a chronological order which allowed the agents to be accountable for their activities. Carnegie's (1997) research also recognised that accounting occurred in early times where 'the entrepreneur was both the sole owner and operator of an enterprise' (1997: 24) and that there was segregation between management and ownership.

#### **2.2.3.2 Development of Accounting and Agency**

Carnegie's (1997) doctoral research found that accounting for one's use was the "first stage of accounting development". His study of accounting development emphasized that accountability considerations have also had an important bearing on accounting development as the advent of an obligation to account where circumstances previously did not involve the possession of recourses in some agential capacity, had implications for the recording and reporting of consequences of business activity. Carnegie illustrates this period as the beginning of the European accounting systems and the vigorous impose or the *agency relationship* of accounting

was started. Carnegie (1997) quotes from Yamey (1962) that 'the origins of accounting and indeed of written records are probably to be found in the need of an "accounting" officer to render a statement of money and other assets received in his charge on behalf of his employer, or disbursed on his behalf. There was need for a check on the honesty and reliability of subordinates' (Carnegie, 1997: 18) in order to maintain the agency relationship.

Before proceeding further, it is useful to elucidate here what is captured by the term 'accountability' and the 'agency relationship' within the context of this thesis while observing Carnegie's explanations. He explains accountability as 'two parties, an accountant (or agent) and an accountee (or principle)' and 'the 'accountability relationship'" which "normally requires an accountant to account for his activities and their consequences for the benefit of an accountee' (Ijiri, 1975: p. ix cited in Carnegie, 1997: 16). As he further explains: 'a feature of the accountability relationship is that the accountant will safeguard the resources of the accountee' and this 'commonly involves maintenance of records relating to the use of resources to facilitate the rendering of an account to a provider of those resources' (Carnegie, 1997: 16). Inevitably, accountability provides evidence of 'an accountant's "stewardship" of the accountee's resources' (Carnegie, 1997: 16) or 'provides a history of a manager's stewardship of the owner's resources' (Belikaoui, 1985a cited in Carnegie, 1997: 16).

It is also exactly where I situate my understanding and the application of the term "accountability" throughout this thesis and elsewhere in my writing. However, Carnegie's research is not something new to the development of accounting. It is therefore a further extension to the agency relationship described in the Walsh and Stewart's (1986) *Agency Theory and Management Accounting*, Mills (1990) work on further evidence of *Agency Auditing and the*

*Unregulated Environment* and Neu's (2000a, 2000b) work on *Accounting and Accountability relationship*.

According to the above cited authors, agency relationships have allowed the stronger nations to extend their sovereignty over territory beyond their borders with the establishment of either *settler colonies* or *administrative dependencies* in which peasantry<sup>1</sup> communities were either directly ruled or displaced by 'both colonialism and imperialism which involved forms of subjugations of one people by another' (Young, 1997: 15). The world has a long history of such kinds of dominations. As Robert Young explains 'colonization was pragmatic and until the nineteenth century generally developed locally in a haphazard way (for example, the occupation of islands in the West Indies), while imperialism was typically driven by ideology from the metropolitan centre and concerned with the assertion and expansion of state power (for example, the French invasion of Algeria)' (Young, 1997: 16).

For Young, colonialism functioned as an activity on the periphery and was economically driven. From the home government's perspective, it was at times hard to control. In his analysis, the practice of colonialism had began namely between colonies that were predominately established for the purpose of forms of settlement, such as British North America, Australia, New Zealand, French Algeria, or Portuguese Brazil; and those directly (or indirectly) administered colonies, generally situated in the tropics, that were established for economic exploitation without any significant settlement, such as the American Philippines and Puerto Rico, British India, Dutch East Indies, French India and New Caledonia, German Togo, or Japanese Taiwan (Young, 1997: 17).

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<sup>1</sup> I use the term 'Peasantry' from Antonio Gramsci's (1930) series of notes which the heading *History of the Subaltern Classes, Notebook Q25*, written in the sense of synecdochic figure for the predicament of all victims of imperialist oppression in the North and South.

In order to understand the deployment of the role of agency relationship into colonies, both Carnegie (1997) and Neu (2000b) have called for more research to understand the extent to which accounting mechanisms aided the colonial powers. Awareness for the importance of carrying out similar research was raised by this call as well as the 2007 *Accounting and Subalternity* conference held at the Schulich School of Business in Canada attended by accounting scholars who are active in research on the themes of accounting and indigenous peoples, and accounting in less-developed countries. Henceforth, I will begin to investigate particular case studies that are most relevant to my current research. In 2007, research carried out by Tsamenyi, et al. 'Jungle Boom' discussed the role of financial and other administrative controls in the mining industry in colonial Ghana.

Their research in particular looked into the way accounting in its different forms helped colonial powers and the mining companies to translate colonial objectives (empire building and profit maximization) into practice through the exploitation of indigenous labor and land owners (2007: 37). They first identified five main parties - the mining companies; the colonial state; indigenous labour; landowners; and stock market investors. Their focus was to understand firstly the role financial and other forms of administrative controls might have played in mediating or impinging upon the relationship between these various groups and also the way the arrival of imperial capital created a racial divide between mining capital and mining labor since capital was owned by white Europeans and labour was predominantly black Africans.

Also in 2007, research by Susan Greer 'Paying the Rent: A case study of accounting in the service of Aboriginal assimilation policies' contributed to the understanding of the instrumentality of accounting within government – Indigenous relations. Greer's case study was

titled 'Aboriginal Housing within the Australian State of New South Wales, Under the Administration of the Aborigines Welfare Board (1940-1969) and its predecessor the Aborigines Protection Board (1883-1939)'. Greer's study documents the role of accounting in the identification of the Indigenous peoples as a site for government control. It reveals the critical role of accounting in the construction of Aboriginal peoples as racially and economically inferior and documents how the authorities both imagined and implemented housing programs - and especially the payment of rent - as key programs to achieve the assimilation of the Indigenous peoples. Greer shows however that this process was not straightforward and in the face of Aboriginal resistance and the apparent 'failure' of the rental program, accounting provided the means through which the Boards re-presented their performance and justified their continued interventions into the minutiae of Aboriginal lives.

In McNicholas and Humphries' (2007) research on 'Maori women and accountancy: Subalterns 'speak out'' both researchers worked with Maori women over a number of years to note Maori voices. By working together, McNicholas and Humphries noticed the differences in researchers' responses to colonizing regimes, to note, name and change these to an increasingly assertive subaltern articulation to move more towards the emancipation of Maori women. They focused on the transformation of the accounting discipline rather than the predominant voice; a voice aspiring to equal employment opportunities in the accounting profession. By observing this transformation they suggest that the accountancy profession see this as an opportunity and provide the women with as many channels of amplification as they require.

The recent work on colonial accounting carried out by the above cited researchers try to establish the nature of agency relationships imported through colonial governments to their settler

colonies. According to those researchers' agential power was mainly imported from the field of accounting. As the contemporary accounting literature recognizes, the role of accounting changes within a particular region or country. In my study, I found similarities within the historical context of Sri Lanka. The existing literature of colonialism in Sri Lanka shows that the role of colonialism and the importation of agency relationships through the practices of accounting and administrative controls made the peasantry accountable for their daily encounters. In the section below, I will illustrate the agential capacity that was maintained widely among the feudal society by colonial authorities during the plantation economies and up until the island's independence.

#### **2.2.4 Sri Lanka: Colonialism and Neo-liberal Economics**

In this section, I will explore the three European states emergences on the island of Sri Lanka, namely the Portuguese, the Dutch and the British and their economic and political establishments, and the control regimes they imported to the Sinhalese peasantry. These regimes were based on organized business, namely plantations, sponsored by colonial masters with the mediation of an elite Sinhalese class. Accordingly, my aim is to show how certain apparatuses of colonial regimes of control continued and later transformed into nationalism. This in turn brought privatization into the country in order to reach the development objectives under the guidelines and patronage of international development agencies. As a result, there emerged non-governmental organizations funded by the International Monetary Fund (IMF) or the World Bank (WB), which continues to bring imposing, practices of management to the rural poor.

#### **2.2.4.1 Colonial Despotism and the Agency of Accounting**

In the case of Sri Lanka, as De Silva (1953) explained, it was the Portuguese (1505-1656) who first captured the maritime province of Sri Lanka, then known as Ceylon. The Portuguese penetration in Ceylon was limited territorially to the coastal provinces, leaving the Kandyan highlands in the hands of the Sinhalese monarch, and economically to the mere export of indigenous commodities such as cinnamon, arecanut, pepper, cardamom, pearl and ivory. Hence, their presence did not have a significant impact upon native modes of production other than exposing the indigenous producers to foreign trade. It is politically 'the indigenous administrative system was converted into an engine of oppression and misgovernment of commercial profit and private gain' (Silva, 1953: 4). Their military supremacy and the effective use of the indigenous aristocratic administrative system provided the base for fusing economic and political power to create a royal monopoly of such trade. This accounted for the chief sources of revenue, besides land tax and death duty.

However, the 17th century ushered in a period of Portuguese decay and the Dutch East India Company (1656-1796) succeeded them in the maritime provinces of Ceylon, politically and economically (Alawattage, 2005: 99). According to Alawattage, the Dutch retained the indigenous administrative system which the Portuguese had inherited from the Sinhalese kings, extending the same trading orientation by introducing Roman-Dutch law and further expanding proselytizing Catholic education in the Maritime Provinces. However, they were more effective than the Portuguese in maximizing trading surpluses. They paid attention to all possible sources of commercial gain and extended their economic activities: paddy and coconut cultivation was expanded under state patronage, cotton and indigo were experimented with, cinnamon was



extensively cultivated and coffee was successfully introduced to the island (de Silva, 1953; Jayawardena, 2000).

However, it was not the Portuguese nor the Dutch but the English who made the most significant attempt to establish British statutory requirements of accounting as a profession, in the Sri Lankan history of accounting. At the outset, expansion of the plantations helped move the country from a pre-capitalist feudal setup to a capitalist economy (Bandarage, 1983) which ultimately transformed existing practices into the 'professionalization of accounting' (Carnegie, 1997: 21). At the same time, an educational system of accounting was adopted in the early six British colonies (Carnegie, 1997).

In order to facilitate the investment of British capital, the management of Sri Lankan plantations through joint stock companies was introduced in the middle of the nineteenth century. Initially, all these companies were owned by British investors and the required personnel for their management, including accountants, came from the United Kingdom, where they had no interest in developing an accounting system suitable for local conditions (Perera, 1975 cited in Wjewardena and Yapa, 1997: 6). Local people were trained by British accountants along the same lines so that they could be employed in operating the British accounting system more economically in these firms. In the government railway there were a few professional accountants who had been recruited from England for the purpose of training local accounting personnel for the railway Company (Wjewardena and Yapa, 1997).

Despite the role of colonialism in importing accounting practices, colonial accounting initiated a major shift in the 'environmental factors' (Carnegie, 1997: 18) of British Ceylon. Local coconut plantations, rice and vegetable cultivations were gradually destroyed to make the soil available

for single enterprise. Plantations were the main source between enterprise, capital, labour and the role of accounting from various parts of the world into a new location where land was available for the production of a “particular staple” (Bandarage, 1983). During the long term importation of foreign government and their new management strategies eventually destroyed the pre-colonial systems of peasantry. As Carnegie explained:

‘the role of accounting in an economy which lacks banks and ready money starting to bookkeeping barter entails the entering of personal accounts in ledgers to record an exchange which involves the use of money as a unit of account in cases where it is not used as means of payment’ (1997: 19).

Pre-colonial Sinhalese social formation was complex in its social relationships and yet abided to simple social rules (Alawattage, 2005). The lifestyle of village groups was composed of daily routines related to their simple agricultural activities and engagement in some specific work related to caste (see Appendix 3) which was the main form of social formation in the Sinhalese society. However, irrespective of caste and caste confinements, (except for the high caste aristocracy - the royal caste) everyone else engaged in their own subsistence agriculture. Every family unit had its own home garden, a plot of land for vegetables, access to a track of wet-land for paddy cultivation on feudal tenancy, and free access to forest lands for seasonal *chena* cultivation for dry grains. The extra production of cultivation from one community to another was mutually exchanged. Coupled with their psychological character, this forceful organization of production made Sinhalese peasantry quite content with what they had before (Bandarage, 1983: 291). Thus, the pre-colonial mode of production did not express any internal crisis in its own rationale, necessitating its internal dissolution.

The mission of the colonial state was to safeguard British mercantile interests, regardless of the damage to the Sinhalese peasantry. In Sri Lanka, colonialism constituted a natural bias towards the mercantile interests of the plantations because many of the European officials had stakes in the plantations (Bandarage, 1983). Notwithstanding the fact that the European colonizers' interests were to develop the plantation sector, by contrast, petty commodity production started to gain ground and expanded to rapidly use all infrastructural facilities which had been developed for plantation expansion. However, as Bandarage (1983: 291) stated, rather than becoming wage labourers on European plantations, the Kandyan peasantry (administrative class) adopted the new colonial political economy by taking up small holding cashcrop production. This enabled Kandyan peasantry to grow paddy cultivation, chena cultivation and petty commodity production and eventually to maintain certain distance and independence from the rest of the population.

According to Jayawardena (2000), petty commodity production gave the initial impetus to a Ceylonese elite comprising of Sinhalese, Tamils, Moors, Burgher families, to venture into a variety of business lines opened up by the plantation expansion. They started from serving the British capital invested in plantations and related agency houses in terms of sub-contracting to supply food and beverages, transport, building contacts and artisan duties, the supply of furniture, operation of general merchant stores in service centers and supply of arrack and toddy (locally brewed alcohol consumed by general mass). They then moved quickly into the acquisition of dwellings and real properties in major cities and even became plantation owners themselves, as well as having heavy engagement in petty commodity production and graphite mining.

Jayawardena, (2000: viii) explained that the significance of the rise of this indigenous mercantile capital and the affiliated bourgeois class is multifaceted. Firstly, it was purely indigenous in nature and was accumulated without any transfers from outside. Secondly, such capital was not transferable to the metropolitan nations in terms of dividends, commissions or fees to management firms which oversaw the expatriate interests, or as head office expansions of joint-stock companies domiciled in Britain. And finally, surplus was reinvested in the local areas of investment. It was this Sinhalese elite class to whom colonial powers were shifted to in the post-independence period. This was a gradual and progressive political-economy movement allied with the independent movement initiated in the early days of the twentieth century.

There were no changes in technology or work organization in the transition from colonialism to postcolonialism during the period when the Sinhalese elite class achieved economic power. It was only a matter of transferring the plantations from British to Ceylonese ownership and control. Yet, in 1948 during the independence and later on in the 1950s during the nationalisation movement (Ceylonisation), there was a popular demand for political freedom through constitutional reforms but also calls for the transfer of control over the economy, as it accounted for more than 90% of the export earnings (Alawattage, 2005: 145). These historic developments resulted in a universal franchise and an elected parliament. Ceylonisation also reflected changes in the structure of corporate capital, especially in the banking and the plantation sectors. During this time, Sterling Companies<sup>2</sup> was accredited the incorporation of Rupee Companies<sup>3</sup>. This conversion provided the basic legal framework for mobilising indigenous capital in the plantation sector. The financial structure that made it possible to

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<sup>2</sup> Sterling Companies are those companies registered in Sri Lanka before 1931

<sup>3</sup> Rupee Companies are those companies registered in Sri Lanka after 1931

challenge the dominance of sterling capital was provided by the progressive Ceylonisation of the banking sector, which began in earnest after the Bank of Ceylon was set up in 1942.

However, progressive Ceylonisation did not mean a parallel decline of colonial despotism on the island. Although the politics of nationalism and ethnic identities attached to the independence movement provided the political impetus for the later evolution of hegemonic structures, colonial despotism continued until the twentieth century under postcolonial ownership and corporate structures. In the following section, I will explain the Ceylonese movement of nationalism, its failure and the welcoming of privatization, which led the peasantry into further subordination.

#### **2.2.4.2 Nationalism, Privatisation and the Development Phase**

In this section, I will explain the Ceylonese nationalist independence movement and its complete failure. The focus will firstly fall on the way the elite group of Sinhalese nationalists took over the parliamentary power of the island, in the hope of nationalising state industry to welcome the political guise of socialism. Later on, due to the failure of socialism, focus will be on the way privatisation was welcomed on the island, which rapidly moved the island from state capitalism to free market economy under the guidelines and patronage of international development funding agencies, namely projects funded by the IMF and the WB. Finally, I will provide an account of the politics of the development industry in postcolonial Sri Lanka and its imposing regimes of management practices to the rural poor.

Sri Lankan society at the point of gaining independence was a complex structure (see Jayawardena, 2000: 318-20) in which class division as well as other social stratifications such as ethnicity and caste, formed different elite groups within the governing class. Leading political figures seeking power in parliamentary politics were divided into four major ethnic categories:

the majority Sinhalese and minority groups of Sri Lankan Tamils; Indian Tamils; and Moors. Even before independence, there was another cleavage within these political elites which was defined according to their alignment to Marxism or Western capitalism. Some of these political elites had been exposed to liberal education and Marxist scholarship in the United Kingdom (UK) and formed around the Sri Lanka Sama Samaja Party (LSSP), the dominant Marxist party at the time of independence (see also Young, 2003: iv-v) while many others were aligned with the United National Party (UNP). As Jayawardena (2000) explained, the UNP which formed the first independence government in Ceylon was the strongest political party with a policy orientation to continue colonial legacies. Finally, there was another division among the Sinhalese bourgeois along the lines of caste and kinship, which had far reaching effects on the political future of independent Ceylon.

As Jayawardena (2000: 320) explained, among these political parties there were a number of conflicts, mainly in terms of political representation. However, on the eve of independence some sort of coalition was formed between conflicting political parties to meet the demands of electoral politics in the postcolonial era. Thus, LSSP was integrated into the UNP for the first three general elections while the other parties represented minority communities. However, this coalition was short lived. There were further conflicts between and among the newly reformed political parties. By the early, 1950s a group led by S. W. R. D. Bandaranayake, who broke from the UNP and formed a new political party - the Sri Lanka Freedom Party (SLFP) (Alawattage, 2005: 169) - aiming at the votes of the Sinhalese masses scattered wide across the island's villages.

According to Alawattage (2005), the new political coalition triggered rather nationalistic and anti-colonial themes of dethronement of the English language, Christian religion and Western culture generally. The historical significance of this political movement was that it provided the motivation for a different political economic regime characterised by 'state capitalism paraded as socialism' (Ponnambalam, 1980: 31). The political survival of the SLFP leadership in the coalition became a matter of supporting socialist and anti-colonial ideologies of governance, which ensured a distinct positioning against the traditional UNP in electoral politics. Accordingly, the government of S. W. R. D. Bandaranayake (1956-59) and, later that of his widow (1970-1977) initiated a series of nationalizations and established state capitalism as the governing regime of the era.

However, the consequences of nationalisation were neither dramatic nor revolutionary. It was only a change in the mode of valorization of surplus value from private capital to state capital. This was done by transferring capital ownership to the state and by abolishing the agency relationship previously associated with the colonial rulers. By and large this remained within the newly formed state corporate bureaucracy, with the same old aristocrats. The high cost of living, high rate of youth unemployment, gross inefficiency and corruption in the state bureaucracy, severe food shortage and, above all, the political and social disturbance created by civil disobedience, made the coalition government of aristocratic bourgeoisie and Marxist parties almost bankrupt in terms of electoral politics (Hettige, 2000). Finally, the developmental objectives of nationalisation and land reforms were never realised. Instead, the result was further economic liberalization, which will be discussed in the following section.

The process of further economic liberalization was identified as *free trade*. It provided generous concessions, infrastructure, and subservient labour to foreign investors, who had established factories for export oriented goods on the island. Under the process of economic liberalization, another tool introduced to the country was *privatization* (Kelegama, 2006: 21). *Privatization* of government agencies was introduced as a better way of profit making. At the same time the state protected the interests of Multinational Companies (MNCs) rather than its own citizens. Privatization of local industries attracted a number of foreign investments and loans, where a large volume of cash circulated for investments providing employment.

As a result, the economy saw massive reservoirs, hydro-power projects, new power grids, upgrading of infrastructure facilities, free trade zones and new townships. Through this Western rooted ideology of economic liberalization, what was introduced in the 1980s to the country's economic development was the new initiation of the International Non-Governmental Organizations (NGOs) funded by the International Donor Agencies, namely the IMF and the WB. It is considered a rapid move from state capitalism to free market economics under the guidelines and patronage of NGOs and their funders. As a result, the emergent NGOs favored policies of privatization, good governance and a general shift away from the idea of state-led development. NGOs, it is claimed (Clark, 1991), had certain comparative advantages in developmental work since they were seen as flexible and innovative, as delivering services effectively and cheaply, and as being able to work more closely and effectively with the poor than conventional donor-driven development projects or government programmes (Clark, 1991). By 2005, international NGO growth in Sri Lanka increased from 1 to 250 NGOs and the increase



of new NGOs were 111 NGOs (data found in the Ministry of Finance and Planning, Sri Lanka 23/10/08)<sup>4</sup>.

Although, the number of NGOs in Sri Lanka increased overtime, the recent evaluations and the literature written about the impact of NGO participation in development is rather pessimistic. Goonatilake (2006) 'Recolonisation: Foreign funded NGOs in Sri Lanka' explained, the rise of NGOs in postcolonial Sri Lanka is not explicit focused on shaping and reshaping the development objectives. Rather, it is oriented in the distribution of urban welfare packages such as water, health care, housing and microfinance but which also, nevertheless, had certain implications for the construction of further hegemonic regimes (see in discussion chapter 4 and 5). Goonatilake explained:

'The process of NGOs have emerged non-profit, market oriented businesses that sell their services to aid donors and government agencies in implementing various programmes and projects for the poor' (2006: 21)

The foreign funded NGOs have not only ignored the diversity of people's lives and experiences but also stereotypically constructed a image of Sinhalese people as a homogeneous, powerless group who are little more than victims of poverty, violence, the process of colonization, and cultural and traditional belief systems.

These programmes in particular looked sympathetically on "Women" and "Development" through the 'local elite feminist activists' (see Hewamanne, 2008: 43-45). This particular process of "Women" and "Development" brought about both the objectification of Sinhalese women and the marginalization of their own body of knowledge thereby serving to maintain their colonial status as *followers* within the intellectual circles as well as in the decision making

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<sup>4</sup> These figures are available in the official website of Center for Non-Governmental Sector, Sri Lanka: <http://cngs.erd.gov.lk/notices.html> (accessed on 23 October 2008).

process of global finance. The development ideas of NGOs were also highly supportive of the provision of microfinance organizations (in the non-governmental sector) and programmes in both urban and rural areas and the growth of global microfinance industry, which you will find a detailed account of in the three discussion chapters later on in this thesis.

Nonetheless, authors such as Korten (1990) have stated that a set of powerful and influential ideas about new forms of participative strategic management and the evolution of NGOs through several, ever more sophisticated organizational generations were geared towards mobilizing citizens, rather than providing services. These ideas were rooted in his extensive work with NGOs in South and South East Asia. Also in a United Nations research paper, Fowler (1998: 138) obscurely explained the removal of global political rivalry and the way it created an opportunity for the aid system to unambiguously take the side of poor people. He further explained that the implicit goal of international aid had shifted from geopolitical control to market competition and to maintaining political stability and economic growth within countries of the Global South.

By the mid 1990s, the early euphoria around NGOs as an all-purpose solution to development problems had begun to evaporate. A set of critical questions about NGO performance and accountability was increasingly foregrounded (see Edwards and Hulme, 1995; Dar and Cook, 2008). As Dar and Cook recognised:

‘social phenomena to be complex, complicated and multidimensional and one singular approach (as sanctioned by multilateral agencies such as the World Bank or International Monetary Fund [IMF], and even some international nongovernmental organizations [NGOs]) can not fit all socially embedded geographies, histories and people, no can there, or should there, be one institutional or conceptual challenge to managerialism...’ (2008: 3)

Dar and Cook's argument is to establish some kind of mutuality on the engagements between Critical Management Studies and 'alternative alternatives' (2008: 3), to think post-development. The mutuality they recommend is to recognise certain grounds in social theory, in epistemological concerns connecting knowledge to power, and in methodologies that guide the way knowledge is constructed to power, and in methodologies that guide the way knowledge is constructed in social contexts.

This is also what Spivak argues in 'Righting Wrongs' (2003), where the West typically identifies human rights with its central political ideologies of freedom and democracy. The discourse of human rights and implementation of human rights is frequently criticised on the grounds of Eurocentrism in conception and instrumentalism in terms of the selectivity of focus on where (and by whom) human rights are alleged to take place.

Finally, in conclusion I would say that the development industry has been hailed as being a return to the preoccupations of earlier European colonisation, nationalism and privatization which privileged the Eurocentric policy agenda to shift ideas of national planning and state services towards mainstream management through non-governmental organizations. As Parker (2002b: 5) explained, managerialists believe that '[o]nce it has been learnt, management can be applied anywhere, to anything and on anyone' whereas peasants are committed to organising their household survival or the community organization.

This observation is something I wish to raise as an important point of attention during the rest of this thesis. Therefore, in the following section, I will first give an account of the critical accounting project that started in the early 1970s and which theorized wider socio-economic practices to avoid the genealogical generalizations of the historical development of Eurocentric

accounting and finance discourses based on any single country or a region of a country. Subsequently, the later additions of Critical Management Studies scholarship which widens up parallel debates into further examination.

## **2.5 The Critical Accounting Project: Accounting Through a Wider Society**

In this section, I will provide an account of the critical accounting project that started in the early 1970s. It gives an important opening to the primary set of questions that I attempt to address throughout this study. Therefore, first, I will discuss the early debates of the critical accounting project and the later developments of critical reflections into accounting's functioning in the subaltern cultural contexts. Secondly, I will examine the existing subaltern accounting literature that focuses on indigenous people or other ethnic groups who have been marginalized in their own country, or in less-developed countries. Finally, I will look at the prevailing silences of subaltern women, in my case Sinhalese women's accounting and finance practices within the framework of the historical development of European-based accounting and finance discourses taught in the critical business schools in the UK.

### 2.5.1 Early Project of Critical Accounting

During the introduction to this chapter, I highlighted the importance of Schoenfeld's (1983: 154) recognition of the broad range of influences impacting on accounting, through his questioning of the identification of specific economic events or developments, taking place within a particular region or a country, assuming importance. Similar to his important questioning, Hopper and Armstrong (1991) also theorized how accounting operates in formal organizations in conjunction with its wider socio-economic ramifications while promoting a critical project of accounting research. Although Hopper and Armstrong's (1991) studies saw the appearance of accounting in a political hegemony, their research was limited to formal organizations. They did not specifically conceptualize the context beyond the organization and into wider socio-economic implications through social history (see Sowell, 1973) and emancipatory engagements (see Jermier, 1998) or organizational studies. However, they pointed towards undertaking such projects.

Therefore, in the latter parts of critical accounting literature, scholars such as Carter and Mueller, following on from the analysis of Broadbent and Laughlin (1998), discuss the '*colonizing*' tendencies of accounting and they refer to '*accountingisation*' - the increasingly pervasive influence of accounting metrics, ideologies and practices (Carter and Mueller, 2005: 968). The term they use is an analytical distinction from, but materially related to, financialization where they have been more focused on the influence of markets and financial economics (2005: 998). Lodh and Gaffikin (1997) looked into the problematic nature of such technical frameworks as failing to acknowledge and enquire into 'accounting as a social and institutional (organizational) practice and the links between accounting theory and practice' (Lodh and Gaffikin, 1997: 435).

In addition, the examination by Sikka *et al.*'s (1995) of quantifiable '*facts*' that can be subjected to a process of verification, has the propensity to disregard the social conditions and consequences of accounting. By extending this argument, McNicholas and Barrett (2005) in their research, paid attention to the position that accounting is a "masculinist" project that is concerned with rationality and objectivity and as such the "feminine" is not prioritized (see Broadbent, 1998; Cooper, 1992; Hines, 1992; Shearer and Arrington, 1993). Furthermore, they argue that accounting has the tendency to reflect the values of capitalism thereby ignoring and undermining the important values of cultures. Consequently, Tinker and Carter (2003), contributed to the argument that 'neatly labeled "packages" and "come" with contemporary capitalism are phenomenological misfits, requiring a radical conceptual reconfiguration in order to be adequately appropriated' (Tinker and Carter, 2003: 577).

In response to such unchanging regimes of truth, Bebbington *et al.* (2005) called for a critical orientation of some form of agency to be exercised and, in some cases; this extends to engagement in some sort of process or with particular individuals, groups or organizations. However, the argument on the issue of what amounts to "meaningful social change" (Bebbington *et al.* 2005) is not always clear. Similarly, Gallhofer and Chew (2000), Davie (2000), Gibson (2000) and Greer and Patel (2000) acknowledged the need for more interpretive and critical reflection into accounting's functioning in indigenous cultural contexts. As Greer (2007: 5) described, 'accounting as both technique and discourse' helps to construct and maintain particular forms of social order and government to reproduce possible fields of action, and enable the management of particular locales of space.

### 2.5.2 Accounting and Subalternity

Subsequently, as Gallhofer and Haslam suggested, while critical accounting research has grown since the 1970s,

‘There has been a tendency for it to be dominated by white, male, Western, Anglo-Saxon and middle-class researchers. The perspectives of women, the poor, the working class, ethnic minorities and those of indigenous peoples have tended to be under-represented, if not entirely absent’ (1997: 79).

Thus, what we need is a process of critical inquiry that positions a much larger, historical, political and cultural context within the subjects of accounting and finance.

Consequently, in the recent scholarship of accounting and finance, researchers have sought to develop a broader framework, which is more self-reflexive and contextualized in recognizing ‘the intersections between society, history, organizations, and accounting theory and practice’ (Lodh and Gaffikin, 1997: 433). Specifically, the accounting and subalternity group, which focuses on indigenous peoples or other ethnic groups who have been marginalized in their own country, and also in less-developed countries, gives insights to informal and traditional institutions. Northcott and Doolin (2000) discussed the contradictions between the rational and emotional imperatives in family accounting. Jacobs and Kemp (2002) studied presence or absence of accounting in illiterate communities and Jayasinghe and Wikramasinghe (2007) studied the emotional and political implications of indigenous calculative practices in Sri Lanka. Jayasinghe and Wikramasinghe (2007) provided a splendid account of a fishing craft owner in the village of *Kalametiya* in Sri Lanka as follows:

‘...I have nearly fifty years’ experience...I could remember my father telling me that he was “sharing” his fish landing with his partner – the fish-worker ... I follow the same...I get 50%, as I use my things. Other 50% is for the two fish-workers going with me. When I go with them, I get a half of their 50% too. Finally, partners get  $\frac{1}{4}$  of the total. But, a fishing trip by multi-day craft needs at least four fish-workers for 28 days in the deep sea. A worker in those craft gets  $\frac{1}{8}$  of the total. The half goes to the merchant. Everyone respects this rule. But nobody knows when and how this system was developed’ (2007: 2).

Jayasinghe and Wikramasinghe (2007) analysed the traditional fishing industry by bringing forward empirical evidence on how and why this community is engaged in certain calculative practices, and how these are embedded in “relations *of* production” and “relations *in* production”. Their work also showed that these practices resemble an articulated mode of production fabricated with heterogeneous complexities, especially patronage relations, village cultures, and local capital and political power, rather than mere economic rationalities.

In addition, Chandrasekara and Dar (2008) provided similar empirical insights from the South Asian non-governmental sector. They explored the critical accounting perspective and critiqued managerial practices that NGOs adopt to legitimate their work. One case presents the ways in which a Community Based Organization can challenge Western scholars in attributing accounting to modernity (here we highlight alternative accounting practices such as organizational songs and theatre work that disrupt Western management’s claim on modernity) and a second case focuses on the presence of a feminine narrative that contests the myth of a phallogocentric managerialism within the canon of Western management.



The focus of this section was to situate my study specifically in the existing critical accounting literature and its latest collection of the accounting and sublaternity project. According to my investigation, there are number of issues addressed in these two collections. However, there seems to be still prevailing silence - precisely about subaltern women, in my case Sinhalese women's accounting and finance practices. Thus, I will now turn into critical business school debates to look at beyond this scholarship.

### **2.5.3 Critical Business School Debates**

In addition to the above mentioned scholars, there have been other groups of critical scholars who equally belong to a critical tradition that have sought to further extend the debate on accounting and finance research towards social betterment. They argued that, on the one hand, critical research had provided many insights into accounting's consequences in organizations and society and had begun to bring out the gender bias of accounting and the accountancy profession. At the same time however, there is a need to highlight an important theme of enabling management and accounting to foster an awareness of the need to reorganize the multiplicity of views and 'voices' that flourish beyond the scholarship for the purpose of critiquing the inadequacy of the orthodox and canonical texts in the field (Harney and Oswick, 2006: 98).

There is an important account of this tradition in Valérie Fournier's (2006) *Breaking from the Weight of the Eternal Present: Teaching Organizational Difference* where she encourages us to think beyond the narrow confines of 'market managerialism', within which critical research has been locked by neoliberalism. Fournier believes that although there is a long tradition of "critique" in organization studies there are also numerous studies highlighting the disciplinary and dominating effects of modern organizational practices but there have only been a few

attempts to 'radically shift the term in which organizing is imagined' (Fournier, 2006: 296), even though there are invitations to do so.

Therefore, she invites us to study different forms of organization by drawing on grassroots movements and anarchist theory and practices (Fournier, 2002). Fournier's invitation is to illustrate the range of organizational possibilities that have been imagined by various grassroots groups (for example the women's movement) suggest that we can make choices in organizing labour, production, consumption, exchange, knowledge and the distribution of wealth. That is so as to extend well beyond the commonly envisaged organization theory, or as she explains 'practicing of management alternatively', she cites Gibson and Graham's explanation that 'making alternative organizing conceivable requires challenging the capitalocentric reading of economy, and developing a vocabulary of economic differences' (Gibson and Graham, cited in Fournier, 2002: 297). Subsequently, Fournier encourages us to work on conceptions of time and history that open the future to the possibility of difference.

As Fournier's (2006: 307) suggested, 'that genealogy may be a powerful analytical and political tool for 'breaking history and inserting points of ruptures at which new beginnings can be imagined'. Therefore, I undertake this study to uncover the regimes of truth within the dominant discourse of orthodox management and in particular, accounting and finance to bring forward subaltern women's practices of organization, accounting and finance as a true difference.

#### 2.5.4 Challenging the Prevailing Silence

In this project I challenge the prevailing silences of subaltern women's accounting, finance and organizational practices that exist outside the dominant paradigms of European accounting and finance discourses, developed throughout Western history. I try to recover the accounting and finance practices of subaltern women as culturally embedded artifacts which embody translations of reality and constructions of it. In a similar way to Ansari and Bell's research of adopted cultural perspectives:

‘Along with music, art and literature, social institutions, such as accounting and control systems, are seen as symbolic forms through which a society expresses its collective world view. To understand these institutions, we must first understand how the acquired world views used by individuals shaped such systems and what they come to symbolize for them’ (1991: 8-9).

According to their perspective, culture provides organizational participants with interpretive schemes of processing experiences. Over time, an individual's pattern of interpreting events becomes that person's world view. Therefore culture plays a key role in the process of forming a world view.

Therefore, my debate in this thesis includes the three hundred year history of colonized women that I lived with and studied. Their rich traditions, subaltern traditions, slave traditions and maroon traditions need to be taken seriously in developing accounting and finance or conceptualising European research sites beyond the formal organization ‘as a novel field for empirical studies’ (Jayasinghe and Wickramasinghe, 2007: 3). A study that fails to pay careful attention to such traditions will once more fall into the danger of genealogical generalizations and conceal the passage to an opening up of a universal report of accounting and finance.

Otherwise, as Schoenfeld (1983: 154) explained, European accounting systems will once more fall into a “provincial” account while lacking indepth understanding of other ways of accounting perform outside European regions and conutries.

In essence, I argue against a notion of the subject being somehow absorbed by one particular account or discourse based on a particular European region or a country that is all-embracing, unequivocal, and homogeneous. Instead, I argue for a position, inspired largely by the subaltern accounting perspective, that the subject is never totally agentic, nor is the subject completely confined. Instead there is a movement between and within these positions. When I begin to pick apart experiences of those who work in a Sinhalese women’s community, one can identify a number of departing understandings and definitions of what it is to manage, to be organized and to be accountable as well as practices that stay safe within the parameters of what is considered legitimate.

In the following section, I will conceptualize the term Ethnofinance, as one of my self-interpretations of how subaltern women’s community organization, thrift collections accounting and finance practices can be recognised. It is a position that I argue against and look at why subaltern accounting and finance practices cannot be fully translated into the language of global nationalism and capitalism. It is to illustrate subaltern women’s community practices are different and that cannot be translated fully or the difficulty of translating their culture, a tradition, a religion or even a myth indebted to a specific historical development. I will also locate my research context, assumptions and questions in a much larger account of critical accounting and finance, which focuses explicitly on a number of primary and secondary questions (see Figure 2.1).

## 2.6 Ethnofinance

In this section I will firstly give a definition and discussion of the term Ethnofinance. Secondly, I will present the context, assumptions and research questions in order to situate my study in the much larger field of critical accounting and finance.

### 2.6.1 Ethnofinance

Ethnofinance is a term that I use to describe a way to recover the sociocultural composition of a subaltern women's daily accounting and finance practices. Thus, in this study I propose a descriptive inquiry (for example that of Harding's "ethnoscience" [2008: 138]) into a composition of Sinhalese women's community that I lived with and studied in Sri Lanka, which encounters another way of thinking about accounting and finance and a way of organizing and valuing their social development. This other way I understand through the term of Ethnofinance, *a study of ethnographic cultures and conventional accounting and finance practices that exist within subaltern communities, particularly among women. It articulates a research style which is allied with the gender, religion, caste, class and identity that is appropriate to the Other in their space and time, their internal diversity, their interweaving, the dialogues through which they achieve their own trajectories.*

But Ethnofinance is ultimately not limited to the accounting and finance practices of subaltern communities. Once Ethnofinance comes into view, what we previously understood in the Business School as accounting and finance will itself turn out to be just another kind of Ethnofinance.

In this study, throughout the discussion chapters, I explore the daily accounting and financing practices of a Sinhalese women's community. These accounting and finance practices are not only interesting in their own right, they also put European accounting and finance in a broader context, whereas currently they are largely studied within the confinements of a particular country or a region of a country - "provincial" discourse, as Schoenfeld (1983: 154) put it. My research assumption therefore is to understand a two-way dynamic (Ethnofinance) of encountering another way of accounting and finance. Thus, this specific research assumption is set into two types of research questions as primary and secondary, detailed below:

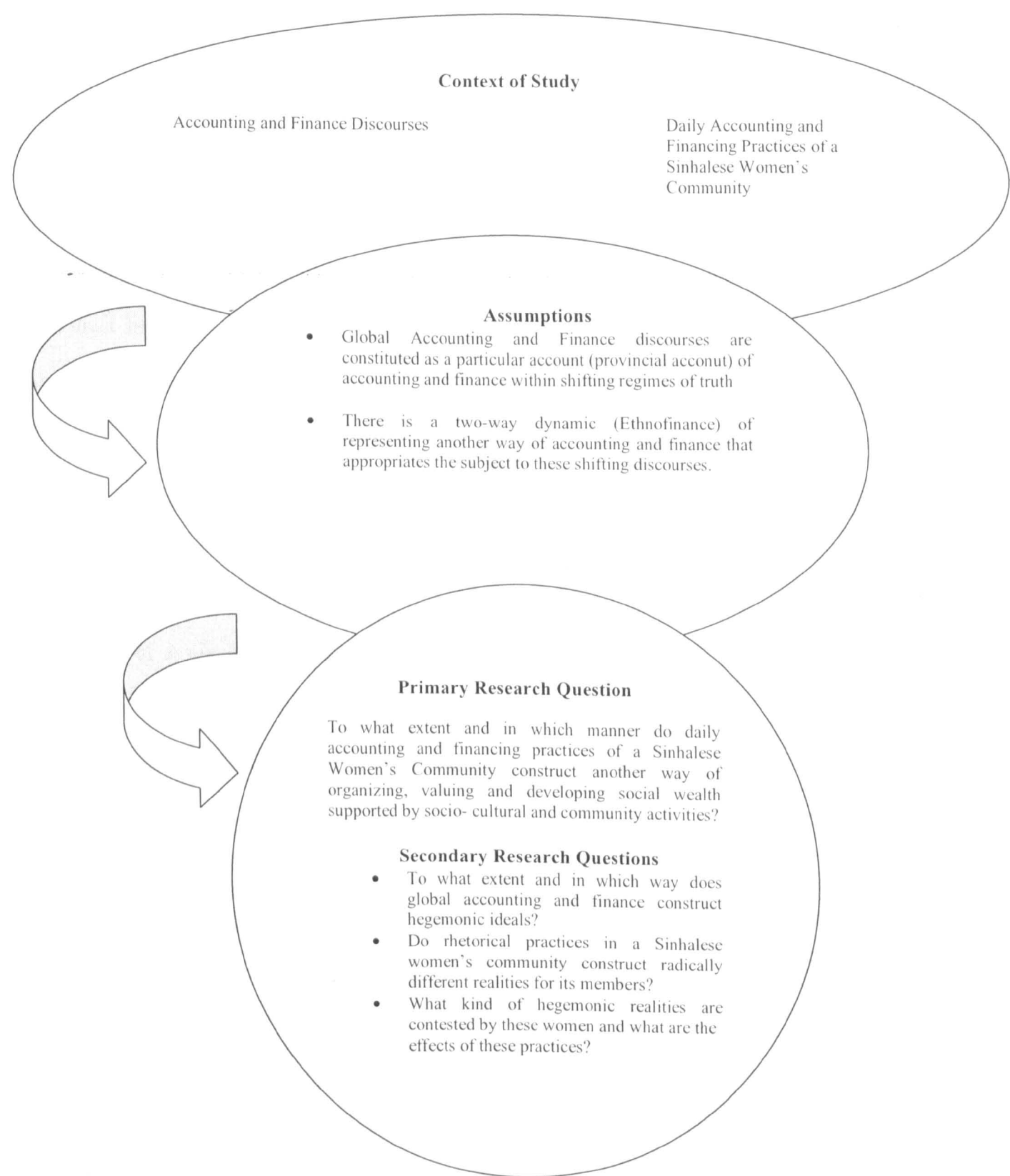
### **2.6.2 Primary Research Question**

To what extent and in which manner do the daily accounting and financing practices of a Sinhalese women's community construct another way of organizing, valuing and developing social wealth supported by cultural and community activities?

### **2.6.3 Secondary Research Questions**

- 1 To what extent and in which way does global accounting and finance discourse construct hegemonic ideals?
- 2 Do rhetorical practices in a Sinhalese women's community construct radically different realities for its members?
- 3 What kind of hegemonic realities are contested by these women and what are the effects of these practices?

Figure 2.1: Context, Assumptions and Questions



## **2.7 Theoretical Framework: Subaltern Histories, Gayatri Spivak and Luce Irigaray**

The previous sections of this chapter explicated the historical progression of accounting and finance as a hegemonic practice of a Eurocentric discourse. The chapter explained how an early barter exchange system was discounted for European convenience of travel and trade and which later evolved into currency, monetary exchange, and European colonization. While looking at such progressions of European economic interests, I have looked at the way critical accounting and critical business studies were examined. However, in this specific project, I precisely research beyond the historical development of European based accounting and finance discourse and look at subaltern women's accounting and finance practices that exist outside European financial interests. It is evident that there remains very little empirically grounded research on subaltern people and their cultures, traditions, languages etc. relevant to accounting and finance practices. Then, I introduced the term Ethnofinance as a way to recover the sociocultural composition of a subaltern women to encounter their daily accounting and finance practices. There, I proposed a descriptive inquiry into a composition of a Sinhalese women's community, which convenes another way of thinking about accounting and finance and a way of organizing and valuing their social development.

In this section, I will describe and justify a theoretical framework for studying such practices empirically. It is in response to Neu's (2000b) call for more research in accounting that seeks to recover voices of the subaltern as a valuable contribution to history. Therefore, the aim is to establish a theoretical framework that allows subaltern women's voices to be recovered while recognising the impossibility of translating the forces of difference into the spaces of ambiguity in order to accomplish Ethnofinance. Essentially, in this section I wish to investigate the



following question: would it be possible to do a subaltern reading of the daily accounting and financing practices of a Sinhalese women's community - which I have called Ethnofinance? Indeed, would it be possible to not just do a subaltern critique of accounting and finance, but also a critique of critical accounting studies? For this, it is necessary to see what such a critique might look like by reviewing the *Subaltern Studies* approach.

In order to answer the above questions, I will begin to articulate a theoretical framework, based on the SSC, by Spivak and Irigaray. Firstly, the theoretical framework establishes the historical debates starting with the SSC, raised as a skeptical view of Indian nationalism in the 1980s by the Cambridge School. It will also examine the way 'Cambridge School' fails to address the daily life struggles of the subaltern and the way those struggles were identified differently by Ranajit Guha and his followers of a similar tradition, and those who have thought differently to the earlier subaltern project. Secondly, I will turn to the work of Spivak, who stands in between and within feminism, Marxism and deconstruction, offering a critique of the subaltern that is broadly embedded in emancipatory struggles that live outside the restricted homogeneous radar screen of metropolitan concerns.

What I am more interested in Spivak's work is her core criticism in 'Can the Subaltern Speak?' essay. Thus, the theoretical framework situates the work of Spivak in a much broader sense by discussing the aspect that has challenged 'the accepted', 'the assumed' and 'the expected' (Young, 2007: 1). Then, I look at Spivak's argument: the way European accounting and finance discourses had rewritten history and theory without acknowledging subalternity; and the view that consequently they had blindly resituated Europe in the position of the centre, thus discounting theory and history in other places. As Spivak argues, it is really the problem of

contemporary global capitalism and its valorization of the concrete experience of the subaltern, while being uncritical about the historical role of the other who lives outside the European circles.

As Robert Young (2007: 2) described, Spivak has decisively demonstrated that it *is* possible to make effective political interventions within and beyond one's own disciplinary field by developing significant connections between the different forms of intellectual engagement and activism in the world today. However, these significant developments are not for the liberal account of the teaching of humanities in the West or another narcissistic reflection on the role of the intellectual. Instead, as Spivak (1988) argues, the teaching of humanities in the West has to be focused on the pedagogy of the oppressed and that should be designed to enable empowerment, through a dynamic model of education as the means to cross cultural and political action.

However, it is not only Spivak's theoretical work that has equipped me in completing such a task; it is also the work of Irigaray. Irigaray's teaching is used in the thesis as a supplementary relation to Spivak's work. In particular, her relation to feminism and the forces of difference. Although Spivak may argue that French feminists' literary writing has nothing to do with her work or subaltern, I will argue that Spivak's criticisms of feminist politics and generalized descriptions of Eurocentric discourses have been challenged by Irigaray's contemporary teaching.

Fundamentally, I take from Irigaray's work, the way she advocates a philosophy of wonder - a thought which involves wonder and the surprise of the unexpected - which has also been forgotten in the Western philosophy of accounting and finance. The wonder which is not just

what arises from our encounters with the Other, a being of the Other whom we meet for the first time as Other, as irreducibly different; it is also what emerges from our encounter with the new concept, the new idea, the new method or knowledge i.e. differences. In *Between East and West and Key Writings, Sharing the World*, she addresses the issue of how Western philosophy from ancient times articulates a male-constructed world where women are relegated to the natural realm as opposed to the logical, cultured and social realm of man and how all subjectivity is contained within a phallogocentric sphere.

These contributions certainly make links between the excluded groups or the disempowered subaltern groups and their practices as emancipatory struggles which have been discounted in the historical progression of Eurocentric discourses of accounting and finance. I will systematically use these three theoretical perspectives to guide the term of Ethnofinance. The study of daily accounting and finance practices of Sinhalese women's community is something that is not translatable, something to eliminate from accounting and finance in other words, which cannot co-exist with critical accounting studies, something that cannot be represented by left wing politics or NGOs and the different principles of valuing. The perspective from subaltern accounting and theories of the self are offered at this point to a more complex and nuanced approach to relating accounts to the self. It is the outlining of a Spivakian and Irigarayan nexus that does justice to analyzing the complex nature of the subaltern and their cultural and spiritual artifacts that I wish to discuss here.

### **2.7.1 Subaltern Studies: Readings of Subaltern Histories**

The work of the SSC started in the 1980s (between 1982 and 1987) (Chakrabarty, 2002: 7) in order to offer 'a theory of change from below' (Spivak, 1988: 3). This change was seen as the

inauguration of politicisation for the colonized, since the colonial subject was seen as emerging from those parts of the indigenous elite which come to be loosely described as 'bourgeois nationalist' (ibid: 3). As Chakrabarty (2002) explained, it is to intellectually contest the historiography that had its roots in the colonial education system.

SSC started as a critique of two contending schools of history: the Cambridge School and that of the nationalist historians. The Cambridge School of Indian history located the origins and impetus of nationalism among the Indian elites, and told the story the emergence of the Indian nation-state through the eyes of these elites.<sup>5</sup> As Chakrabarty (2002: 4) stated, in the old liberal and positivist paradigms inherited from English traditions, history writing 'always portrayed colonial rule as being beneficial to India and its people' as a path toward decolonizing the field of Indian History. The portrayals of Indian Historians such as Anil Seal in his 1968 *Emergence of Indian Nationalism* – 'many of whom had English degrees and most of whom belonged to a generation that grew up in the final years of British rule' instead challenged and argued that colonialism had had deleterious effects on economic and cultural developments. Modernity and the nationalist desire for political unity, they claimed, were not so much British gifts to India as fruits of struggles undertaken by the Indians themselves.

Yet, as research progressed in the 1970s, there emerged a series of increasingly serious difficulties with both these narratives. New information on the mobilization of the poor (peasants, tribal groups, and workers) by elite nationalist leaders in the course of the Gandhian

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<sup>5</sup> The classic statement of the "Cambridge School" is to be found in Anil Seal's study *The Emergence of Indian Nationalism: Competition and Collaboration in the Later Nineteenth Century* (Cambridge, 1968), which contended that Indian nationalism was produced by the educated elites in their competition for "loaves and fishes" of office. This was modified in *Locality, Province and Nation: Essays on Indian Politics, 1870-1940*. Gallagher, G. Jognson, and Anil Seal, eds. (Cambridge, 1973), which advanced the view that nationalism emerged from the involvement of local and regional elites in colonial institutions. As the official institutions reached down to the locality and the province, the elites reached up to the central level to secure their local and regional dominance, finding nationalism a useful instrument for the articulation of their interests (Prakash, 1994: 2).

mass movements in the 1920s and 1930s, for example, suggested a strongly reactionary side to the principal nationalist party, the Indian Nationalist Congress. During this period, scholars who later became members of the SSC such as Partha Chatterjee, Gyanendra Pandey, Shahid Amin, Homi Bhabha, Gayatri Spivak, and Edward Said documented the way in which nationalist leaders would suppress with a heavy hand peasants' or workers' tendency to exceed the self-imposed limits of the nationalist political agenda by protesting the oppression meted out to them, not only by the British, but by the indigenous ruling group as well (Chakrabarty, 2002). With the developing ideas of a younger generation of historians and Salman Rushdie's work *Midnight's Children*, which explains conflicts of ideas and interests between elite nationalists and their socially subordinate followers, there was an adequate response to the problems of postcolonial history writing in India.

For Guha, both groups had written the history of nationalism as the story of an achievement by the elite class, whether Indian or British. And for him, what was needed was 'history from below' - approaches pioneered in English historiography by Christopher Hill, E.P. Thompson, E.J. Hobsbawm and others (Chakrabarty, 2002: 7).

Both Subaltern Studies and the history from below school were Marxist-inspired critical accounts; both owed a certain intellectual debt to the Italian Communist Antonio Gramsci 'to move away from deterministic, Stalinist readings of Marx' (Chakrabarty, 2002: 7 and see also in *Notes on Italian History*) and the declared aim was to produce a historical analysis in which the subaltern groups were viewed as the subjects of history. Hence, Guha's suggestion was the adaptation of 'vertical mobilization' and 'horizontal affiliations' to narrate the critical theoretical

break (Guha, 1988:4-5). This was due to the clear demographic difference between the total Indian population and the dominant indigenous and foreign elite.

Guha's theorization of the project of English Marxist historiography was later picked up by Chatterjee (1986) in his *Nationalist Thought and the Colonial World* which applies a postcolonial perspective to the study of non-Western nationalisms, using India as an example. Where Chatterjee extended Guha's criticisms of nationalist historiography into a critique of nationalist thought, Spivak (1988) in her classic essay 'Can the Subaltern Speak?' posed related questions by raising deconstructive and philosophical objections to any straightforward programme of letting 'the subaltern speaks' (Williams and Chrisman, 1994: 66-111). Pandey's (1990) work on the *Construction of Communalism in Colonial North India* and his 1992 essay 'In defense of the Fragment', and Amin's (1995) *Event, Memory, Metaphor* all question, on both archival and epistemological grounds, even the very possibility of constructing a totalizing national history in narrating the politics of subaltern lives (Chakrabarty, 2007: 17).

With such growing engagement of subaltern studies scholars, in later years, Bhabha, Spivak, and Said emerged as a project with postcolonial studies (Chakrabarty, 2002: 18). In the work of Edward Said's (1978) *Orientalism*, he continuously emphasised the importance of bringing the absent voices and the losers of history and to restore the lived experiences of those who are rendered absent in social contests (Said, 2000a). As Said (2000a) emphasized, the importance of writing about the marginalized and continually raising awareness on what can be learnt from the voice that is speaking from outside the boundary.

For Spivak, the project of subaltern is complex. Her ongoing project attempts to find a critical vocabulary that is appropriate to describe the experiences and histories of particular individuals

and social groups, who have been historically dispossessed and exploited by European colonialism. Thus for Spivak, master words do not do justice to the lives and histories of 'the colonized', 'women' or 'the worker' who were frequently ignored and subsequently forgotten by anti-colonial national independence movements. Spivak proposes that the word "subaltern" encompasses a range of different subject positions which are not predefined by dominant political discourses.

Yet Spivak uses the term "subaltern" because for her it is flexible; it can accommodate social identities and struggles (such as women and the colonized) that do not fall under the reductive terms of strict class analysis. As Spivak explained in an interview published in the US journal *Polygraph*:

'I like the word 'subaltern' for one reason. It is truly situational. Subaltern began as a description of a certain rank in the military. The word was used under censorship by Gramsci: he called Marxism 'monism', and was obliged to call the proletarian 'subaltern'. That word, used under duress, has been transformed into the description of everything that doesn't fall under strict class analysis. I like that because it has no theoretical rigor' (1990: 141).

Therefore, subalternity as a 'description of a political or social position, prompts the question: can the subaltern speak?' (Spivak, 1990: 259). As Spivak later (2008: 70) explained, it is a practical idea of not having access, and women and men are unevenly placed in distributive justice. In response to Spivak's project of the subaltern, in the next section, I will first situate her work and then discuss the core-criticism of 'Can the Subaltern Speak?' essay.

### **2.7.2 A Subversive Narrative of the Subaltern: Through the Lens of Gayatri Chakravorty Spivak**

This section of the chapter will situate the intellectual and theoretical sources that influenced Spivak's discussions of the subaltern. Spivak's work contested the ways in which dominant

power groups in many different fields present the world, and assert their world, their perspectives, as the visible embodiment of humanity in general. This section critically examines Spivak's core-criticism of 'Can the Subaltern Speak?' and Spivak's provocative (and frequently misunderstood) assertion that the subaltern cannot speak.



### 2.7.2.1 Situating Gayatri Chakravorty Spivak

Gayatri Chakravorty Spivak is best-known for her political use of contemporary cultural and critical theories to challenge the legacy of colonialism on the way we read and think about literature and culture. Spivak's critical interventions encompass a range of theoretical interests, including Marxism, feminism and deconstruction, postcolonial theory and work on globalization. Spivak has challenged the disciplinary conventions of literacy criticism and academic philosophy by focusing on the cultural text of those people who are often marginalised by dominant Western culture: the new migrant (NI), the working class, women and the postcolonial subject (Morton, 2003).

Spivak's intellectual journey began in 1959, following on from her graduation at Presidency College of the University of Calcutta in 1959 and her Master's degree at Cornell University, followed by a year's fellowship at Girton College, Cambridge (Sanders, 2006). During these years her intellectual tradition of left-wing, anti-colonial thought that was prevalent in India since the early twentieth century started to become popular among the Western intellectual circles. Spivak's translation (1976) of *De La Grammatologie* of Jacques Derrida and her translation of the same work with a long preface have radically changed the course of her career.

Within a few years, she was an active participant in debates on post-structuralism, and was defining herself in critical relation to French feminist theory (Cixous, Kristeva, Irigaray) which had begun to influence American feminist literary scholars in the 1970s, and was developing a feminist critique of Derrida (Sanders, 2006: 5). At the same time she began to translate the fiction of Bengali author Mahasweta Devi and the story 'Draupadi' appearing in the journal

*Critical Inquiry* in 1981. She continued working on Derrida's new work, re-reading Karl Marx, and establishing critical engagements with subaltern historians where she published the two major essays in *In Other Worlds: Essays in Cultural Politics* (1987) and the 1988 classic essay 'Can the Subaltern Speak?'. Perhaps that which she is best known for brought all of these strands together. Thus, in the following section, I will try to investigate the significance of the core-criticism in Spivak's (1998) 'Can the Subaltern Speak?' - an essay that was first published in the journal *Wedge* (1985) and later reprinted in a collection of essays, entitled *Marxism and the Interpretation of Culture* (1988).

#### **2.7.2.2 Revisiting Spivak: Can the Subaltern Speak?**

In the essay, 'Can the Subaltern Speak?', Spivak juxtaposes the radical claim of twentieth century French intellectuals such as Michel Foucault and Gilles Deleuze to speak for the disenfranchised and the self-righteous claims of British colonialism to rescue native women from the practice of Hindu widow sacrifice in nineteenth-century India. As Morton (2005) described, this juxtaposition serves emphasises how the benevolent, racial western intellectual can paradoxically silence the subaltern by claiming to represent and speak for their experience, in the same way that the benevolent colonialist silenced the voices of the widow, who chooses to die on her husbands' funeral pyre. However, in Spivak's (1999) *A Critique of Postcolonial Reason*, she revised her argument to foreground the female NI (New Immigrant/Native Informant) as agent of global capital, and pointed to the differential position of women in the financialization of the globe.

This is exactly where I try to situate my study in Spivak's politics and in particular, where she questioned the ability of the subaltern to be heard in the language of modern nationalism and

global capitalism. As she explained, subalterns speak for themselves, yet the problem of the subaltern is not having the access to the public sphere at all (Spivak, 2008: 73) so that their resistance can be recognized as such. More importantly, as Spivak stressed:

‘Once a woman performs an act of resistance without an infrastructure that would make us recognize resistance, her resistance is in vain’ (2008: 62).

That is to say, according to her analysis, subaltern women, and in my case Sinhalese women are being represented and re-presented, within state formations and systems of political economy, and their struggles have been effaced, as the active theoretical practice of the ‘transformation of consciousness’ (Spivak, 1985: 275; Spivak, 1999: 257). Thus, the twofold effacement underlines Western intellectuals’ image of ‘self-knowing, politically canny subalterns...; representing them, the intellectuals represent themselves as transparent’ (Spivak, 1985: 275; Spivak, 1999: 257).

Spivak asserts that:

‘On the other side of the international division of labour, the subject of exploitation cannot know and speak the text of female exploitation even if the absurdity of the non-representing intellectual making space for her to speak is achieved’ (1985: 289).

This is to say that Spivak’s ongoing discussions of disempowered subaltern women serve to highlight the limitations of applying European theories of representation to the lives and histories of disempowered women in the global south. As Morton (2005) explained, unless western intellectuals begin to take the aesthetic dimension of political representation into account, Spivak argues that these intellectuals will continue to silence the voice of subaltern women.

When the subjects of Business and Management came into existence, the voices of the subaltern were habitually silenced; a silence that still prevails in the discourse of accounting and finance

which validates the critical questioning of Spivak. It is also to say that neither the SSC nor Spivak's work is adequately theorized or even cared for in those popular subjects i.e. in Critical Business Studies. As Jones (2005: 234) described, 'her work both with and on Marx offers important possibilities for understanding capital and for understanding Marx that are all but silent in what has, to date, been called organization theory'. This rise of awareness of the narrowness and the systematic silences of Critical Business Studies that have ignored the SSC and Spivak's work on the subaltern, by paying homage to globalization, international finance, international accounting, international business, and so forth, hence, is the possibility and also the impossibility of including a critique of the colonial grounds that I wish to communicate using a theoretical framework which stand on SSC and Spivak's key arguments.

However, it is not just the intellectuals that Spivak is concerned about. It is also the international organizations and the elite feminist groups at the local levels who want the Third World women to speak for themselves, to be (em)powered, and to have voices, by organizing them, through grants and projects which actually break, or try to break, the self-organization of women at the grassroots level. This is what Spivak means by claiming that the subaltern cannot speak - because to speak is to enter into a position of being dominated, organized by others.

It is also the western feminist thought that Spivak (1981) is concerned about. She consistently demands that western feminism seriously considers the material histories and lives of 'Third World' women in its account of women's struggles against oppression. In essays such as 'French Feminism in an International Frame' (1981) and 'Feminism and Critical Theory' (1986) Spivak offers engaging commentaries on thinkers such as Julia Kristeva, Luce Irigaray and Hélène Cixous and in particular challenges the universal claims of feminism to speak for all

women. As Spivak (1986) stated, the importance falls on respecting differences in race, class, religion, citizenship and culture between women. This is not to suggest that Spivak is simply against western feminism. On the contrary, Spivak's thought aims to strengthen the arguments and urgent political claims of feminist thought.

But as Spivak has also noted, saying the subaltern cannot speak, is not necessarily the case because they can talk. Subalterns can talk without requiring any intellectual or any neoliberal organization or NGOs. Therefore, she offers us an alternative analysis of the relations between the discourses of the West and the possibility of speaking of (or for) the subaltern: To think as an academic and intellectual is being able to be either marginalized or oppositional, and for her, the second is better than the first.

However, in parallel to the arguments made by the SSC and Spivak, I want to bring together Spivak and Irigaray's latest work. Their work shares little else in common but is nevertheless most directly linked through the prominence they grant to feminine politics and other differences such as culture, traditions, language, etc., and proposing ways to pass from respect for difference in the most intimate relations to respect for differences in the most global and universal relations – Irigaray's latest publications such as *Sharing the World* (2008) and *Conversations* (2008) bears witness of this work.

To begin this task, I want to present certain aspects of Irigaray's work in the same way as I articulated some selected work of Spivak in the previous section. I should thus stress from the outset the parameters of this discussion. First, it is not a primary study of genesis, debts, sources and roots or as an all encompassing blueprint of Irigaray's work. Rather, it offers an argument that I found familiar in the arguments of Spivak, where she states that no one can speak for

women or speak (as) women and the forces of difference. This difference is neither tied to opposition, nor determined by identity but is difference as an ontological force that can disturb and displace the politics of feminism in developing a new theoretical framework by which neoliberal politics and global accounting and finance discourses may revitalize themselves.

Irigaray does not intend to tell us a theory of women. This is something which women still have to create and invent collectively. What she does offer in her work is exposure of the foundations of a phallographic culture and in particular to show it at work in what has traditionally been taken as the discourse of universality and philosophy. Irigaray's work has been criticized by Spivak and attacked by Anglo-American criticism for presenting and representing both accessible and inaccessible texts. However, Irigaray has resisted European, US and Australian post-structuralism and Anglo-American left-wing political thinking, which I will also outline in the next section. Therefore, I will first try to situate Luce Irigaray's theoretical work and then the ideas in Luce Irigaray's later writing that are most relevant for exploring the differences in practical, social, political and cultural processes outside the European institutional framework of accounting and finance.

### **2.7.3 A Subversive Narrative of the Feminine: Through the Lens of Luce Irigaray**

In the following section, I will situate Irigaray's intellectual career leading to the contextual outline of her ideas in relation to discussions of feminism, Other and difference. Her writing needs to be recognised in three different phases from 1974 to the current day. Thereafter, I will engage in her latest public talk (2008) *How to Share the World*, which was given in the School of Business Management, Queen Mary University of London (18 June 2008) during her graduate seminar, around the latest publication of *Sharing the World*. Finally, I will interlace the specific

theoretical aspects of Spivak's subaltern project and Irigaray's project of multiculturalism, and Ethnofinance together as a transnational feminist critique of the global accounting and finance discourse.

### 2.7.3.1 Situating Luce Irigaray

Luce Irigaray was born to parents with Belgian, Italian and French ancestry, and her academic training began in Louvain, Belgium, where she studied for a degree and then completed a doctorate in French and Philosophy in 1955. After teaching in secondary education for a number of years she took a second degree in psychology and a Diploma in psychopathology at the Sorbonne in Paris. Also during this period she trained as a psychoanalyst and attended Jacques Lacan's seminars on psychoanalysis. In 1973 she submitted two further doctorates, one on poetics and psychopathologies, and *Speculum de l'autre femme*, which was rejected by the University and resulted in her leaving her teaching position. However, *Speculum* was very quickly published, in 1974, and Irigaray's subsequent career has been significant, including receiving international visiting professorship appointments, giving international lectures and seminars, and working with feminists, women groups and democratic movements in northern Italy.

Broadly investigating, three phases of Irigaray's writing can be observed in her work (unpublished biography) from 1974 to the current day. First, the rejection of *Speculum*, the break from Vincennes which partly contributed towards her fierce criticism of how modern Western culture constructs social and gender relations and in particular, the control of ideas that academic disciplines, such as philosophy and psychology, exert on their respective members (Whitford, 1991b and Irigaray's preface and section introductions to *Key Writings*). Second,

texts from this period are characterised by her criticism of the physical and physiological construction of gendered subjectivity in Western culture, which she calls *Sexual Difference*. Principally, this involves her analysing philosophical, psychoanalytic and linguistic texts to show how they can construct our physical and psychological experiences of being women and men.

A second mode of writing is also evident in texts written between the early 1980s and the mid 1990s. Here, Irigaray expands her criticisms of Western culture into a more explicit poetic style of writing that explores physical forms of sexual difference (e.g. concerning body) and psychic forms of sexual difference (e.g. concerning our desire and language). These texts also develop modes of feminine expression, and make links with those of other contemporary thinkers working in France at the time, especially Hélène Cixous, Julia Kristeva and Simone de Beauvoir.

Finally, a third strand of writing is evident in Irigaray's texts written from the late 1980s to the current day, which draw from her involvement in contemporary political debates and the women's movement. As a result, her writing from this period emphasizes the political, social and cultural debates about gender taking place outside academic research, and particularly reflects Irigaray's involvement in contemporary political debates in the Italian Communist Party in Bologna (Anderson, 1994). In contrast to her detailed academic reading of key philosophical and psychoanalytic texts, writings from this latter period are therefore situated within a wider context of the political and cultural construction of identity and citizenship.

In addition, her latter theories of *Between East and West* (2002), *Key Writings* (2004b), *Sharing the World* (2008a) and *Conversations* (2008b) are more explicit about supporting the social and political needs of men, as well as women. In her later works, however, Irigaray's focus on multiple (or feminine) forms of authorship shifts from her intense analysis of philosophy and



psychoanalysis, to an interest in dialogue, exchange and collaboration. In many respects, these changes reflect the increased demands in Spivak's criticism of Western feminist thought. In the following section where I will revisit Irigaray's public talk (2008) *How to Share the World* delivered at the School of Business and Management, Queen Mary University of London on (18 June 2008).

### **2.7.3.2 Revisiting Irigaray: How to Share the World**

In Irigaray's public talk, *How to Share the World* she once more questioned the validity of the 'sameness' that sits at the root of Western culture. In *Sharing the World* (2008) Irigaray discusses new ways to meet and coexist with the other as other, at both the most intimate and the most global and universal of levels. Importantly, Irigaray investigates the move from analyzing gender difference to a more global and radical multicultural difference, which helps to crossover the phallogocentric culture of Western philosophy and indeed the philosophy of accounting and finance, argued in this thesis.

Irigaray believes that Western culture bases its multiplicity on the multiplicity of the one, a single subjectivity that is masculine. There is one universal subject under which all differences can be assimilated. She says: 'I do not believe that to question the universal subject starting from the multiple or a sub-multiple of one' (Irigaray, 2000: 186). The 'one' represents unity, wholeness, confinement. Irigaray posits that instead of this universal subject we should advocate for two subjectivities and between these two should reside our approach of the 'Other'. Irigaray's work *The Way of Love* (2000b) provides motivation to consider how we might 'approach one another' and yet retain that space between us.

Luce Irigaray says:

‘The relation to the Other, present here and now beside or in front of me on the earth, has been little cultivated as a horizontal dimension of human becoming. Now this dimension is probably even more specific to humanity than verticality, if at least it involves the respect for the Other in their irreducibility, their transcendence’ (Irigaray, 2002b: 145).

In Irigaray’s later work, she says:

‘It is a relational cultivation – of looking, of listening, of all perceptions, including touch, which is not exclusively reserved to the most intimate sphere of life, even if it permits us to reach it, provided that we pave the path’ (2008: 53).

Such a rethinking has certainly challenged the assumption that Spivak persistently critiques in western feminist thought. Yet, Spivak has criticized Irigaray for her essentialist debate from a concern with sexual difference between men and women to a focus on cultural differences between women in the Third World and women in the First World.

Spivak identifies a tendency in some French feminist thought (e.g. Irigaray, Kristeva, Beauvoir) to describe the experiences of Third World women in terms of western female subject constitution. For Spivak, such an approach clearly ignores some very important differences in culture, history, language and social class. The concept underlined in Spivak’s work has also had a significant impact on feminist theory and criticism. In *Under Western Eyes: Feminist Scholarship and Colonial Discourses* (1988) Chandra Talpade Mohanty (1988) has criticized a tendency in western feminist scholarship to colonize the material and historical heterogeneities of the lives of women in the Third World.

However, Irigaray's later work suggests that we must continue to criticize the phallocratic culture, which is a monosubjective culture in addition to seeking another culture more appropriate to the feminine experience. This requires the recognition of a culture with two distinct subjects. She further states that a single criticism cannot succeed in modifying the way of being or of acting of man nor the status of woman: 'in most cases, criticizing remains in sameness and amounts to a qualitative evaluation that takes place inside an unchanged order' (Irigaray, 2004a: viii). It is our desire to be more involved in the political action, and to put forward concrete and practical proposals to help us to achieve a cultural identity in our own. In particular, Irigaray's (2002) *Between East and West: From Singularity to Community* looks at how she finds a way out of the endless sociologizing abstractions of much contemporary thought to rethink questions of race, ethnicity, identity, and globalization.

For Irigaray *Sharing the Word* is not just the restructuring of social relations among women to necessitate the establishment of an economy that is suited to them, and implies a respect for an economy among women. It is about sharing a space that belongs to *I* and *You*. This is exactly what Spivak described in her project of the subaltern and I say Spivak and Irigaray share something else in common. As Spivak (1986) encourages Western feminists to think beyond the accessible and inaccessible texts, Irigaray (2008: 18) also welcomes us to share a world where there is no better place to start off than to cultivate the culture of listening, dialoguing and approaching the Other as the Other.

For Irigaray, dialogue with another would take place within the horizon of a same appropriation of the world through language (2002: 37). Her way of approaching the Other validates the way Ethnofinance comes into its universal existence. As soon as *I* recognize the

*Otherness* of the *Other* as irreducible to me or to my own as she says: 'then the world itself becomes irreducible to a single world and there will be always at least two worlds' (Irigaray, 2008: x). In order to open a new space of ours – in her thought- two worlds together, my study of Ethnofinance and the feminine methodology that I use focus on talking and dialoguing with each other or even sharing a world with the Other, for understanding the lives of Sinhalese women while they understand me from our own standpoint and in our own location.

Her later work proposes that encountering multicultural difference becomes a project of redefining Western ontology. Western ontology is sexed and it merely allows recognizing sexual difference, thus, Irigaray envisions a culture that celebrates difference rather than sacrifices difference (also see Irigaray, 2002: 101). How then can we celebrate this difference? Her proposal is about finding a source to bridge the difference between East and West or to rethink both in singularity and community. But the question for her is how to articulate singularity to community because the question itself is cut across the relationship between East and West in a way that is complex and unfulfilled.

It is therefore crucial to discover a new universe of the *one* and of the *familiar* and the *one* who will carry the individual to the relation *between two* and that will be composed the community (Irigaray, 2002). It is to respect the Other's difference, without reducing the two to the one, to the same, to the similar and represent a universal way for attaining the respect of Other's difference, the difference between the sexes, of between cultures, of between-races, of between-traditions, etc. That is to say, a community composed of autonomous individuals in conscious relation to one another.

## 2.8 Summary

The main purpose of this chapter is to situate my study in previous and relevant literatures, to establish research questions and to justify my theoretical basis. Hence, the goal is to investigate the historical developments of global accounting and finance discourses, which claim to be focused around European economic interests. Accordingly, my aim in the early sections is to frame and specify firstly, the way Eurocentric discourse of accounting and finance had rewritten its historical developments without acknowledging a broad range of influences impacting upon the development of accounting and finance outside the European institutional framework; and secondly the way they had blindly situated Europe in the position of the centre, discounting history, culture, social, language, psychological, and political parameters in other places.

Subsequent sections of the chapter elaborated on the project of critical accounting that underlies the limitations of history and theory of accounting and finance in greater depth. This provided the historical insights of the development of accounting and subalternity in and around indigenous peoples or other ethnic groups who have been marginalized in their own country or in less-developed countries who are struggling for equal economic and social opportunity in a world dominated by powerful European nations. The chapter then moves on to locate my research within the term of 'Ethnofinance' and my research questions relating to the daily accounting and financing practices of a Sinhalese women's community. Finally, a theoretical framework based on the key arguments of Spivak and Irigaray is presented that does justice to analyzing the complex nature of the subaltern as a valuable contribution to the history of accounting and finance, which would allow the co-existence of Eurocentric discourse on accounting and finance and Ethnofinance.

## **CHAPTER 3      RESEARCH METHODOLOGY**

### **3.1      Introduction**

This chapter reflects on methodological aspects of my research. By methodology, I mean two things. Firstly, the philosophical assumptions that underlie the researcher's actions, and secondly, the procedural techniques or methods employed in the fieldwork. Following Burrell and Morgan, I believe that, either explicitly or implicitly, 'all theories of organisation are based upon a philosophy of science and a theory of society' (1979: 1). I also believe that making such philosophies explicit facilitates not only the rationales behind the selection of specific methods but also the context of the research arguments.

However, at the same time, I understand there may not necessarily be a linear relationship between the philosophical assumptions and the choice of methods such that philosophy always objectively guides the selection of methods. Instead, as I experienced, there exists a dialectic relationship between the researcher's philosophical dispositions and the practicalities of the methods because methodological choices available to a researcher are themselves part of emergent field relations. Thus, while the philosophical assumptions with which a researcher goes into the field are initially a guide to her, technical selections are made in the field. So the methodology is not just an ingredient to what I did in the field and it is certainly not an autonomous element appearing in only one chapter of my thesis. It is in fact, I propose, a deeply embedded way of knowing what has appeared throughout the thesis and is the perception from which I have come to conclusions and described my insights.

Therefore, in the first part of this chapter I will outline and justify the use of ethnography and define the idea of naturally-occurring behaviour in ethnographical research. I will also clarify the researcher's own subjectivist ontological and constructionist epistemological position. Then, I will illustrate the problematic nature of positivism in ethnography and the way feminist ethnographers' have challenged the early debates of anthropology. Here, I will also explain the specific reasons for using feminist methods in Ethnofinance and my insider/outsider relation with research participants. Secondly, I describe the research sites and research participants from two different organizations with whom I gathered my research data. Thirdly, I examine the way I analysed research data and the potential issues that I might encounter in the future. Later, I discuss the relationship between the participants and myself, the researcher, and the reflexivity of the methodology. Finally, I give a brief descriptive summary of the organizations I chose to study in Sri Lanka. In essence, I attempt to present my methodology as an integrated way of perceiving and representing my experiences rather than a set of tools that were employed to extract some infallible truth.

## **3.2 Ethnography**

In this section I discuss the political implications of employing ethnography to investigate the daily accounting and finance practices of a Sinhalese women's community. I will first outline and justify the use of ethnography and define the idea of naturally-occurring behaviour in ethnographical research. I will also clarify the researcher's own subjectivist ontological and constructionist epistemological position. I will then investigate the problematic nature of positivism in ethnography and the way feminist ethnographers have challenged the early debates of anthropology. Secondly, I will examine a methodology inspired by feminism and various feminist methods used in ethnography to engage with women's everyday lives. I will also reflect on certain limitations of feminist methods in ethnography. I will then look at the specific analyses of feminism that Spivak and Irigaray bring into the current debates of feminism in order to overcome certain limitations of feminist methods. Finally, I will explain my position as the insider/outsider role that occurs over time throughout Ethnofinance and the way my relationship with research participants moves back and forth across different boundaries.

### **3.2.1 Ethnography and Naturalistic Observation**

In this section my aim is to outline and justify the use of ethnography and define the idea of naturally-occurring behaviour in ethnographical research. I will then clarify the researcher's own subjectivist ontological and constructionist epistemological position. The section concludes with the problematic nature of positivism in ethnography and the way feminist ethnographers have challenged the early debates of anthropology.



Brewer stated:

‘Ethnography is the study of people in naturally occurring setting or ‘fields’ by means of methods which capture their social meaning and ordinary activities, involving the researcher participating directly in the settings, if not also the activities, in order to collect data in a systematic manner but without meaning being imposed on them externally’ (2000: 10).

For Brewer, objective ethnography is to understand the social meaning and activities of people in a given ‘field’ or setting or situation, naturally. Ethnography aims to find the reasons why people do certain things in their everyday life and how people’s behaviours are affected and guided by different factors. Moreover, ethnography tries to explain society and social behaviour by observing naturally occurring events or behaviours (Brewer, 2000: 11). For Brewer, ethnographers have to be aware of people’s culture sets of rules and social meanings that lie behind their actions. The observations of the culture in which people live, people’s beliefs and the nature of their society and their social interactions are all part of this process.

According to his argument then, the ethnographers’ claim that ethnographic studies are an attempt to recover the voices of people in a naturalistic approach may well lack credibility. For example Laughlin (1995) argued that the precise nature of this sense-making is difficult to define because, from a critical perspective, the very idea that one can be a mere neutral recorder of the way others see the world is an impossibility. It is based on the ontological and epistemological assumptions of the researcher. It depends on his/her lived experience within the broader context of the social and political milieu. In order to produce an ethnographic narrative, an explicit application of the epistemological and ontological assumptions as well as the personal frame of references must therefore be made.

According to Llewellyn's (1993) account of methodological issues in ethnographic studies, Brewer's explanation of ethnography is problematic. For Llewellyn, one cannot (meaningfully) detach and remove the culture codes that lie beneath enacted reality from some form of critical evaluation in the reconstruction and interrogation of organizational life. Therefore, ethnographic researchers are in danger of relying on the assumption that they can produce a neutral description of 'the way things are' (Jönsson and Macintosh, 1997: 379) for the agents in the social system under investigation, mainly due to the underlying epistemological stance of the "naturalistic approach" to ethnographic research. They argue against the idea that one can be a neutral recorder of the way others see the world.

It is then obvious that when an ethnographic researcher produces a compelling narrative, it has to rise from the way the researcher brings in his/her theoretical presuppositions. There is no neutral, objective position to occupy. 'A story of any kind is inevitably theoretically and politically grounded even if researchers do not realise it, ethnographic research always involves more than just telling a good story' (Jönsson and Macintosh, 1997: 378). Ethnography always stands on a conceptual infrastructure.

At this point we might also draw a connection to Marcus and Clifford (1986) *Writing Culture* and Marcus and Fischer's (1986) *Anthropology as Cultural Critique* argument. In their 1986 work *Writing Culture* Marcus, Fisher, Clifford and Marcus urge us to become more conscious and critical of how we write about the cultural 'Other'.

Clifford described:

‘Culture as a composition of “seriously contested codes and representations”; poetics and politics as inseparable; science as part of a historical and linguistic process; written cultural descriptions as “properly experimental and ethical”; authorial authority as a thing of the past; writing as invention of cultures (1986: 2).

His argument is about every description or interpretation that conceives itself as ‘bringing a culture into writing’ that will move from oral-discursive experience (the native’s, the fieldworker’s) to a written version of that experience (ethnographic text), which will enact the structure of salvage. In order to avoid such limitations, Clifford (1986) suggests that the ethnographer’s primary responsibility must be to describe human diversity as fully as possible to challenge contemporary tendencies toward homogenization. Thus, an ethnographer can serve as a critique of ‘Western’ society (Marcus and Fisher, 1986: 167). Ethnographers learn about, interpret, translate, and represent ‘other’ realities through what Marcus and Fisher call ‘engaged relativism’ (*ibid*).

According to their arguments then, the question is how engaged is relativism? To represent the multiple possibilities of ‘other’ cultures, without romanticizing or idealizing the reality, the ethnographer must remain above the political implications of his or her engagement. Engagement is merely a tool of representation. Political concerns (for challenging Western hegemony or homogenization) appear to enter into this process only at the time of writing, or representation. Experimental textual styles emphasizing *dialogue* and *polyphony* are said to undermine the narrative authority of the ethnographer (Clifford, 1986; Marcus and Fisher, 1986).

It is also important to draw attention to Hammersley and Atkinson's (1983, 1990, 1994, 2007) collection. In their work *Ethnography, Principles in Practice* they explained that ethnographic research:

‘usually involves the researcher participating, overtly and covertly, in people’s daily lives for an extended period of time, watching what happens, and listening to what is said, and/or asking questions through informal and formal interviews, collecting documents and artefacts’ (2007: 3).

For Hammersley and Atkinson, ethnography is about gathering whatever data is available to throw light on the issues that are emerging from the focus of inquiry. Ethnographers draw on a range of sources of data, typically employing a relatively open-ended approach. This is where ethnographers begin with an interest in some particular aspect of social life. As they explained, ethnographers will usually have in mind ‘what the anthropologist Malinowski regards as the inventor of modern anthropological fieldwork – foreshadowed problems’ (*ibid*).

For Hammersley and Atkinson (2007) this task involves investigating some aspects of the lives of people who are being studied and it includes finding out how the researcher sees her/himself in the research process: how the researcher redefines his/her initial interests and questions that motivate the research over time. Through this process the researcher’s inquiry becomes progressively and more specifically focused on a set of questions. It also allows the researcher to carry out a strategic collection of data in order to pursue answers to research questions more effectively and test the questions against evidence.

From the perspective of integrating a reflexive approach to methodology then, we can begin to understand critical research from the researchers’ own subjectivist ontological premises: where

the discourse of management and the subjects within this discourse (e.g. managers, workers) are 'mutually implicated and mutually engaged with the other' (Harding, 2003: 2). According to Harding (2003) such a premise orientates not only the subject but subjectivity itself in the constructive interrelationship between our actions (as researchers, as workers, as humans) and the discursive fields we engage with. In this way, reality is constructed as meaningful yet fractured, and meaning itself can be seen to be multidimensional rather than in a finite condition. Subjectivity itself is in this way inherently political and the process of securing subjectivity, a politicized process of engaging with and retracting from, given ways of being.

This approach to understanding methodology reflects the social constructionist roots of this thesis and it also points to certain ways of investigating the social as appropriate to such theoretical orientations. Social constructionism is an episteme that is anti-essentialist and against the belief of a single uncontested truth. This of course has huge implications for the kinds of methodological concerns that the critical researcher attempts to grapple with through empirical or theoretical engagements. Denzin and Lincoln (2003) state that social constructionist epistemology aims to 'overcome' representationalist epistemologies in a variety of ways. We invent concepts, models and schemes to make sense of experience, and we continually test and modify these constructions in the light of new experience. It is inevitably an historical and sociocultural demission to this construction. As Geertz (1973) explains it is to understand events and institutions in their socio-historical context.

Geertz defined:

‘culture as an historically transmitted pattern of meaning embodied in symbols, a system of inherited conceptions expressed in symbolic forms by means of which men communicate, perpetuate, and develop their knowledge about attitudes towards life’ (1973: 89).

According to Geertz perspective, culture is an interpretive way of processing human experiences. Overtime, an individual’s pattern for interpreting events becomes that person’s world view. What this means is the way people interpret events and make sense of it is based on their acquired world views. Therefore, culture plays a key role in the process of forming world views. For example the way Sinhalese women’s accounting systems come to define and be defined by culture as the context within which world views are determined.

In practice, it is postmodernism that has challenged interpretive world view, Webster (1990: 269) argued ‘postmodernism along with the idealist positions, has attempted to close by fiat an historical gap, between subject and object or between theory and practice’. It is a move away from the homogeneity, singularity, predictability and objective principles so highly valued by modernism (Gitlin, 1980), towards a social consciousness of multiple belief systems and multiple perspectives (Biever and Gardner, 1994). Tyler (1986) emphasised that a postmodern ethnography transcends truth and the knowledge of science and the practical actions of politics. It does not represent ‘reality’; it evokes something beyond it. That cultural anthropology needs to search more adequate meanings of representing subjects and field experiences is also one of the critiques that critical theory and feminist theory have made explicit.

As Sprague and Zimmerman (1993) argue, it is the radical feminist critique and its positivistic notion of science, which perhaps has provided the most serious and pervasive challenge, whereas

often feminist methodological alternatives have been ‘simply a mirror image of positivism’ (1993: 255). It is for this precise reason that I adopt a feminist methodology and feminist methods to develop the term Ethnofinance. It is so as to give priority to the actors’ own subjectivity experience and emphasize the emotional aspects of social life grounded in concrete, daily experiences.

### **3.2.2 Feminist Ethnography**

In this section, I will firstly discuss a methodology inspired by feminism and various feminist methods used in ethnography to engage women’s everyday lives. Secondly, I will reflect on certain limitations of feminist methods in ethnography. I will then look at the specific analyses of feminism that Spivak and Irigaray bring into the current debates of feminism to overcome certain limitations of feminist methods. There are no straightforward answers to the question “what is feminism?” There exist different understandings by different researchers. In fact, there are many feminisms with different emphasis and aims. However, as Calás and Smircich’s described,

‘Feminist theories are always political theories, regardless of the philosophies on which they stake their claims. Whether liberal, radical, Marxist, socialist, psychoanalytic, or so on, feminist theories have been mostly about how and why the exclusion or oppression of women happens and how to provide remedies for this situation’ (1999: 659).

According Calás and Smircich the most important question to address is how the analyses would help us think differently about those with whom we relate? How would writing about these intersections contribute to better understanding and changing oppressive relationships? But by asking these questions the intention is not to provide permanent and universal answers. Instead,

the answers are little narratives, intended as interventions for changing specific oppressive conditions that may be experienced by some at present.

Therefore, my aim in this section is not to police the boundaries of feminism in order to determine which feminism or feminist text might best fit to develop the term Ethnofinance. Rather, I consider here the possibilities of following a feminist methodology and feminist methods to make sense of my own position working with women in Sri Lanka and to map a direction that allows the daily accounting and finance practices of Sinhalese women to be taken seriously in the global accounting and finance literature.

*Women Culture and Society* was published by Michelle Rosaldo and Louise Lamphere over thirty years ago in 1974 and was followed in 1975 with *Toward an Anthropology of Women* by Rayna Reiter. These two volumes first signalled the renewed interest in feminism and women within anthropology. Both of these volumes criticised the epistemological and ontological stances of early anthropology and went on to provide new frameworks for analysing women's roles. Their frameworks have paid explicit attention to understanding cross-cultural differences in gender relations.

By the early 1980s the directions of feminist writers drew attention to developing particular feminist approaches. These included adaptations of survey and experimental methods (Eichler, 1988), interview research (Oakley, 1981), inductive fieldwork (Reinharz, 1983), Marxist and ethnomethodological approaches (Smith, 1987; Stanley and Wise, 1983/93), phenomenology (Leveque – Lopman, 1988), action/participatory research (Mies, 1983; Maguire, 1987) and oral history (Personal Narratives Group 1989; Gluck and Patai, 1991).



During that decade the focus on methodology gained further attention. Harding edited an interdisciplinary anthology in 1987 that illustrated feminist methods and Cook and Fonow (1986) published two overviews of feminist research methods which also adopted the strategy of collecting examples of feminist research and looking for common features. More recent additions to the list include feminist versions of experimental ethnography (Abu-Lughod, 1990; Stacey, 1988; Visweswaran, 1994) and methods based on poststructuralist insights (Lather, 1991; Game, 1991; Ingraham, 1994). Lamphere (1985) describes that what was important in this process was making women's activities visible; the exploration of their sources of informal and even formal power; and the analysis of their economic contributions to a wide variety of societies. The range of approaches already mentioned reflects the fact that feminist researchers are located throughout the progression of anthropology and ethnography. By insisting on diversity, this approach avoids needless division and leaves open the future strategies that feminist researchers might want to adopt.

However, over three decades the main concern in feminists' work has been the search for a methodology that will shift the focus of standard practice from often white male and male concerns in order to reveal the locations and perspectives of women. Therefore, the aim of much feminist research has been to 'bring women in', that is, to find what has been ignored, concealed and suppressed, and to reveal both the diversity of women's daily life experiences and the ideological mechanisms that have made many of those lives invisible. So far, one of the emerging genres in the field has been 'feminist ethnography' (Abu-Lughod, 1990; Stacey, 1988;

Visweswaran, 1994), which I believe Ethnofinance and the methods of data collection used in the fieldwork, will justify.

Let's look at what difference the recent work of feminist ethnographers makes to the feminist methodology. It has focused on redefining the genre of ethnography and what is actually meant by 'feminist' (Visweswaran, 1997: 591). Visweswaran stated:

'this review proposes to redirect such discussion by looking specifically at what modifies these texts as 'feminist' to assess the historical influence of feminist ethnography upon the discipline. It is an attempt to move away from the dominant terms that inform the history of anthropology – evolutionist or particularist, functionalist or structuralist, Marxist or symbolic – to understand how gender has become an ordinary category of anthropology analyses. It further attempts to use ethnography as a means of tracing shifts in the conceptualization of gender in the anthropological literature' (1997: 592).

Visweswaran in her 1994 publication *Fictions of Feminist Ethnography*, addressed how to overcome the blurring of distinctions between ethnography and literary genres, and employed narrative strategies of history, fiction, autobiography and biography, deconstruction and postcolonial discourse to reveal the fictions of ethnography and the ethnography in fiction.

Although the review process allows the feminist ethnographer to employ as many methods as possible to recover the voices of women, the unresolved question is still whether the term "feminist" is appropriate to describe the thoughts and actions of women in other times and places.

As Visweswaran explained:

‘if feminism has changed substantially in the past one hundred years, so too has our understanding of what constitutes gender; thus, different forms of feminism have produced different understandings of gender, where gender itself cannot be separated from categories of race, class, or sexual identity that determine it’ (1997: 592).

For Visweswaran, the subject of gender is today cross-disciplinary and transnational. Though gender first emerged as a descriptive category for women, racial and class formations have at different historical moments worked against gender identification, that is, the emergence of women as a universal category. For her the question is still how the “feminist” displaces the gender from its centre and might engage strategies of disidentification rather than identification.

Another limitation that Enslin (1994) identified in feminist ethnography is canonical boundaries of ethical political problems when mediated by Euro-American or elite Third World writers or read by Euro-American audiences as essential representations of cultural diversity. Enslin is also concerned about women of colour and that Third World women are frequently dismissed and exploited within mainstream feminism. She refers to the argument made by Stacey (1988) whose engagement with people for the purpose of writing ethnography invariably led to a certain amount of betrayal and manipulation. However, Enslin (1994: 545) argued that what Stacy criticises as exploitative can be overcome by asking ‘critical political questions from oneself prior to the research and the production of the text: Who speaks? Who writes, Who reads? Which women is this research for? Which “women” benefit from knowledge of women’s words?’.

Therefore, I now turn to feminist methods (see Harding 1987) to enable myself to situate my political views about a particular group of Sinhalese women and their experiences in political struggles. As Nancy Hartsock (1998: 35) explained, ‘feminism is a mode of analysis, a method

of approaching life and politics, rather than a set of political conclusions about the oppression of women'. It is to stress that examining and understanding experience and connecting personal experience to the structure that defines our lives, is the clearest example of the method basic to feminism (Hartsock, 1998).

In this way we can draw connections between our personal experiences and political generalities about the experience of the Other. As Hartsock described, the power of a feminist method grows out of the fact that it enables us to connect everyday life with an analysis of the social institutions which shape that life. Thus, application of a feminist method means 'the institutions of capitalism (including its imperialist aspect), and white supremacy cease to be abstractions' (ibid: 36) as we read about.

When attempting to perform this task, I find useful strands of Harding's (1987) approach to specific elements of feminist methods, which employ listening to (or interrogating) informants, observing behaviour, or examining historical traces and records, learning precisely how women informants think about their lives. So, the aim of using this specific method is not to aggregate data through statistical surveys from a large group of women, without learning what they are experiencing in daily lives and why they organize themselves the way that they do. In *Ethnofinance* I used some of the methods that Harding (1987) and Hartstock (1998) described in their feminist methods of analysis of utilization of dialogues, conversations, maps, places site explorations, folklores, oral traditions, photographs, drawings, documents, customs and languages.

The above cited work manifests the precise reasons why feminist methods need to be put forward in the work of feminist ethnography. As I have explained in the beginning of this

section but also as Enslin (1994) argued in her text *Beyond Writing: Feminist Practice and the Limitations of Ethnography*, it is because feminist research methods challenge positivist, “scientific” research that maintain the duality between subject and object, intellect and emotion, political and personal, public and private (1994: 543). It is about ‘more of an ideal than a practice’. What she means by this is the considerations of the ideal which enable a redrawing of self/other distinctions or a widening of the ethnographic canon to include first-person accounts and fiction, as she points out from the work of Visweswaran (1997). It has also indicate in Uma Narayan’s *Dislocating Cultures/ Identities, Traditions, and Third-World Feminism* (1989) work, from the perspective of a non-western feminist, that positivism is not always a problem, and certainly not the only one, in research in non western nations.

For Enslin, research by and about women has made clear that women’s experiences and gender relations are central to our understanding of historical and contemporary forms of social organization. The struggle to make such research more than a marginalized excursion into ‘history’ continues in academia (Enslin, 1994: 544). Enslin further explains that the recording and writing of women’s personal narratives ostensibly bring together the ideals of feminist theory and practice which allow women to speak for themselves within the text, which makes a text ‘by and for women’ (Enslin, 1994: 544). Women’s life stories have revealed the complexity of gendered relations and the means by which women negotiate them in various times and places. For Enslin, ‘women’s words’ as recorded in diaries, autobiographies, fiction, or ethnographies can become crucial political weapons in the battles over representation in contemporary academy. Similarly, Abu-Lughod (1990: 26) also emphasized the premise that feminism holds for ‘an unsettling of the boundaries that have been central to its (anthropology’s) identity as a discipline of the self studying the other’.

In this direction, one further possible bridge in using feminist methodology in future feminist research is to seek methods that can incorporate, or at least not deny, multiple subjectivities. Thus, it is important for feminist researchers to incorporate theorizing links between experiences and knowledge. This is also the reason for me to use explicitly a feminist analysis of women's daily life experiences through Spivak's and Irigaray's theoretical conceptualization and to avoid such limitations in the recovery of daily accounting and finance practices of Sinhalese women.

As with any other feminist scholars' work cited earlier, Spivak does not provide a clear definition of feminism as such. Nonetheless, she gives us an explanation for the problem of a feminist project. For Spivak it is an oversight of transnational links that fits the political agenda of reactionary interests. Spivak (1987: 278) says, 'There is interest', but 'not allowing transnational complicities to be perceived'.

Spivak stated that the task for feminist studies 'is to negotiate between the national, the global, and the historical as well as the contemporary diasporic' (1987: 295). What is crucial to this negotiation is an awareness of the geopolitical conditions of particular nations and their transnational inter-sections, such as social conditions, cultural histories, and economic norms. As a form of negotiation, transnational feminism subverts a possible hegemonic centrality or locality and thus positions itself outside certain master narratives. As a result, feminist theories and practices will acknowledge the scattered hegemonies that intersect discourses of gender. In the same text Spivak explained:

'transnational feminism is neither revolutionary tourism, nor mere celebration of testimony, it is rather through the route of feminism that economic theories of social choice and philosophical theories of ethical preference can be complicated by cultural material' (1987: 320).

Following Spivak's path, Irigaray's contemporary work opens up a possible path to transnational feminism that Spivak invites us to go to. Irigaray clearly sends the right signals to Western forms of knowledge to open the arguments of feminist methods, fields and questions through an acknowledgement of their necessary limits and their perspectival emergence in specific rather than universal interests. As Grosz (2006) puts it, 'Irigaray's questions are thus not questions about what to do, how to act, how to write in such a way as to be faithful to the lives and experience of 'real' women: her strategies instead are philosophical and methodological' (2006: 175). Her challenge to transnational feminist thought is to recognise different discourses, sources of knowledge and frames of reference that exchange cross-cultural boundaries between disparate knowledge developed on the same model as the interchange between the sexes.

It is their analysis of a possible future transnational feminism that allows me to reflect critically on my own position and my own experiences in the recovery of accounting and finance practices to contribute to the ontological praxis that might be and thus widen the scope of feminist ethnography. Therefore, in the next paragraph I will explain how my own position was important in writing and publishing women's words, as well as politically challenging.

### **3.2.3 Insider/Outsider Relations**

In this section, I will explain my position as the insider/outsider role that occurs over time throughout this study and the way my relationship with research participants moves back and forth across different boundaries.

There are specific arguments about the relation between the insider/outsider debates, for example Brewer, 1989; Collins, 1990; Denzin, 1992; Griffith, 1998; Krieger, 1985; Merton, 1972;

Osbourne, 1989. Essentially, the Insider/Outsider debate circles around the researcher's relation to those she studies. As Griffith explained:

'Where the researcher enters the research site as an Insider - someone whose biography (gender, race, nationality, class, sexual orientation, language and so on) gives her a lived familiarity with the group being researched - that tacit knowledge informs her research producing a different knowledge than that available to the Outsider - a researcher who does not have an intimate knowledge of the group being researched prior to their entry into the group' (1998: 362 emphasis added).

According to Griffith's explanation of the relation to those she studies, in my case, my role as a feminist ethnographer shifted according to the conditions of the moment. At times I was grateful to be able to identify women's organizations and accounting and finance practices as seen through my own subjectivity and also understand them through their own cultural, religious and kinship relations. However, at the start of my data collection, I never felt I was one among them due to my educational training, skills and relations to various academic circles. At later stages, my initial ethnographic role as an observer of the social phenomena changed according to the situation. I became drawn into the activities of the community.

It was a moment that I found myself rejecting the outsider position and deciding to be one among the community. I helped those who were writing reports, listened to various stories, cooked with them, and shared accommodation with them. For example, I asked my research participants not to address me in terms of Sinhala kinship as *mahathmiya*, translated as 'senior' and 'elder sister', expecting me to address them as 'nangi' or 'akka', translated as 'junior sister' or 'senior sister' or by their nicknames to make our relationships more informal.

This nangi/akka relationship was informal, friendly, and did not represent rigid or hierarchical power structures. This could potentially benefit the study in many ways. Firstly, they could feel



at ease when they wanted to share some problems about their studies or life with me and considered me as a friend rather than a superior with higher status. Secondly, we had developed a reciprocal relationship by seeking advice, information, and support, which I could provide and they in return were generous in terms of their availability for interviews, participant observations, log keeping, and transcript validation. It was this informal relationship with research participants that located me as a researcher.

However, the position of the insider has been criticised by Merton (1972: 14) 'the insider claim of privilege because it limits the work of the sociologist to those groups of which he/she is a member'. As he notes, this is a new criterion for evaluating knowledge based in the 'credentialism of ascribed status in which understanding becomes accessible only to the fortunate few or many who are to the manner [sic] born' (1972: 14). For Merton 'The outsider thesis celebrates the perspective of the "stranger" or "observer" while the Insider thesis claims that knowledge is tied to experience'. As Merton also notes, '[...] both have their distinctive assets and liabilities' (1972: 33).

At this point, I would like to focus attention to the African American feminist scholar Patricia Hill Collins's arguments of insider/outsider relations as my experiences were very similar to what she described in her feminist methodology and beyond text. Hill Collins (1991) described her status of outsider within as a feminist standpoint from which to analyse self, family and society. Collins suggests that there are a number of benefits of the outsider within status that actually enhance the production of knowledge. This includes greater objectivity, ability to see patterns that the insider is too immersed to see and latent advantages of invisibility. The "detachment" of the Outsider allows her to see what others take for granted. The extensive and

tacit knowledge the Insider brings to her research means a different understanding of the relevancies of the group.

However, as Griffith (1998) explained, we no longer ask whether it is the Insider or the Outsider who has monopolistic or privileged access to social truth; instead we begin to consider their distinctive and interactive roles in the process of truth seeking. For Griffith, the relation of the Insider/Outsider is embedded and draws on experiences shaped by relations of ethnic, racial, gender, class, sexual preference.

In all, there is a recognition that the life experiences of the researcher shape the knowledge they produce. The researcher is located in the social relations that construct her both inside and outside social boundaries. The studies cited above remind us that claims to insider status cannot be made simply on the basis of race, ethnicity, gender or sexual preference. Rather, they rest on political activities, research practices, and the relation between the researcher and the community she studies. Griffith argues that Insider/Outsider knowledge claims are embedded in social difference and social inequality. They are recognition of situated knowledge. 'The who of research – the social relations of the researcher's biography – shapes the topic of research, the methodology used and the knowledge gained' (1998: 367), which you can find in my observation diary records present throughout the discussion chapters of the thesis.

### **3.4 Research Sites and Research Participants**

This study was undertaken in Sri Lanka (Appendix 2, Map 1) at a Women's Development Centre (WDC) in Kandy and the Rajarata Kanntha Pathenama (RKP) in Kakirawa (Appendix 2, Map 2). As Bryman and Bell (2006) explained, it is important for management researchers to gain access to research sites by seeking the approval for entrance. As a point of entry, I chose the central

organization known as Women's Development Centre (WDC), which has a long history, global connections and broad influence within and outside Sri Lanka. I first got in touch with WDC in March 2006 and through the WDC contacts, I got access to RKP, which is an independent forum of the WDC network. The director of the WDC, Mrs. Pearl Stephen, was very helpful and supportive in providing some information about the organization and suggested key officers whom I could contact. I was very excited to meet the officers who are working in the field with groups of women in the village. However, due to various difficulties of focusing on the primary objectives of the study, I was required to conduct the data collection process under two different phases, which I will explain along with the discussions.

#### **3.4.1 Phase I: The Women's Development Centre**

In the first week of January 2007, I went to Katugasthota and settled there for a four week stay in our family home. The first week or so just passed by visiting old friends and relatives, talking to the people I met on the way, and enjoying the village life—swimming in the streams and chatting with friends. I was invited as an honored guest to deliver a speech about the importance of higher education for the teachers' day in the primary school where I completed my education. The geographical location of our house is very close to the WDC shelter. Everybody knew who I was, and I made it clear to them that I was doing research for academic purposes. I believe that many understood I was writing a 'book for a degree', as the WDC co-ordinator frequently expressed the reasons for my presence back in the community.

At this stage, I often realised my position was dual. On the one hand, I was one among them, but on the other hand, I was not so because of my education, the purpose of my visit and the way I dealt with their leaders. Although my appearance in the village was different, I was there with a

purpose and some theoretical sights to see, so those events as an outsider made me feel neither definitively outside, nor categorically inside the community - a status that is simultaneously painful and privileged, humiliating and exhilarating as Collins (1991) described in her work.

I spent my days visiting forums and projects while observing what they do to financially organise themselves within their kinship relations. However, I was permitted to get close enough to observe them through my academic eyes. After visiting some of the forums and projects and the initial discussions with the leaders of women groups, I identified a few observational points in the field. Up to this stage, I appeared just as an observer with no stake whatsoever with the proceedings which went on. There were occasional interviews with the co-ordinator or leaders to clarify certain concepts and notes were kept in Sinhala language as every field dialogue was in Sinhala.

During the first phase of this research, initial orientation was to understand the WDC organization; however, this initial orientation helped me to understand the history of the organization, basic characteristics of women's organizations in their domestic activities, most importantly accounting and finance management, and the ways in which WDC helped women to improve their skills. During my time in the WDC, I had seen every morning reciprocal group activities that were conducted by the group leaders and volunteers. I asked Chandrathilaka, who is a senior officer in the WDC: 'You look busy this morning, what's your plan for the day?'

## Observational Diary Record 1

We are meeting to discuss about our Resource Centre, we keep postponing this idea. We want to discuss about having a place to disseminate our knowledge and information to women in rural communities to improve their 'jeevana thathvaya' living conditions and to 'Kanthawa diriganvimata' empowerment. Although the literacy rate in Sri Lanka is reported as 90%, those who are living in rural areas have far lower rate and their opportunities to buy a newspaper is relatively expensive these days. May be you can help us to put our ideas together? (Ishani's Observation Diary 10/01/07)

Their meeting turned into an amazing group activity where we ended up discussing and in particular, them having a small library of books, a collection of newspaper articles on health, agriculture, environment and violence, information about food scarcity programmes and to have monthly discussion groups, maintenance of records on WDC activities and field reports, collection of profiles and other valuable information.

Every officer was busy with their group activities and they were responsible for organizing awareness raising programmes, training programmes, report writing, survival activities, etc. These officers were also responsible for organizing their group meetings on Wednesdays; it is the official day that group members meet their leaders. Soon I became aware, to a certain extent, that the activities of the WDC had touched the lives of urban and rural women with the help of international donor organizations.

While I was at the centre, I helped them write grant proposals, reports to donor organizations, advice on the resource room materials and helped them develop a documentation system. I also attended meetings, workshops; annual national gathering with national women activities, drank *chai* with sweets, and was introduced to foreign volunteers. In one of the visits, a co-ordinators asked me to deliver a motivational speech about my personal experiences of living in English

society. This meeting turned into a very useful access point as I got the opportunity to meet and greet co-ordinators from other forums that are attached to the network of the WDC.

But, for some time, I was frustrated! There were so many different organizational practices and discourse, and nowhere could I possibly pin down a study in the WDC office premises. Early on I had thought I could limit my research questions by researching only the aims and objectives, but I discovered that there was no single, prototypical activity of what I was looking at. Instead there was a variegated web of translational relationships between international development agencies, donor organizations, academic feminists, women's organizations, social movements and grassroots level women's communities. My frustrations were partly due to the uncomfortable position that I was in to ask Mrs. Stephen to move away from the WDC while at the same time to not lose the contacts with the centre. During my immediate meeting with Mrs. Stephen, I explained to her my frustrations and that I preferred to move away to a forum where I could focus more on my main objective rather than being at the WDC. Her response was very positive towards my request, as she had already realised my frustrations about not being able to focus on my research objectives as I had explained to her at the beginning.

At this point, Mrs. Stephen's question was which forum I should be moving to for my research. My request was to move to Rajarata Kanntha Pathenama having known Sheela who works as the co-ordinator. I met Sheela a couple of times during my stay at the WDC and during our meetings we discussed her organization and the activities they organize for rural women. It should be noted that there are other forum co-ordinators whom I hadn't had much opportunity to discuss my research interests with. During my conversations with Sheela, I also found that she had been previously disappointed with the WDC, particularly about the WDC using RKP

achievements to attract foreign funding. However, she was not very open to discuss such issues as her organization receives various training programmes and advice free of charge from the WDC. However, Mrs. Stephen was very happy for me to move to Sheela's forum as she believed that the RKP is the most successful forum under their supervision. As Sheela was not ready to share with me her concerns, my intention was only to focus on the formation of the RKP and its accounting and financing practices to keep me out of their personal politics. According to Sheela's short explanations about their community formations and accounting and financing practices, I was already convinced about getting access to some sort of data to fulfill my research objectives.

### **3.4.2 Phase II: Rajarata Kanntha Pathenama**

Frustrated with the difficulties of drawing boundaries around the field, and unwilling to spend my time simply cataloguing the multiple mechanisms of women's organisations, I have decided to turn my attention towards the women's forums within the WDC network in approaching further grassroots level women communities and their accounting and financing practices. With my previous field experience of being in the Rajarata Kanntha Pathenama and having the opportunity to participate in the annual networking meeting, I decided to move away from the WDC main office to the RKP office in Kakirawa. Within a few hours of our discussion, Mrs. Stephen managed to arrange my stay at the RKP office. Therefore, I had to move away from my family house to Olukaradha village, 220 km away from home.

After a long and weary journey through the mountains, I finally reached the RKP main office. It was a very pleasant welcome from the staff and I felt very homely without having been into a busy office environment. I was soon offered a glass of tender coconut water and some home-

made lunch. A few minutes later, Sheela welcomed me to the organization with a friendly introduction.

**Observational Diary Record 2**

Sheela: Miss, we are very happy to hear you are going to work with us for few months. I will introduce my staff in a minute and please feel free to ask any help from us. The only problem we have is accommodation for you? Ishani: I am not too worried; a small place for sleeping will be fine. Sheela: I wish we could accommodate you in our office but look... it is always busy and we write reports, organise events until late night. But don't worry we have already arranged a room for you in Migara's guest house; it runs by Migara Malli and his family. It is safe! They will provide you meals and give you a lift to work in the morning. (Ishani's Observational Diary 25/02/07).

I was taken to a large, five bedroom house converted into a family guest room. It felt as though I was in a family home and I thought it was the best moment of my day after a long travel. However, it was not the best night, having to struggle with mosquitoes all night long. First thing in the morning, while having a 'kirithea' tea with milk, I had asked from Migara's wife:

**Observational Diary Record 3**

Ishani: Was there any traditional festival in the village last night? I heard lots of crackers and fireworks? Migara's wife: Oh...no we forgot to tell you, previous two nights thirsty elephants destroyed all our chena cultivation. They are nearby watch out! Look... our entire banana trees are destroyed. It's a big problem for us during this time of the year. (Ishani's Observational Diary 26/02/07)

I learnt during this chat that informal conversations like this could be very helpful in grasping the village culture and traditions, all of which were interrelated to one another as a part of the data collection process.

**First Impression:**

The RKP seemed to exist in its own unique world; some projects are carried out in partnership with government and international donor organizations. The *forum* is a four bedroom house with a large extension converted into an office room. It is managed in an informal setting very different from the WDC that I experienced before. The three bedrooms were divided into



administration, accounting and project co-ordinator's office. One large bedroom, at the back of the house, was used as a communal area. The office was never closed. Paid staff worked day, night and bank holidays, engaged in various tasks such as report writing, producing various documents, managing accounts of their credit systems, accepting phone calls, sending emails, cooking, eating and laughing. It was very common to hear them yelling at each other for all sorts of reasons. There was no boundary between the office space and home. All their activities were scattered throughout Rajarata district and integrated into respective villages. Through my daily presence in the so-called *office* I was able to observe regular occurrences in women's lives.

On day three, I agreed to visit a *Kantha Samithiya* – a women's association with Danawathi - a field officer to a village called Kalugala, 126 kilometres away from the forum. Danawathi is well-known as an expert motorcyclist who also gave me a ride.

#### Observational Diary Record 4

Danawathi: Miss doesn't worry have you ever been in a 'Honda Sivik', trust me I drive many miles... even to Padaviya. I don't like buses. When I visit one village, I stop by many houses; they are our association members. When we visit them regularly they know we take care of them. If this bike breaks many people will be there to help me. I enjoy riding this bike! (Ishani's Observational Diary 27/01/07)
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All my field visits were pre-arranged, and I was always allocated a specific field officer by their work area, owing to the nature of scattered women associations and their activities. Field officers are the key workers of the network, and they knew the ins and outs of every single pain as well as relief. This time, however, it was a different welcoming:

Observational Diary Record 5

A group of women gathered in front of a thatched house, under a large tamarin tree waiting for Danawathi. It was charming to see the group sat on a circular motion while chatting to each other. I was vaguely informed about the purpose of their gathering rather confused. (Ishani's Observational Diary 27/01/07)

Having introduced myself to the group, I began to listen to their conversations. These conversations were somewhat new to me. This particular group of women gathered collectively to lend a small amount of money for a short period of time among group members. Every member in the group gets a fair chance of sharing the benefits of the collection. The purpose of this particular collection was to buy *mati poranu*, energy- saving clay ovens for their cooking. Meanwhile, Danawathi explained the technique behind this group activity.

Observational Diary Record 6

This is a historically famous, culturally oriented system named as seettu, famous among Sinhalese women communities as a way of overcoming hardships. Each member of the group gets access to a fair chance to collect money in a circular interrelationship and this interrelationship gradually builds into a micro level financial management system. (Ishani's Observational Diary 27/01/07)

These women sit down in circles, theatre style, close to their nature, where conversations are deeply engrained in the indigenous culture. Their conversation is constantly alive as an ongoing process from the family level to the communal level. They eat *bulath-puvak* beetle leaves and share stories from their lives. Through oral history, story-telling and proverbs, the principles and rules for the gathering are shared and alive. These circular-motion conversations are weaving together in a space that physically belongs to no one self. Rural women's gatherings are very different from world forums or summits that are held among popular nation's fora and industrialised. Women are meeting by the river during the day, young men and boys talk while

herding cows, families gather around the fire. These group conversations are goal-oriented as well a way of life.

I spent two weeks attending kantha samithi meetings; participating in group discussions and activities, informal interviews and familiarising myself with the events and activities. These activities are discussed and analysed in the discussion chapters 4, 5, 6 and 7, which follow subsequently. In the evening, or most often during public holidays, or on the days on which they were not going to work, we mutually exchanged various other life experiences and I taught elementary English language to some women. Unfortunately, when I just started to discover formations of women's organizations, thrift collections, accounting and financing practices, it was already time for me to leave the village. My departure also brought an end to my second field visit.

Nevertheless, I filled myself with a hope of returning to the field before too long. Through this exploration, I found that the Western discourses of accounting and finance practices and the experiential world of practice were far removed and there is hardly any bond between these two domains. For example, what the Western accounting and finance practices do is create an account of self-description and illusion of a constant human activity. There is no culture, class, religion or identities taken into account. Instead, it engages more with numerical assumptions, forgetting different ways of perceiving reality.

My return to England was productive and meeting supervisors was thought provoking. These valuable discussions took me go back to the village with more refined ideals for an extended two months in June 2007. The first couple of days or so passed by with me visiting women's associations and talking to women whom I met on previous visits; enjoying the village life—

swimming in the lake and traditional spicy cooking. Everyone had lots to ask about my return to the village. Most of my time was spent with women because they were the main focus of the research and also because it was the women who organized RKP and its kantha samithi.

### **3.5 The Cases: Organizational Histories and Other Information**

The following section gives a brief introduction to the two women's organizations where I conducted my fieldwork. These introductory notes are not sufficient enough to account for the entire range of activities organized by women; although I did try to incorporate information from various sources including organizational documents, reports, magazines, leaflets and interviews with the co-ordinator, staff members and volunteers.

#### **3.5.1 Women's Development Centre (WDC): Kandy Sri Lanka**

The centre was founded in the 1980s in the Kandy district, at a time when women in Sri Lanka were increasingly becoming the increasingly the victims of political and social violence. When the single women were facing immense hardship in their life, one step forward was the establishment of the WDC. The centre was formally established in 1986 and registered as a local NGO in 1989, following approximately ten years of work experience with women in a more voluntary, ad hoc manner. This journey of the WDC has been very personal one for Pearl Stephen and Annie Kurian, the co-founders, as the following interview excerpt illustrates.

## Informal Interview 2

During early stages, we carried out our meetings and training programs at the Women's Guild of the Presbyterian Church, Kandy. In 1986 with the national youth insurrection, many women feared to travel to the church premises to secure help and to attend programs, therefore we decided to rent out our own premises with available funds privately contributed by family members and couple of other friends who shared the same vision. Later, in 1989 WDC registered under the Department of Social Services. Now the centre has grown into two more own centres in Mulgampola and Haragama. (Informal Interview with Mrs. Pearl Stephen 16/07/06)

Today, the centre is recognised and stands out as an organization which has a strong grassroots level commitment to addressing the issues of women. The WDC concentrates mainly on women and their programs are family centered but men too have actively engaged. The WDC has created its own model to challenge the hardships in areas of crisis intervention, community based rehabilitation and community organizing through constant incorporation of lessons learned and through risk taking and following interview excerpt illustrates.

## Informal Interview 3

Our aim is to improve the status of women in society through various community-based activities and programs. Initial activities concentrated on crisis intervention for female victims of violence but the scope of the organization has now broadened to embrace an approach to the overall development of women. Crisis intervention is still a major part of our work but we also have many community-based programmes through which we aim to increase awareness about women's issues, disseminate information and strengthen grassroots women's groups and provide access to resources. (Informal Interview with Pearl Stephen 16/07/06)

The organization conducts its activities with a great vision and a mission which has been shaped through women's experience in the field. This came across during the discussions during discussions with Pearl Stephen and fellow women.

**WDC Vision:** To create a society where women are actively involved, having equal opportunity to and access to and control over resources and working in the area of advocacy and policy to their own betterment and of their families

**WDC Mission:** To facilitate and create an environment to strengthen the position of women in society by addressing issues pertaining to them; through organising, raising awareness in communities, and through building their capacities. WDC is committed to reduce victimization, improve opportunities to engage in economic activities, increasing knowledge as well as to provide mutual support to its members

*(Wall Poster in the WDC main office 17/07/06)*

#### **Informal Interview 4**

We always want to change the situation for women in Sri Lanka. Therefore our primary aim must be to share our Vision with as many women as possible to ensure that the greatest possible number can benefit. If other organizations or individuals wish to copy or duplicate our work that's fine, it all serves to meet the WDC Vision. (Informal Interview with Mrs. Pearl Stephen 16/07/06)

From these origins, the WDC today has grown into a national organization reaching out beyond the Kandy District into five provinces and emerging into an organisational structure with five distinct areas of work and with 73 full time staff, which includes many local as well as international volunteers.

Some projects have collaborations and receive funding from donor organizations all over the world. Organizations that had made donations in Sri Lankan Rupees 25000/= or more are: Bread of the World, Diakonia (Sweden), HIVOS, Terre Des Hommes, KNH, Church of England, ILO, LINKS, CENWOR, UNICEF, Save the Children Fund, Foundation for International Training,

Commonwealth Education Fund, NORAD, World Association for Christian Communications, Sight Savers International and the Sri Lanka Churches' Child Care Association.

As the work of the WDC spreads out from Kandy into the Provinces, poor rural women were mobilised to form groups and the Network of Women's Organizations was formed by WDC in 2001. The WDC is encouraging those in areas that are particularly active to create a women's forum that could represent groups and support them on a broader level.

In some areas *Kantha Samithi* women's societies already existed as a result of strong women's movement (collective activism) in those areas. These societies approach the WDC for assistance for various activities to fulfill their needs. These societies are linked to forums. Forum members are operating as autonomous bodies but collectively they carry out work and assist societies in capacity building of members, training, engaging in income generation, awareness programmes and exchanging exposure programmes including sharing of skills.

The main purpose of this networking activity has been identified as a roof to facilitate communication and joint work between the existing and future women's groups throughout Sri Lanka, with the hope of structuring a Network of Women's Organizations. The WDC co-ordinator believes this new approach will give them an opportunity to represent women on a national and international level. At present, there exist six women forums under the umbrella of WDC, as follows;

1. Hill Country Forum (Central Province) - Field Visit Data Gathered
2. Rajarata (North Central Province) - Field Visit Data Gathered
3. Akkraipattu (Eastern Province)

4. Haguranketha (Central Province)
5. Batticaloa (Eastern Province)
6. Galle (Southern Province)

To qualify for a WDC membership, each fora must have a minimum of ten women's groups or 250 members. Some of these women's foras were formed before involvement with the WDC. These foras are: Batticaloa (January 1993), Akkraipattu (March 1997) and Rajarata (January 1997). However, the forums at Kandurata (June 1995), and Haguranketha (January 1996) were formed with the assistance of the WDC. All 6 foras were related in the following way, see Figure 3.1 below:



The diagram illustrates the structure of the Network of Women's Organizations, showing a hierarchical and interconnected system. At the center is the **NETWORK OF WOMEN'S ORGANIZATIONS**, which includes **NGOs** (Non-Governmental Organizations) and **GOs** (Government Organizations) and **CBOs** (Community-Based Organizations). Surrounding this central network are four sub-branches: **VAVUNI YA SUB BRANCH**, **BATTICALOA**, **AKKRAIPATTU**, and **KANDURATA**. Each sub-branch is connected to an **EMERGING FORA** (a platform for emerging voices) and a **WOMEN'S GROUP**. The **WOMEN'S GROUP** is the primary point of contact for **MEMBERS**, as indicated by the arrows pointing from the **WOMEN'S GROUP** to the **MEMBERS** labels. A specific path is highlighted with red dashed lines, showing a connection from the **WOMEN'S GROUP** to the **RAJARATA** sub-branch, and then to the **MEMBERS**.

In the above figure 3.1, the middle circle represents NGOs, the Central Bank officers and the government officers who work as supporters, co-ordinators and advisors. Five women's foras and two sub-branches of the WDC co-ordinate the work of the women's groups in each of their areas and the individual women groups attached to the foras. The red color scattered arrows

point to the data collection map of this research and in the following section, I will explain the foras that I worked with and lived with during my fieldwork.

### **3.5.2 Rajarata Kanntha Pathaenama (RKP): Rajarata District Sri Lanka**

The Rajarata Kanntha Pathenama (**RKP**) was set up in 1995 and registered under the Voluntary Services Act as a forum in 2006. Operating in a rural village called Olukarada, 9km away from Karirawa town; it covers Kekirawa, Polgolla, Kurunegala and Anuradhapura areas. It has recently extended its membership by initiating more women's groups in the adjacent regions of the Kurunegala district in District Secretary (DS) divisions of Ponnilawa, Deegama, Keralankadawela, Angulgamuwa and Thalawana, consisting of 160 new members. Formation of the group has been a personal experience for the co-ordinator Sheela Rathnayaka and five fellow women due to their increasing hardships in village life. The project was initiated around domestic problems, economic difficulties, caste problems, drugs and alcohol abuse, domestic violence against women and children, increase in divorce rates, overuse of pesticides, negative social attitudes towards women and more.

The direct consequences were children dropping out of school and women migrating to the Middle East in search of jobs. It is an area with a significantly high prevalence of caste boundaries where women were prohibited to have any relationship with surrounding villages. Neither were their children allowed to participate in formal education through attending schools in any other adjoining villages. These difficulties were some of the main reasons for the RKP to involve in the commnutiy participation and to introduce various programmes for their neighbouring communities. The RKP identified and implemented several innovative programmes and integrated schemes at the productive, service and infrastructure sectors

addressed to the needs of individual, family, community and the locality. Many of the schemes had used the wisdom of the people and conventional methods of rural women.

The organization believes that it is the first time that many women at all three levels, all over the district, had come out with their own ideas, identifying the historical and geographical richness, inner resources and existing conditions, emerging issues and the possible remedies suggestions and priorities, with a considerable involvement by the women. This itself has been considered as a remarkable achievement of the RKP and its campaigning process. Along with the existing *kanntha samithi*, a few more started to reach a total of 72 women's associations in all areas of the RKP operation network. Thus, the RKP is recognised by its member's as one of the best rural organizations to help poor women facing daily financial hardships within their households and in the community. This will be made clear in the discussion chapters.

Initially the network of the RKP was monitored through the WDC, but today it has its own monitoring committee which meets every two weeks and includes government officials. This partnership is not a financial one, but a process through which training and workshops become the prime component of the partnership – offering consultations, workshops and training. RKP activities are widely known among the tribal belt and they are mainly operated through thrift collection groups. The women's thrift collections have led the RKP to provide assistance to 38 212 women in the community. The office is rented, and there are three computers which were supplied by PLAN. The People's Bank of Sri Lanka donated two photocopiers and a fax machine as a result of good performance of their revolving fund accounts. The RKP also provides administrative support, credit management and general consultancy for any other areas

of concern for their association network. There are government officers and RKP members who are assigned to carry out annual auditing.

### **3.6 Data Collection Methods**

Data was collected in two different time frames: first during the autumn (January – February 2007) for the WDC and RKP and second, during the summer (June – August 2007).

To collect data, I used triangulation methods of data collection. Methodological triangulation is defined as the use of two or more methods of data collection in the study of some aspect of human behaviour (Arksey and Knight, 1999). It can strengthen both validity and reliability by using multiple investigators, multiple sources of data, or multiple methods to confirm emerging findings (Silverman, 2001). Methodological triangulation, however, is not just about using as many different methods or sources of data collection as possible. First, the individual strengths and weaknesses of various methods must be understood and secondly, the methods must be applied in such a way that these weaknesses are counter-balanced (Arksey and Knight, 1999). Therefore, to collect my data I used multiple techniques of data collection to blend and interrogate the research tools.

The environment of RKP and its own unique world provided me with ample opportunities to engage in extended informal interviews, participatory observations, analysis of textual artefacts, and photographs. Talking with women gave me insights of their life histories, daily survival strategies, informal organizations and kin networks which dominated all three ethnic groups in the village.

In total 37 participatory-observations (Appendix 1) were made during the data collection process and 6 were one-to-one informal interviews with women in two different organizations and another 14 were group interviews ranging in size from 5 to approximately 15 women including children and spouses. In some occasions, men (husbands, fathers, brothers and male children) were around the house and I was able to have useful discussions with them (Appendix 1).

However, I prefer to call them conversations, rather than interviews, due to their very informal and natural setting. Except on a few occasions, conversations were with groups of people because when I started a conversation with an individual it naturally developed into a group conversation, as other women tended to gather around and contribute to the conversation. In order to capture as many field conversations as possible, data was recorded using an observational diary, which allowed me to capture daily occurrences of human interactions as well as dialogues, informal interviews and the emotional experiences. The observation diary on one level helped me to record the general routines, the informal comments and insights gained from spending time at each group and to use as a memory aide.

Although I tried to use a tape recorder, many did not like me recording what they said, especially when they were talking about personal matters. They went “off the record”, though they never requested me not to record. Therefore, I had to rely on my observational diary records and memory in the field, in most of the cases, only memory, because note taking often disrupted the dialogues between spouses. I then developed the habit of taking *field notes* at the end of conversations. As a regular practice, I compiled field notes from empirical insights I thought important at the time. Regular observational diary records provided me with the chance to clarify certain unclear points during the next day. I have integrated those field notes into the analysis set

out in the discussion chapters 4, 5, 6 and 7. I have numbered every diary record with a unique number which you will find throughout the thesis.

To a certain extent, triangulation methods of data collection gave the flexibility of cross checking. First, my relatively long stay in the field allowed me to meet the same people frequently, which let me clarify some contradictory points, which had emerged in the field notes. Secondly, from the use of multiple sources, mainly personal conversations, official documents in the RKP office and secondary literature on the Sri Lanka country profile in the national archives. Thirdly, all accounting systems, bookkeeping, association records, audit reports, cost and profitability statistics, and bank accounts which I had were accepted as validated records within the organisation. Finally, my data was cross-checked with women members (beneficiaries) of RKP women's associations for different and alternative meanings attributed to events and interactions.

Having recovered the experience of women organizations, I also tried to reveal the complications of getting funding from donor organizations and the struggles of producing reports to the tone of the West and their power of resistance and departures were all highlighted during my data collection process. One of the most important aspects of using triangulation methods was that it allowed me to explore my own biases as a Western academic and make such biases explicit through a constant rigorous effort to reveal the truthful regimes of the Other.

In Arksey and Knight's (1999) original formulation of methodological triangulation convey the impression that researchers could combine methods such as participant observations and interviewing to draw on methods' complementary strengths and weaknesses. However, during

Ethnofinance, I have encountered specific strengths, weaknesses and challenges in using both in-depth interviews and participant-observations, which I will explain in the following paragraphs.

As I have already mentioned, one-to-one basis interviews and group interviews were very useful to value the Sinhalese women's views. Hammersley and Atkinson (2007) described the importance of maintaining a good relationship between informants and researchers as a way to strengthen the relationship. In my case, the advantage of developing a good relationship is that I benefited from a great detail of information and members of the community whom I interviewed felt at ease with revealing their feelings and experiences. I also had a similar experience during participatory-observations since women in the community enabled me to gain access to many community programmes and projects. This access and acceptance into the community allowed me the opportunity to build up trust with other members. As a result of using two methods in parallel, I benefited from being able to collect important and useful data from such connections.

In particular, when the participants used specific jargon to describe events and activities, I found no difficulties in understanding those terms. There are two reasons for this: first, my physical interactions and observations helped me to familiarise myself with specific terms. Secondly, the slang terms used by women in the community are not so group-specific and we also shared interviews in the same native language. Additionally, face-to-face interviews with association members whom I originally came across in women's organization documents reflect more on a person's life. My first hand experience also confirmed the above point, as my textual analysis very much facilitated the interviews that I made in the field. There are two reasons for this: first,

because the women's organization members are generally quite open and second, because my position was clear to the research participants from the beginning.

Different types of interviewing techniques allow the flexibility to suit different situations. It is mainly due to interviewing techniques that I used that I managed to achieve the high quality of data that I have in this study. When the interviewees were asked open-ended questions during the informal interviews, the respondents were able to answer and talk freely about various relevant issues for a long period as they wanted. For example the longest interview conducted in the field was 70 minutes (see Observation Diary Record 19) and the shortest interview was 40 minutes. These types of interviews can be seen as 'conversations with purpose' since they are 'an important means to access life on the 'inside' and to represent it accurately' (Brewer, 2000: 67).

One of the challenges in interviews and participant observations was to maintain a structure as participants had the tendency to switch conversations and digress to various other ongoing issues in the community. I used a set of routine questions to help me keep focused while I allowed the interviewees to speak and tell their stories (Bell and Bryman, 2007). The set of questions that I used during the interviews was determined according to some issues that arose from the literature review in chapter two as well as my own research questions. However, in the actual process of interviewing, following from the responses of the interviewee, other questions of interest emerged. In particular, as previously mentioned in the ethnography section, I found that my involvement in the field as an ethnographer helped to develop the research in a more focused way. My research questions shifted from observing Sinhalese women's accounting and finance



practices towards women's community organizational practices and thrift collections (see in discussion chapters). This is the precise reason that I decided to present a detailed account of the daily organizational practices and thrift collections, before going into the analysis of accounting and financing practices.

A key issue in using the in-depth interviews as a method of data collection is the careful balance of the dual role of insider and outsider relation (Brewer, 2000: 59-60). I remained open about my intention and my role as the researcher, as I have explained before in my position as insider/outsider in this study, regarding the issue of covert and overt research. For example I conducted interviews with members of women associations openly during small group meetings and during informal conversations. I also revealed my identity as a researcher as well as my topic of research during my stay at both women's organizations. However, it is impossible to evaluate whether only some community members were aware of this information about my role as ethnographic researcher or whether the whole community was aware, since. I only gained responses from those who communicated with me during my visits to their associations. The next section will provide a description of researcher's role in the data collection process.

### **3.8 Role of the Researcher in Methodology**

In this section, I will explore my role as the researcher in the data collection and analysis process of this study. The researcher's role starts from the time that her own ideas of knowing are formed and she processes the assigning of meanings to experiences that have brought her to a location from which she builds her assumptions and then explores research questions that investigate these assumptions.

Though I was a lone researcher throughout this study, to a certain extent, I was particularly responsive to the situation during my interviews and observations. This is because my role as the researcher could unintentionally make mistakes by allowing my bias to affect the study. I was also responsive to the situation in order to make sure that the data I attempted to gather is valid and reflected in reliable transcripts and findings. Brayman and Bell (2005) suggest that bias in qualitative research is inevitable because the researcher is the primary instrument of the research so the data he or she gathers will be biased regardless of the research method employed.

I experienced pressures in informal interviews as an interviewer because I had to 'think on my feet' since the interview was conducted in real time. I also had to be aware of some ambiguities in the participants' responses and ask for confirmation or clarification. Brayman (1994) points out that an informal interview is a highly subjective technique and therefore there is always the danger of bias because the interviewer's manner may have an effect on the respondents. Keats (2000) mentions that the response of an interviewee may be influenced by the emotional impact or the perceived purpose of an interviewer. My values could unwittingly have impinged upon

the interview and the participants might not realise the extent to which I was dominating or controlling their opinions.

The interviewee can thus either tell the interviewer what she thinks the interviewer wants to know, or consider issues in terms of what he or she truly thinks (Walker, 1993). For example Observation Diary Record 19 could illustrate how I might have imposed opinions in the questions that could affect Sheela's response when she talks about microfinance. During our interview I had asked Sheela: Do you know what microfinance is or why microfinance is? My ontological presuppositions were to find out whether Sinhalese women's organizations also practice some kind of microfinance or they use their traditional thrift exchange systems. Also, in Observation Diary Record 7, Sheela's response: You know what does I mean, demonstrates that she was unsure of her response and subsequently developed a strategy to confirm my understanding, and thus it was important for me not to take her responses for granted and to ensure that I understood what she tried to say in order to avoid confusion and misunderstanding in the interview. In the next section, I will explain the data analysis through Spivak's and Irigaray's nexuses followed by an Ethnofinancial strategy of data analysis.

### **3.7 Data Analysis**

In this section I firstly attempt to develop an analysis strategy that is partly Spivakian and Irigarayan, followed by an ethnofinancial strategy of data analysis, which is connected with the construction and hearing of subaltern women voices. Thereafter, I will describe data analytical procedures that enabled me to produce a mass of data collection to manageable amounts for data interpretation.

First, I look towards Spivak's (1988) critique of 'Can the Subaltern Speak?' and take from her analysis my starting point, the question posed by Spivak: how poststructuralists had rewritten history and theory without acknowledging imperialism; consequently blindly resituating Europe in the position of the centre, discounting theory and history in other places (Morton, 2003). When concluding her analysis of the subaltern, Spivak traces the disappearance of the subaltern women in order to articulate their material and cultural histories.

Therefore, from Spivak's analysis of the subaltern, for example her latest work *Anish Kapoor: Memory* (2009), Spivak traces the history of Kapoor's Memory from Kapoor's studio in London to India by looking at what is generally missed. A trace, notes Spivak commenting on Derrida, is a trace 'of a previous differentiation and a continuous deferment' (Spivak, 1999: 423). For Spivak it is crucial to engage with the perpetual trace of history that makes the discursive intersections of subaltern consciousness; citing Spivak, as 'the absolute limit of the place where history is always narrativized into logic' (Spivak, 1999: 425). This falls back to her original argument that abstaining from representation is not an option, even though the subaltern cannot, by definition, be represented. Following Spivak, my analysis does not solve this contradiction; instead, the reading itself and with it, my own position, are caught in this conflict. However, the present analysis challenge is to unfold Sinhalese women's accounting and finance practices that are available, understandable, and overlapping layers of culture and history.

Now, I turn towards Irigaray's analysis on gender identity. Irigaray's search is to understand how 'the Other' comes into being and how this coming into being is a cultural possibility as much as an ontological question. In her latest text *Sharing the World* (2008) she explained that culture and history are inextricably tied together. Historical events are perceived as processes

through which values and meanings are constructed. Such historical events inscribe the other with values and meanings. Irigaray specifically points out that this link is a process of signifying 'that requires a culture more appropriate to the feminine experience' (2008: 10) towards (re)discovery of co-existence, of parallelity and acceptance of the Other.

This requires the recognition of a culture with two distinct subjects. Irigaray states that a single criticism cannot succeed in modifying the way of being or of acting of man nor the status of woman: 'in most cases, criticizing remains in sameness and amounts to a qualitative evaluation that takes place inside an unchanged order' (Irigaray, 2004a: viii) and the clear desire to be more involved in the political action, and to put forward concrete and practical proposals to help women to achieve a cultural identity in their own.

These two theoretical positions are congruent with mine, where I argue in chapter two that the history and development of accounting and finance discourse are Eurocentric. For this precise reason, I first critically reviewed the historical developments of European accounting and finance systems. I then traced subaltern women's organizations to find accounting and financing practices that reside outside the canon, and which emerged through continued historical struggles at different points in time and in different geographical locations - in my case, in Sri Lanka. In order to trace such historical developments in their community organizational, accounting and finance practices, I developed a specific strategy which is based on a textual data analysis, so as to, on the one hand, discover the historical movements of Sinhalese women and on the other, to uncover differences in practice and action of European accounting and finance discourse. Thereafter, the strategy aimed at closely analysing distinctions between the institutional practice of accounting and finance by analysing subaltern women's textual artefacts, in-depth-interviews,

participatory-observations and recording various encounters in the community. It is a textual analysis connected with the construction and hearing of subaltern voices.

In order to construct an Ethnofinancial strategy of data analysis, I looked at Marshall and Rossman's (2006) seven steps of designing a qualitative research analysis. Accordingly, the seven analytical stages: 1) organising the data; 2) immersion in the data; 3) generating categories and themes; 4) coding the data; 5) offering interpretations; 6) searching for alternative understandings; and 7) writing the findings. For Marshall and Rossman (2006) the process of data analysis is non-linear, time-consuming, and complex.

By looking at their data analysis descriptions, I first attempted to co-construct meanings of women's community organizations together with women. In each stage, written documents were collected from women and then engaged in a continuous process of dialogue, conversations and group discussions with women in order to unpack their personal as well as community narratives. Later, women's voices were transcribed verbatim for each participant so they could be read and revisited when needed. In this way, I familiarised myself with the data, and I became close to the data so I was constantly reminded about women's narratives and events that impacted the Sinhalese women's community organizations.

Subsequently, categories and themes of textual analysis were developed. I read through the written documents and transcripts several times to examine key factors of women's community organizations and traditional exchange systems, and later on accounting and financing procedures. I then built links between each document starting from personal saving records to group savings, community savings and their personal accounting, group accounting and community accounting. Later, women's individual, association, community financing and

investment documents were analysed. During this process, other relevant issues, such as caste, kinship relations, traditional beliefs, myths, household constructions and community concerns were emerged from the data.

At this point, let me be clear that my intention was to avoid any generalisations of data due to the naturalistic features that was discussed earlier in ethnography and naturalistic observation. However, as Spivak stressed the impossibility of translating the concrete experience of the subaltern, it was my task to recognise the limitations of the research and openly declare the material factors which impacted upon the research analysis. As has been previously noted, the interpretation of the interview data in this study was based on my personal experience of living and working with Sinhalese rural women. So the meanings of Sinhalese women's narratives reside in my personalised textual readings.

My knowledge of the Sinhala language and experience of translating Sinhala texts into English was of benefit to a certain extent in translating and transcribing the textual artefacts and informal interviews because they could enhance and demonstrate the soundness of the textual reading. However, in some occasions, I intentionally did not translate Sinhalese women's wordings due to the dangers of translation. As Spivak has stressed in her work, it is difficult to translate the rich narratives of the subaltern without losing the original meaning that the subaltern have given appropriately to the milieu of their living. In essence, I would argue that my data analysis is a textual reading of the daily accounting and finance practices of a Sinhalese women's community, which is connected with the construction and hearing of subaltern women's voices.

In this process of data analysis, I was aware of the ethical issues which can appear at every stage. I was obliged to respect the rights, needs, values, and desires of women in the community. For

example, tensions between the WDC and RKP ran high. The use of informal interviews is a direct way of accessing personal life histories, which required significant protection as I analysed data with actual names of participants. It was therefore, important to be prepared for a range of possible ethical issues that might arise as well as to consider possible responses to research participants. The next section will provide the potential ethical issues of a participatory research.

### **3.9 Summary**

The purpose of this chapter was to reflect upon methodological aspects of the study. Methodology is an integral part of research and theory generation. It is, in fact, an intricately embedded way of knowing with significant what has huge implications for the types of questions a research project raises, answers and yet still produces conclusions after analyzing the data. However, I understand, through my experiences in the field, that there may not necessarily be a linear relationship such that philosophy always objectively guides the selection of methods. Instead, there exists a blend of approaches (Spivakian, Irigarian, and Ethnofinancial strategy) to foreground ethical and political concerns that question about the social.

Therefore, this study was based on a feminist ethnographic approach to achieve an in-depth understanding of Sinhalese women's community accounting and finance practices. The feminist ethnographic approach not only enabled me to uncover accounting and finance practices but also daily organizations and thrift collections as well as more complex issues affecting Sinhalese women's community organizations. I have employed feminist methods as the research data collection because I could focus on a particular group of Sinhalese women in their community organizations, which allowed me to develop a gradual understanding of the complex



relationships and interactions they had with members in their individual saving groups and in the community.

The specific women's community was chosen on the basis of personal contacts with the WDC and RKP co-ordinators, which were the main research sites. The close 'akka/nangi' relationships with my participants gradually developed, and enhanced the research process and data collection as the women in the community became more confident to express their views and feelings concerning their community relationships and accounting and finance practices. The thesis employed a series of in-depth interviews and participatory-observations as a main research tool supplemented by women's textual artefacts and observational diary records, conducted from January – February 2007 and June – August 2007. The interviews and observations were recorded in a fieldnote book, transcribed, and translated from Sinhala to English when necessary. The findings of this thesis, however, do not aim to be generalisable but rather offer a starting point for further research.

The next four chapters consecutively present the findings of the empirical study with regard to women's community organizations. The preliminary chapters – chapter four and five provides a detailed account of women's organizational practices and thrift collections. The specific reason for me to provide these two chapters before presenting accounting and finance practices is, because of the particular data collection path that I have chosen to follow in my ethnographic study. It was also the most feasible way for me to trace the daily accounting and finance practices of Sinhalese women's community. First, I traced the organizational practices of Sinhalese women in the community that eventually allowed me to recover their conventional

thrift exchange systems. In return, the conventional thrift exchange systems allow me to discover their daily accounting and finance practices of the community, which will be explained in the next four consecutive chapters.

## CHAPTER 4      DAILY ORGANIZATIONAL PRACTICES OF A SINHALESE WOMEN'S COMMUNITY

### 4.1      Introduction

In this chapter, I will attempt to illustrate the organizational practices of a particular Sinhalese women's community called the *Rajarata Kaanthaa Pathenama* (RKP) which evolved around household survival and financial hardships. It provides organizational accounts of the subaltern women - in this case Sinhalese women - who are grounded in their oral traditions. This includes songs. Women sing through their struggles, attesting to the presence of a lyrical style of a feminine narrative, which is not part of a masculine discourse. Thus, it is not just an account of a single aspect of life but a multifaceted web of cultural artefacts that are woven together to make sense of being and a realization of reality.

I then explore the organizational discourses of the subaltern women through a detailed analysis of the *Rajarata Kaanthaa Pathenama Model* (RKPM) and its women's associations, programmes, activities and textual artefacts by taking individual characteristics of the model, which are designed and developed to uncover women's meanings of reality. Accordingly, to make my data analysis more explicit, I will use my theoretical understanding of SSC, a Spivak and Irigaray nexus, where there is also a large account of subaltern women's voices still unheard in Eurocentric discourses of organization or organizational studies. In essence, I will argue for the silenced organizational practices of the subaltern women in European management and its sub-category of accounting and finance.

## **4.2 Recognising Sinhalese Women's Community Organizations**

As Spivak (2007: 62) argues, a woman performs an act of resistance without an infrastructure that would make us recognize resistance of the subaltern. Spivak's argument was based on women in the global south making their will explicit to global capital. As Spivak clearly illustrated in her argument, the problem is not located in them being deprived of interior life but in having access to the public sphere so that their resistance can be recognized as such. It is about recognising subaltern women as having no access to social mobility. Thus, it is not about discussing an ideal organizational maneuver but it is about tracing an entire spectrum of the rural Sinhalese women's community organization.

The Sinhalese women's community organizations in rural Sri Lanka come together as a result of numerous local struggles in which women attempt to organise themselves for various purposes such as for the growth of their own relations with each other in their communities. Thus, formation of these organizations has several motivations. These include the organisation of production, entrepreneur and service sectors, which address the needs of individual, family, community and the locality. It is the way women's organizations have identified the historical and geographical richness, inner resources and existing conditions in and round the village, which address emerging issues and share possible remedies, suggestions and outcomes using women's traditional know-how.

Therefore, these organizations of rural women develop through an autonomy which comes into being as a critical intervention for many, for a range of reasons, for example due to Sinhalese women's patriarchal traditions; economic and social subordination; limited access to institutional credit; and not holding enough assets or gold ornaments for a mortgage thus appearing not to be

creditworthy. As a result, these organizations manage to provide access to reliable support, information, awareness and access to small amounts of finances where otherwise nothing would be available. Thus, agriculture led poor rural women's organizations, concerned with the capacity of women, to make plans to improve their material conditions. For most of these obvious reasons, rural women in Sri Lanka are dedicated to arranging such organizations within their tribal community.

Before I proceed any further, let me explain what I mean by the argument that agriculture led rural poor Sinhalese women. Sinhalese women, who live in villages, for example women who live in the District of Rajarata, have agriculture as their main occupation. Their farming and farm-based activities are major sources of household income (Sri Lanka Ministry of Agriculture, 2003)<sup>6</sup>. As elsewhere in the country, women in the District of Rajarata do labour intensive work in paddy cultivation such as planting and harvesting. Women in families are traditionally engaged in agricultural work on the farm when possible and continue cultivation in the harvesting period. Women without land work in tobacco cultivation, mainly carrying water to the fields, and on chilli and onion farms. The great flexibility in gender roles during cultivation enables women to undertake more active economic activities. In Rajarata district women engaged in highland cultivation have the flexibility of household labour allocation (Ishani's field observation). Backyard livestock rearing provides stock for consumption or for sale.

A particular kind of solitary agricultural based rural women's organization is a *Rajarata Kaanthaa Pathenama* that I lived and worked with to uncover the voices of subaltern women. Women from different villages within the vicinity of the Rajarata district gather to discuss their

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<sup>6</sup> Sri Lanka Ministry of Agriculture: ([http://www.agridept.gov.lk/other\\_pages.php?heading=North%20Western%20Province](http://www.agridept.gov.lk/other_pages.php?heading=North%20Western%20Province)) these information was assessed on 04/11/08

daily household needs and community organizations. A unique model called the *Rajarata Kaanthaa Pathenama Model* is used to describe the way their association is organised. The RKP model is organized around doctrines of maternal ethos that are valued by women and for women, where every single woman in the model is working towards enhancement of their levels of thriftiness called *arapirimasuem ethurumm*. *Arapirimasum ethurumm* comes to women from their household savings, which they call *kutummba ethurumm* – it is a skill that the rural Sinhalese woman or *Sinhala gami kanthawa* believes to have inherited from their customs. Even during modernity, Sinhalese women use thrift as a popular practice and as a good practice within the household or in family encounters (Meegama, 2003).

The Sinhalese women separate a ‘fistful of rice’ (Meegama, 2003: 74) into a clay pot as a daily practice. Women keep the clay pot next to their hearth or clay oven. The idea behind having a clay pot of rice beside their clay oven is so as to avoid days without food. It is also in the ancient Buddhist folktales (see Meegama, 2003) as a good practice for Buddhist women. It allows Sinhala Buddhist women to gain social status and improve their moral position. This practice also implies that a woman is a good modest mother in a family while a man is a good head of household.

Essentially, women in the RKP have translated the idea of thriftiness into a unique organizational strategy. The idea of thriftiness and organizations revolving around the idea of thriftiness has therefore enabled women in the Sinhala rural villages to develop their egalitarian ideals in achieving economic stability. This is where the philosophy of the Sinhalese women’s community organizations and their daily organizational practices starts from and is articulated through the model of Rajarata women.

4.3    **Rajarata Kaanthaa Padanamme Arrambaya: Initial Days of the RKP**

It was first a group of five women, led by Sheela Rathnayaka, who now works as the co-ordinator of the association who decided to gather in a small group. During the recovery of accounting and finance practices of Sinhalese women, on one evening (02/07/07), I asked Sheela how she started the RKP. Her answer to my question was rather long.

**Observational Diary Record 7**

Sheela: You will be surprised to hear what we have been going through, let me think where to start...Dana, Thilaka, Kusum and Nanda miss, we all were neighbors and friends at that time. One day, I felt that we all are going through similar difficulties; however, I was very surprised that none of us discuss our difficulties with each other. I then thought it is just my problems because I don't earn enough. I never had enough money to buy things for my house. I was also shy to ask from my friends, because they were not my immediate family, they were outside from my family; I had the fear that they might think I am not a capable woman to earn enough. After sometimes, I could not handle it anymore; it was a burden, not a happy life. I approached my *yahaluwo* - fellow companions (Her face expressions showed that how happy she is about the achievement). At the time, we all were young, but I was brave to approach my friends. I was finally very excited to find that they were facing similar experiences! We planned to collect some money together and start a *sittuvak* - thrift round. You know what do I mean? Do you know how *sithi* works? It was a similar *kramaya* method that we followed. Initially we collected Rupees 5.00 from each person for several months and eventually we managed to increase it to a Rupees 1000.00. This money was used to buy useful things....such as rice, sugar, mainly daily rations for a complete month (instead daily or weekly), books for children, sheets, fertilizer and some other necessities. All of us used it for similar purposes. We still have early records of thrift, which we will show you shortly. I think you will need time to study our records...because our system is like a small bank. (Her tone suddenly changed- it was rather proud) (Ishani's Observational Diary 02/07/07)

What is implied throughout this conversation is that the subaltern women think that to have no access to lines of mobility (to earn the rights of speech, discussion, sharing and not even have enough money or infrastructure to live), is normal. It is not about having such lines of mobility are lifted as a burden. It is about adhering to their cultural beliefs that women should not bring inside fire (family burdens) to the outside world or outside fire to the inside world (others burdens), women bare this fire themselves. This traditional belief does not apply to men at all in the kinship.

This is also somewhat Spivak explained:

‘this case is comparable with men on a lower class scale than women. Patriarchy always provides certain kinds of access to men, of course; we have to work that into our calculations. To overlook this is a symptom and in fact it will always happen as long as the disease of gender blindness like many chronic diseases keeps the culture alive but unhealthy. It does not kill. The culture is alive and weak, culture with a huge split inside it, marked by class’ (2007: 63).

Such obstruction embedded amongst Sinhalese cultural believes and myths have been an essential reason for women to strongly believe in women’s strength in their thrift exchange systems and organization. This is also how the small group of five women eventually spread the word of mouth across the region and today members who share and contribute to the RKP model is in a position to finance their own projects and programmers across the District of Rajarata.

Once their collective participation became known to women who lived in the adjacent villages, more women revealed their problems/issues to Sheela and her colleagues rapidly. The original idea of sharing hardships and organising themselves financially had become more complex than they had ever thought before:

### **Observational Diary Record 8**

Sheela: the most difficult of all was to breaking the caste boundaries, women were prohibited by their family members and siblings to have any relationship with surrounding villages or neither their children to take part in education or attending mix schools in any other adjoining villages. It is difficult for me to explain now...definitely not now. You will see during your village visits (Sheela whispered - our staff come from those backgrounds). (Ishani’s Observational Diary 02/07/07)



According to the above conversation with Sheela, during the process of change, boundaries like caste, class and religion has always been found as intersectional. For example, Muslim communities tend to live in clusters and that too depends on the specific profession they belong in the community from their descent. If the people live in the specific locality are carpenters then carpentry families live separately from abattoirs. Village lives are culturally and historically structured; living spaces were defined according to their occupations which were later classified as a caste system (Appendix 3). Some were allowed to live by the centre and some were allowed to sit on chairs and others were not even allowed to drink from the same cup (not even to sip) or step into personal boundaries (households). All were divided into various castes on an occupational foundation which dated to colonial history.

As Jayawardena (2000: 23) explained, the colonial governors encouraged the *Goyigama* caste - inherited from the pre-colonial agrarian bureaucracy - to have the elite status grant the title of Mudliyar, thus, bestowing on them the social prestige of the position of the Mudaliyars as the highest among all castes. During the early days of British rule, those Mudaliyars were duly rewarded by confirming their positions in the British government. The Mudaliyars continued to act as interpreters, translators, clerks, tax collectors and advisors to colonial officials, as well as unofficial police and the magistrate in the village landscape.

Meegama (2003: 17) explained that *Karave*, *Salagama* and *Durave* castes were next to the *Goyigama* caste and that they lived mainly in the south-western littoral. They managed to gain upward economic and social mobility as participants in trade, and also through their relations with the ruling power. Towns along the coastline from Moratuwa, Panadura, Kalutara, Ambalangoda through Galle and Matara developed as trading centres from river and sea

transport. Boat building, furniture making, and trade in cinnamon and in coconut and its by-products and plumbago mining became important economic activities. The collection of government taxes, such as paddy taxes, road and river tolls, and rents on retail sale of arrack which were farmed out to middlemen by the British colonial government made fortunes for the resourceful and venturesome people of these provinces. This historical consideration of the caste system still exists in postcolonial Sri Lanka; it varies and interacts with other existing social structures. In this particular case of the RKP, caste dynamics have been a challenge for their collective organizations.

However, regardless of their caste barriers, Sheela and her fellow women encouraged new members to take part in smaller associations so that they can work collectively towards finding their autonomy within and outside the family boundaries. Although women were initially reluctant to participate in a collective organization, they later turned into a larger group. The five original women could not possibly coordinate this larger women's organization. Their decision therefore was to split the large group into smaller women's associations or *kanthaa samithi* to build a network of women. This is also a precise reason for me to develop the term Ethnofinance as a different way of tracing organizations of subaltern communities. It is to capture complexities and make up of a society that embraces through their cultural and historical values.

In 1995, for the very first time they started a women's association called *Dimuthu Kantha Samithiya*, which was named after a popular Sanskrit word, meaning bright pearl. Women in the group also mutually agreed to appoint a *karaka sabawa* which included a chairwoman, secretary and a treasurer. The purpose of having such a team was to keep a record of their activities, which allowed the individual associations to organise their own activities according to communal

necessities. A collective of such a *kanthaa samithi* is what we today recognise as the RKP. During my conversations with members of the Dimuthu association, Indrani explained the privileges of having an organised women’s association as follows:

**Observational Diary Record 9**

Indrani: our association allows us to exchange products like handicrafts, vegetables, fruits and dry rations for sale from different households. We are able to increase our incomes to survival. Without this association, we wouldn’t know what the other is doing or be able to share our experiences. We are small group and need to learn from each other (Ishani’s Observational Diary 07/01/07)

Although women felt that they were benefiting from knowing each other and exchanging their products, the main organizers of the RKP were worried about not having enough strength to organize their administration and from difficulties in finding sufficient funds to organise events and activities due to their rapid growth. As a last resort of assistance, women’s associations were compelled to approach their local state government officials. The answer to their appeal from the state officials was to approach local NGOs who were working in the district as a possible help to women’s organizations’ survival. According to Sheela, when they first approached a local NGO that was working in the Women’s Development industry (the local NGO remains anonymous), the NGO requested the RKP to change their existing name into Rajarata Women’s Forum in order to fulfill the objectives outlined for them by an international donor organization. Nevertheless, this particular NGO was willing to keep the formation of the RKP, so that they would be able to use the strength of the RKP and their community organization to further engage in non-governmental development industry.

In essence, the debate was between those who saw the need for women’s organizations to professionalise their work in order to scale up their activities and take on more active roles in

mainstream development, and those who argued against this on the grounds that rural women organizations such as the RKP should protect their identities as organizations that provide alternative thinking – alternative both to the managerialism implied by business management orthodoxy, and to the powerful international donors such as the World Bank and the IMF whose motives and practices were distrusted by local women’s development NGO activists (Chandrasekara and Dar, 2008). In contrast, women in the RKP are working towards finding their own economic and financial liberation, which I will try to explain in the following sections. In the following section, I will explain the role of the field officer or *Sambandikaraka Niladarni* in the RKP.

#### **4.3.1 Sambandikaraka Niladarini: Female Field Officer**

In the growth process of the RKP, women’s headship skills (initial founders of the RKP) have been identified as means to their successful organization. Women leaders try to implement several innovative programmes and integrate schemes in the production, service and infrastructure sectors, which address the needs of the individual, family, community and the locality. For many of the schemes they used their own wisdom and indigenous methods. Leaders of the organization believe that for the first time many women at all three levels, all over the district, came out with their own ideas, identifying the historical and geographical richness, inner resources and existing conditions. Emerging issues and their possible remedies, suggestions and priorities required a considerable involvement by the women, which will be dealt with in the later parts of this section.

The field officer woman - *Sambandikaraka Niladarini* - leads the network. It is a team of five women (Sheela and her four original fellow women) who are recognised by their village folks as

field officers - someone whom they can trust to share their personal hardships and common experiences with. These leaders gained their wide recognition among the rural women as loyal officers. The rural women believe that these field officers are acquainted with a range of knowledge and understanding of the community through their wide participation in social networks, kinship and household politics which I will discuss broadly in the following chapter.

Their hardships and the resistance to external hurdles have been witnessed during my participatory-observations. The field officers work within the rural context with bare minimum access to any kind of social mobility but nevertheless, this is regarded as a part and parcel of every single pain and pleasure. From dawn until dusk they travel several miles a day, with a hope of securing their survival allowance as well as facilitating kinship groups in their organic ways of forming egalitarian organizations, through which they identify and implement their sustainable projects and programmes. Due to field officers' visibility and accessibility in and around in the village, the role of women leaders is identified by kin groups as real catalysts or as key workers in the process of resistance in their ideals.

During my field visit to Malawa women's association, Somawathi, 37 explained her feelings about Danawathi, who works as a *Sambandikaraka Niladarini* in her area:

**Observational Diary Record 10**

Somawathi: [Miss]...without 'Danawathi miss' we will not be able to survive as we are today. When our family was living in a little hut in that far vegetable field, they helped me to build an agricultural well, which I will show you soon...since then [I]... have managed to grow vegetables during both Yala and Maha seasons and that has helped us to built this house and both my children to give education. [I]...wish they were here to talk to you; both have got entrance to Universities. My husband helps me selling vegetables in [the] hut beside, bargain with wholesalers in the Sunday market. This season, we all worked together to get electricity to our house. [I] and my family wish Danawathi miss to receive enlightenment for her incomparable contribution" (Ishani's Observational Diary 11/07/07)

The main reason for Somawathi to appreciate Danawathi's work is Danawathi's intervention in their lives during difficult times. Especially as they live in the District of Rajarata, which is very well known to have extended periods of drought during the year and finding sufficient amount of water for their farm yards can be a challenging task. Thus, Danawathi's assistance to Somawathi's family to protect their harvest was by helping them build an agricultural well - also known as *govi linda* - that provided a lifeline. A *govi linda* needs extensive labour to dig several metres deep down in the earth to find the water source that gives sufficient amounts of water throughout the drought season until the harvest is taken. However, it is very well known among the Sinhalese tribal communities that due to its range of advantages, farmers gain from the use of the well throughout the season and having one of these wells is known as *farmer's wealth*, because it brings prosperity for many years more.

In order to build a *govi linda*, it can cost up to Sri Lankan Rupees 50,000 which is comparatively a large sum of money for a single farming family or to save through their farming incomes (mean household income per month – Rural sector Rupees 22,979 equal to British Sterling Pounds 153 per month) (Department of Census and Statistics, 2006/07: vii)<sup>7</sup>. Hence, the RKP and its field officers worked together with the rural families to find this sum of money by forming women's associations within their neighbourhoods. In Somawathi's case, Malawa women's association collectively helped her to get hold of the money that she needed. However, it is not only the financial support that Somawathi and her family appreciated but also the supervision and guidance they received throughout the project. This support from the women's association and the assistance of their field officers is something that her family values greatly.

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<sup>7</sup> Department of Census and Statistics, Sri Lanka ( <http://www.statistics.gov.lk/> )

Moreover, it is impossible for me to develop the term Ethnofinance without their contribution and their cluster of knowledge and most importantly their experience in the field. My fieldwork experience also made me believe that the subaltern women and their hard work, commitment, and their resistance to rural brutality is financially undermined, unrecognised and most of the time exploited. However, they do not claim themselves as subaltern or to get them out of subalternity. What they believe is that it is normal to be a subaltern. They do not claim loudly themselves that they are from a marginalized cultural background as any Western academic would. Spivak argued that when she hears an academic say that he or she is from marginalized cultural background, she thinks it is for genuflection.

Therefore, my emphasis throughout this section is about Sinhalese women that I worked and lived with who is neither part of a leadership discourse written or taught in a European Business School nor presented in an international women's forum. Rather, it is about confronting their daily hardships that exists outside the logic of neoliberal economics, as it breaks with its underlining principles of exchange and reciprocity. As Gibson-Graham (1996: 20) uncover ethical alternatives to dominant and oppressive capitalist development while recognising that their recovery entails 'a long and slow process' through which alternatives become credible and 'new economic subjects' emerge.

In the following section, I will attempt to discuss the strategy of the *kanthaa samithi* or women's associations, which have been developed through the use of the gifted leadership.

#### 4.3.2 Kantha Samithi Upakkramaya: Women's Associations Strategy

In this section, I will explain the strategy of women's associations under the organization of the RKP. The women's associations are designed in and around kinship networks in the form of collective participation of *Suukshama Ithirikireemme* – thriftiness - and of *Chakriya Naya* - revolving loans. The women in associations use their personal conventional skills of thrift to save money and it is then multiplied by collective thrift to make a group saving in order to create a pool of funds. Thus, it is a cooperative thrift collected by association members and later circulated as a *chakriya naya* among the members of the RKP. It circulates in the form of a loan, facilitated by the RKP. Thus, the strategy of *suukshama ithirikireemme* and *chakriya naya* has been developed for several years by the Sinhalese women who are connected to the network of the RKP. However, women's cooperative thrift and gift of exchange is not just limited to giving funds; it is also used for exchanging labour, surplus rations, goods or knowledge and for various other purposes such as religious festivals, traditional occasions, and during their harvest times, etc.

Therefore, every single woman who takes part in an association saves an agreed amount of money each month (the amount of monthly savings can be case sensitive). Thus, towards the end of the calendar month, women in the association create a pool of money. The collective pool of savings is maintained by a nominated association committee, since it belongs to individuals within the association. Whenever the association members contribute their monthly savings to the association committee, it becomes the responsibility of the association committee to hand over the collection to a field officer. Likewise, the RKP collects money on behalf of every single



association within the network to create a larger revolving fund, which is then administered by the members of the RKP as long-term livelihood projects and programme loans. This theme of *revolving fund* comes after a circulation of money from them and among them for their long-term sustainability. This type of fund provides opportunities for rural women to get full access to funds as individuals or in groups at any given time with an approval of the RKP *Naya Kamituwa* or loan committee.

In the following paragraph, I will explain how a loan committee is organized. It comprises five field officers, a teacher, an external governmental officer and the RKP accounts officer (cashier). The committee members meet once a month to decide the feasibility of project proposals that rural women bring forward through individual women societies. These project proposals are not written on white paper with black ink as in European organizational documents but either as a narrative or an oral communication through their emotional expressions. So it becomes the responsibility of the committee to take the individual member's scenario as an individual case with sensitivity, whilst at the same time, making sure that collective thrifts are distributed among the association members in an adequate manner. According to Rupa:

**Observational Diary Record 11**

Rupa: it is not every proposal or the project proposed gets accepted. There are times that the committee needs to take strict decisions to keep the balance right and every member in the network gets a fair opportunity to access revolving funds. (Ishani's Observational Diary 06/01/07)

It is the responsibility of the committee members to maintain a consistency of loan distribution among members, in order to avoid unnecessary disputes among association members. Thus, revolving funds enhance the lives of many rural women rather than a single individual or a

family and provide them with the opportunities to gain access to reasonable sums of money which they would otherwise not be able to acquire or do acquire but end up victims of long-term debt.

Therefore, the aim of women's associations' strategy has been to make women involved in collective participation. As a result of their collective participation they quickly become familiar with the concept of grassroots level sustainability in the midst of kin relationships. This has happened in a number of cases, for example, when a group of women making ginger sweetmeats were introduced to another group of women at the Periyukalama Farm who produced ginger as raw material. The collective participation of women's associations makes every member aware of the other member's occupation so as to become self-sufficient among them. This has also enabled the farm to get a better price for the produce, and the society to get raw ginger cheaper by eliminating middle-men (Ishani's fieldnotes, 03/08/07).

In a different instance, groups of outcasts (one of the lowest caste categories in the community also see Appendix 3) - *Rodiya* women - were members of a women's association. Traditionally *Rodiyas* were not allowed to have access to people from higher castes and often they had to beg for a living (Ishani's fieldnotes, 27/08/07). *Rodi* women's participation in a women's association allowed the other association members to learn how to make *ekel brooms*, which is a traditional profession of *Rodi* women. Such exchange systems eventually cleared the paths of traditional caste systems while fulfilling the main objectives of women's associations and the overall aims of the RKP.

Likewise, there are numerous informal groups' participations, such as sewing, cookery, weaving, food preserving, sweet making, home gardening, etc. These types of group activities participations are very common during the harvest and festive seasons, as a way of exchanging labour, equipment, knowledge or barter produce. Throughout my field visits, it was commonly envisaged that rural women would use such group relationships and exchange systems as tools of thrift.

In particular cases, women in associations have managed to purchase their daily rations collectively, in order to receive greater discounts from the wholesalers. As an example during my study, I came across a woman in the Olukarada women's association that had been purchasing kerosene collectively. When I asked Malika (one of the members in Olukarada women's association) about the reasons behind their collective purchasing, her reply was:

**Observational Diary Record 12**

Malika: Miss [We]...came up with this idea as a group of six to save some money...in our bakery we use at least 5 bottles of kerosene to light the firewood-oven during the week and if we by a bottle every day from nearby shop which my sister's husband owns... then we end up paying more than whole sale price. So [we]... collectively make our order through my sister's husband and they buy it from a whole seller in the town. [I] am sure (with a little laugh) they keep a little profit margin but it helps us saving between Rs.20/= to Rs. 25/= every week. [We] collect this money to pay-off our loan and to continue monthly savings. (Ishani's Observational Diary 06/02/07)

Malika's explanation shows how Sinhalese rural women use their conventional knowledge to find their own thrift strategies to collect margins of savings during their daily encounters. Although Malika is aware that her sister and her husband keep a little margin of profit. But she will never question them because kinship is much more than what we imagine in the West. Their kinship bonds come from the feminine maternal lines which are not part of a masculine

debate of profit making for the capitalistic growth but it is for the growth of their kinship and future sustainability.

As Irigaray (1993) advocates, the capitalist's attempt to define the relationships among women is not just between customer and the merchant in the marketplace or employer and labourer in the work place. Increasingly in tribal society, they define the relationships between parent and child, among friends, between politicians and constituents, among neighbors and between clergy and parishioners without any universal mediation. It is rather a difficult task to 'see' or 'recognise' the culture as such unless you live and experience the culture of the Other, this is also another reason for me to develop Ethnofinance to recover such diversity in a subaltern women's community.

As Irigaray (2002) says, the culture of the Other is multiple and we need to understand individuation and community of the Other. The reason perhaps may be found in the fact that the Western culture is dominated by some paradigms and some models and some faces which only represent one gender, the other one being constructed to confirm the so called universal norms and forms. This is to the benefit of masculine genealogies alone. In contrast, Irigaray (2002) in *between east and west* illustrated the importance of the presence of feminine traditions through Indian gods and goddess and the way together they create the world, including its cosmic dimension. In particular, the way patriarchy and its economy respect for traditions of the mother and of woman, more faithful to life in its concrete aspects, to religion in its perceptible and mystical dimension.

Overall, the strategy of women's associations demonstrates what it means to be organised around their thrift savings, and how such savings can be productively used among households and in the

community to reach a self-sufficient neighbourhood. It is an art of thrift and exchange as a means to develop a community. It is not about a set of static policies placed at a general disposal to the attainment of an objective truth to a political end. It is a feminine approach to a complex web of ideas, insights, experiences, goals, expertise, memories, perceptions and expectations of women that provides specific guidance for specific actions in pursuit of particular ends. It is the journey that Sinhalese women imagined and, at the same time, steered towards in a trip that they actually made. Even though women collectively embarked on a voyage of discovery, with no particular destination in mind, their voyage had a purpose, an outcome, and a clear, visible end. Thus, in the next section, I will look at the way women have applied their association strategy to form further associations and to develop their thrift organization.

#### **4.3.3 Formation of a Women's Association**

In this section, I will explain the way that women's associations set up their thrift organization according to women's association's strategy, which I have explained in the section above. In a typical women's association, there are at least 7 to 8 women and each member has to come up with a reason why they think it can be beneficial for them to be organized in a group. The only restriction in getting a membership is that they must be a resident within the settlement and they must be willing to participate in group activities. The basic qualification to join a society is by memorising the six doctrine principles of their mission statement - *prathipaththi prakasaya*. The women's association mission statement is created collectively according to their desires, which I will try to explain using a photograph that I took during my study. However, before illustrating the picture, I would like to emphasise the difficulties of translating the lavish statements into the so-called common language – English. As I have already discussed in my methodology, in the

Spivakian sense it is very difficult to bring to life such a rich narrative without losing the original meaning that they have given appropriately to the milieu of living.

**Figure 4.1 A Sinhalese Women’s Association Mission Statement - *Prathipaththi Prakasaya***



The above figure 4.1 illustrates the mission statement of the Madeperumagama women’s association. I have tried to extract the fourth statement and convert it into the English Syllables as below:

*“Vinaya garuka awanka puravasiyan vimata mahansiganimin arapirimasmen  
katayuthukota ethrikaraganna mudall paladayee lesa pavichiyata gannemu.”*

On my visit to Madeperumagama women’s association, I found this yellow cardboard poster hanging on top of the blackboard in the primary school building (as shown in figure 4.1). The letters were written in bold green that were quite large. As you can see there are certain words

that are emphasized with highlighting. No woman said anything about it to me. However, I looked at it several times repeatedly as it was appealing to my counterargument.

There were six individual statements in Sinhala language. It was titled *prathipaththi prakasaya*. The content is written in a narrative style which articulates feminine beliefs of protecting the members while saving the society and their community and being good citizens in the process of long-term sustainability.

I decided that it would not be appropriate to translate the poster. Let me explain why I decided not to translate or the impossibility of translating such a detailed statement to the language of local nationalism and global capitalism or the burden of mediating the desire of subaltern women's desires directly through a prism of management discourses. It is because subaltern women - in my case Sinhalese women's desires – are impossible to translate into a language that does not make any favorable mediation to their subjectivities.

The association started in 1987 as an independent women's group. Most of the women who live in this village are migrants from the northern peninsula of the island. The origins of these women migrants were due to their displacements in the island's long term ethnic war. The women became major income earners of their households due to the loss of their spouses. This is true for the majority of members in this particular women's association and within their community (information found from *Kamala*). Desertion, separation and divorce have also resulted in female-headed households in this particular area. In the village of Madeperumagama, women have become de facto heads of households in instances where their spouses have either migrated or due to the inability of spouses to engage in income generation activities, have encouraged women to become principal income earners. Women leaders or members of these

associations are not confined to the educated elite or those from better off households but it is quite often from poor agricultural families, who are trying to survive.

This particular women's association has their own savings and an exclusive loans structure, which does not rely on any other credit criteria given by an external organization. Once a woman decides to become a member in the association, they receive a printed copy of the rules and the regulations in order for her to understand what it means to be a member in a collective participant group. The rules and regulations of women's associations have been created according to group members' beliefs and desires. However, women themselves have restricted their association membership to females. This is because, members in the associations and in general throughout the RKP model believe that women are capable and responsible individuals, when it comes to thrift, managing thrifts and upholding commitments to group activities formed towards their kinship organizations. According to my conversations with Sheela, this does not necessarily mean that men are not taken into women's projects and programmes, because men also receive direct or indirect assistance, guidance and training through women's associations, and they are part of the organization's programmes, activities, social and religious events organized by women.

Once a women's association is formed into an established group, the RKP investigates the capabilities of group members in their individual association to ensure that each member of the group is responsible for their group formation. When the women's association manages to show evidence of their active participation by improving thrift collections and holding regular meetings, the RKP lets the association become a formal member of their wider network, where they also get access to revolving funds and many other facilities. Thus, every member gets an



opportunity to receive a variety of training programmes and activities organized by the RKP as well as from their partnership agencies. They will also continue to receive a set of books, which I will explain in the next chapter, for recording their individual thrift, total thrift collections and managing loans. However, it is not just a task for an individual member in a women's association to fulfill every requirement of the RKP because field officers also belong to a women's association, including Sheela who works as the leader of the entire network.

Thus, what I try to understand here is the background of the growth of this particular women's association and the chronological series of events that describes the formation of a rural women's association. In the following section, I will describe the monthly meetings of these women's associations. Once an association is formed, committee members and other members in the organization are responsible for organizing their regular meetings to discuss future activities.

#### **4.3.4 Maassika Rassvimma: Women's Associations Monthly Meeting**

Women's associations have monthly meetings called *Maassika Rassvimma*. They are mainly organized by the association *Sabapathi Thumiya* - chairwoman, *Lekam Thumiya* - female secretary and *Bandagara Thumiya* - female treasurer. It is the responsibility of the *Sabapathi Thumiya* to organise the meeting, *Lekam Thumiya* to take minutes of the meeting and *Bandagara Thumiya* to maintain thrift collection and loan distribution records. In this meeting, there will always be a field officer, who will provide further guidance to the group, in order to introduce new skills, to improve existing techniques such as organization, management, accounting, maintaining thrift records as well as to distribute awareness information.

In general, these meetings take place for an hour. Sometimes it depends on their discussions because it can take much longer. There are various reasons for organizing monthly meetings. These are mainly for rural women to learn collectively about how to organize their thrift collections and loans they receive and also to keep records of all monetary transactions, to select office bearers, to understand the group constitution, to open bank accounts, to manage livelihood loans, emergency loans, to introduce new members, to exchange products, share their success or just to listen to each other.

My visit to Dumriya Nagaraya women’s society coincided with the day of their annual election meeting. I went there as an observer. However, I immediately realised there was a long standing silence and I knew they felt strange about my presence. Nevertheless, the group continued to engage in the process of re-electing their new members of the organizing committee. I remember Kusum raised her hand and proposed Malika’s name as the new *Sabapathi Thumiya*, but there was a little discussion about why they should not be re-electing her as the *Sabapathi*. Instantly, Indu miss (field officer), whom I went with, decided to take part in the conversation as follows:

**Observational Diary Record 13**

Indu Miss: I don’t think it is a good practice of re-nominating someone already work as the president. One day you all have to be leaders, it is your society, please suggest a different name. Kusum start to reply to Indu Miss, it is good to have her again, last year we managed to get more loans, we saved more money and our salpila was a successful event. Indu’s answer was, why you don’t do it this round (I could here in the background her name was already accepting). (Ishani’s Observational Diary 29/07/07)

It was a very unusual or different way of organizing protocol, where women publicly raise their hands and propose names of their fellow women in the group whom they think will be the best leaders for them in future. Someone among them then accepts the proposed name and this is

witnessed by two other fellow women members in the group as a way of active participation. This is where rural women's democracy is set in motion. A few minutes later everyone was happy and congratulated their new committee members with some traditionally cooked Kiribath, Konda Kawum and ginger tea. Kiribath is typical rice cooked in coconut milk as part of nearly every ceremonial occasion in Sri Lanka. Kawum (sweet oil cakes) are also popular at special events. Alcoholic beverages do not play a role in the formal rituals of Sri Lanka, being condemned by Islam, Buddhism and Hinduism alike. Strong, sweet tea, usually with ginger or milk is drunk along with food (from Ishani's field notes).

Every time I took part in a similar meeting I could see that women in the group were very energetic, with food or drinks prepared by members for the end of the meeting. It is not just a meeting; it is a social gathering where they share life stories. It is also a medium of communication. Everyone is aware of what they do and where they go. It provides them with a sense of security, alert and safety in their neighbourhood. In the West, people may gather in a pub with the consumption of alcohol, where they might end up talking politics of work and organization. For rural women in Sri Lanka, it is about knowing about the other who is next to her. It is also part of their lifestyle, knowing each other or being close to each other as Irigaray (2004a: viii) emphasised in her writing.

The women in Sinhala villages configure their lives around a core of art, ritual and myth. In addition to their religious performances, people decorate their mud huts, clothing and body and they spend much of their time in a cycle of food, ceremonial dances and rituals intimately tied to their unique cosmology and myths. Ritual and art become the central forms of expression around which and through which they organise their political, economic and social life.

For Sinhalese women, if a member in their association is unaware of what is going on within the kin, it means that they are not interested. When you meet someone in the village, first thing they will ask from you is: don't you know...follow the storyline. On this particular day (the Dumriya Nagaraya annual election meeting), women gathered in a circle. I was rather surprised about how they managed to communicate among several members (around 20-25). To me there seems to be some sort of internal communication system. I asked Indu miss about it and her reply was as follows:

#### **Observational Diary Record 14**

Indu Miss: Oh...they meet nearly everyday, they work together in chena, exchange things with each other, and also they have a little notice board in Malik's shop where they write important messages, about funerals or important meetings when they have to gather quickly. (If it is something important to everyone in the village they can also ring the bell in the temple. Temple is the main gathering point in an emergency situation). (Ishani's Observational Diary 29/07/07)

In rural village societies, women have their unique ways of communication. They are far away from modern electronic messaging systems. What gets overlooked is that these communication systems have meanings that are very different from a modern electronic event management and problem solving. For Olukarada village women, Malika's shop has been the focal point of information distribution. In front of her shop there is a blackboard where folks can post community messages. This does not mean that they do not belong in a community but that they choose to organise themselves differently, for their own growth according to their solitary organizational practices of being.

Observing the shop's surroundings, it is not unusual to see that every person passing by the shop will look at the board to know what goes on and what gets to be discussed with each other in

solving their problems. The rural women in Sinhala communities are more resourceful than we expect in terms of finding their own ways of communication. Is this something that European organization or organizational studies have forgotten to recognise as *Other* or their alternative ways of organization?

#### **4.3.5 Kanntha Samithi Vardanaya: Women's Associations Growth**

Along with the dominant paradigms within the Western business and management field, there have always existed alternative ways of viewing management which have evolved out of grassroots experiences. What distinguishes these alternative views is that they are based on kinship, cultural norms, religious views or feminine narratives which are based on close, face-to-face interaction between their organizations and their constituencies so that ideas and policies are shaped in the crucible of everyday practice rather than in the upper echelons of remote and rule-bound bureaucracies (Kabeer, 1994). Hence their knowledge and experiences are shared among themselves for their own development. As you have already encountered such alternative organizational practices of the subaltern women throughout the chapter, I will now try to illustrate the successive growth of the RKP model using graph 1, which is based solely on many personal circumstances of women and everyday practices of rural livelihood organizations.

During my study, I identified 234 such distinctive women's associations with a total of 1280 women members. The graph shown below illustrates the growth of the RKP between 2000 and 2006.

**Figure 4.2      Growth of Rural Women’s Associations between 2000 - 2006**



(Source: Rajarata Kantha Padanama-Planning Documents Produced between years 2005-2006)

According to the Rajarata Kantha Padanama Planning Document produced between 2005 and 2006, it clearly shows that there is an increase from 5 women to 1280 women participating in women’s associations and an increase of associations from 1 to 234, within the network of the RKP, which managed to achieve a wide recognition throughout the District of Rajarata (Ishani’s observational diary, 02/07/07).

This is one of the reasons why I have decided to discuss the growth of the RKP towards the end the chapter. That is, to illustrate its rapid growth and show that an ideological model of an organization bred in a European country and imported to a rural village through an international development agency will fail to mediate the desires of the subaltern women. Thus, the RKP is not just a managerialist form of organization – defined by Parker (2002b: 10) as ‘the generalised

ideology of management' – resting on a new emphasis on the role of markets as a means of creating patterns of incentives within and between organizations for the more efficient allocation of resources. It is rather an organization, organized by de facto managers of natural resources and thriftiness, although such managers are not given due recognition in the books of management. It is the essence of a socially embedded and conventionally focused organizational model that has a rather fluid structure and which allows them to construct the rules of the game. This multidimensional approach has made the model itself grow in an organic context where poor women feel the sense of control over their lives. It also highlights the autonomy and the powerful voices of the rural women that have been constantly recognised as one of the most respected and influential groups throughout the neighbouring villages of the Rajarata District.

#### **4.4 Summary**

This discussion developed from the findings Ethnofinance in the District of Rajarata. In doing so, I attempted to examine various parts of my dialogues, fieldnotes and conversations with women, who are participating in *Kantha Samithi* – women's associations - and in particular those under the umbrella of the RKP, which has motivated many rural women in Sri Lanka. In exploring this unique model, I identified radical organizations that spring out from the rural Sinhalese women's organizational practices. Drawing out connections with Spivak's 'Can the Subaltern Speak' nexus and Irigaray's teaching of the 'Difference' (female) frame of interpretation. I have demonstrated how these two polemical works and ethnofinancial strategy can be applied to analyze subaltern women's organizational practices that could consider taking seriously into the current theory of organization, which can be useful for the future generation of management studies.

All through this chapter, I included narratives of rural women, their organizational practices and the strategy of collective participation and thrift organization that can be used in relation to understanding of subaltern women's organization. I propose that the radical organizations of the subaltern women are the practice through which rural women communities acquire their aims and objectivities of being. This particular group of women in the District of Rajarata has worked side by side in a cross-caste and kinship-based way to organize themselves in a network according to their moral doctrines and desires. Women groups have been organised together in small thrift communities to overcome various hardships and patriarchal control of money. Thus, development of these organizations and their thrift and exchange habits has given them access to small amounts of finances in the process of long-term rural sustainability. From bottom to the top, entire networks of women work together with each other's mutual understanding and kin affections.

Hence, Sinhalese women's organizational practices are not mere standard guidelines followed from a book of organizational practices but instead they are multifaceted regimes of truth that are socially constructed, culturally defined, religiously believed and kin bonded. In Foucauldian sense regimes of truths that are built according to a feminine style attest to being fluid, temporal and contingent. For the rural women in Sinhala communities this is where organization begins and ends. They are not owned by a single entity or a central decision making process driven according to an idealistic concept of profitability. Rather these organizations demand collective participation, innovative intervention and rural women's know-how, women's nature in manner of living and of thinking in moral aspirations, household relationships, neighbourhood networks, religion and culture. This is what I mean in my discussion on the subaltern women. Universal plans of development or formulaic responses that are imported or imposed from outside will face



resistance from Sinhalese women because they are not appropriate in the context; they lack ownership of the subaltern organization. Women in the rural Sinhalese associations are able to resist because they are resourceful.

The rural women in Sinhala communities have a living, deep understanding of democracy and self-determination and given appropriate circumstances, and they organize themselves for the growth of their own relationships. The women who live in the villages of Rajarata District have worked through collective challenges, creating solutions through women associations. This is an ongoing participation. These complexities of organizational practice have not been recognised in the Western business management ideals and are unacknowledged sources of value. Many business management gurus seem to have forgotten how to engage with the Other - different ways of organizing or even if they try to do so, such attempts have created massive distortions, violence and loss of translation. Also, for the past four years, my engagement with such pedagogical discourses has led me to question whether Sinhalese women's community organizational practices can be part of a Western management discourse at all. Or that we are overlooking this gift, and are moving onto modernity where organizational truths are stable and unchanging.

Yet, there remains uncertainty about reality, an inherent fragility that undermines the organizational practices of the subaltern who claims concreteness and uniformity. As Spivak (2007) says, the subject of the subaltern is extremely fragile. It needs to be understood in terms of those who have no access to mobility at all, as it may not be about subalternity at all but about agency instead. It is not about subjects. It is about positioning identity. This is where the Western organizational studies discipline appears to be separating out from subaltern

organizational practices and lived experiences of rural women organizations. In the following chapter, I will explain Sinhalese women's thrift collections and the way thrift exchange systems have been creatively used by women's groups in the community.

## CHAPTER 5      THRIFT COLLECTIONS OF A SINHALESE WOMEN'S COMMUNITY

### 5.1      Introduction

In the previous chapter I discussed the rural Sinhalese women's organizational practices and their ways of being through a review of conversations, dialogues and interviews as they discuss their individual, household and community desires. In this chapter, I aim to discuss the formation of the thrift collections in women's organizations and the way the formation of thrift makes women dependent on each other whilst finding their autonomy through collective funds. In this chapter I will first provide the history of the thrift collections of Sinhalese women's associations as well as in the RKP network.

I will first look at the reasons for women's associations to start thrift collections by following a traditional method of group savings known as *seettu* among Sinhalese communities. Then I will give an example of the formation of a rural household budget for the reader to situate the need for thrift collections. The chapter explains typical income and expenses of a rural household and the desire for a woman to be involved in a thrift collection through a women's association. It then describes the strategy and the structure of a thrift collection by illustrating a savings and fund allocation structure (Figure. 5.2) in a women's association.

Secondly the chapter will investigate the history of the income generation loans which provide access to a great amount of funding to start income generation or livelihood projects. In order to explain the way income generation loans operate, I will provide a detailed account of the strategy and the structure of income generation loans. Accordingly, to make my data more accessible,

once again, I will use my theoretical understanding of Spivak and Irigaray by weaving together the voices of Sinhalese women and their collective practices of resistance to government bureaucracy.

## **5.2 The History of Thrift Collections in Sinhalese Women's Community Associations**

The aim of this section is to elaborate the history of Sinhalese rural women's thrift. The thrift history of Sinhalese rural women dates back to pre-colonial history. As Jayaweera (2002: 37) points out 'Sinhalese women are natural savers'. Their saving aptitude comes from daily hardships of life. Daily survival for women in rural villages is a choice between life and death. Survival becomes a problem when income is insufficient for the satisfaction of consumption and other basic needs. Thus the notion of *thrift* amongst women necessarily becomes a survival strategy between income and the fulfillment of basic needs. Therefore, women have collectively established a strategy for their savings and the recording of savings. The most obvious saving strategy they have found is thrift.

Thrifts are collected using a traditional method called *seettu*, which has been used by women to save money since pre-historical times (Oslen, 2001: 5). However, women have also been using the same strategy as a mechanism to resist the patriarchal controls of money that leads to their financial exclusion, at times when women are regarded as incapable of making repayments of their borrowings. In addition, this strategy has been used because of difficulties of approaching formal banks due to women's low levels of literacy skills, formalities that exclude them, and not being able to provide acceptable collateral as a guarantee for their loans and loan repayments. These are some of the reasons for establishing these particular alternative conventional savings methods for rural women – that is, to overcome the barriers of getting access to formal financial

institutions. This is another example of the postcolonial regimental practices of the high street bankers who are trying to bring their financial products to the rural communities. Thus, the Sinhalese women who have been living in the rural villages of the District of Rajarata were reluctant to approach the formal commercial banks that sell their tailor made financial products on the high street of rural towns in Sri Lanka.

In order to overcome the problems of the formal financial sector, many developing country governments such as Sri Lanka, India, Pakistan and Bangladesh seek to make cheap financial products available for rural industrialization by setting low ceilings on their interest rates (see Oslen, 2001). The unintentional consequence of this is biasing the financial systems against smaller-scale economic activities, where Sinhalese women play a key role. As a result, governments of those countries simply lend their money to the same large projects that international and local bankers were targeting. For instance, government banks in Sri Lanka usually charge more than 23% interest. One of the more popular banks among the rural women is People's Bank of Sri Lanka which currently charges 23.5% (interest rate shown in the Central Bank of Sri Lanka records 3 March 2008), regardless of the size of the project or circumstances of individual applicants. The response of the government banks for charging higher interest rates is so as to cover their greater costs of lending to disperse projects.

There are other international and national NGOs funded by the United Nations (UN) Expert Group on Women and Finance 1995, in economic development projects in rural Sri Lanka.<sup>8</sup> These groups also aim to provide finances for projects such as microfinance, small and medium sized enterprises to improve the conditions of the rural women's lives. It is assumed that the

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<sup>8</sup> United Nations Official Website: <http://www.un.org/womenwatch/daw/csw/52sesspriorityhtm.html> (accessed on the 30/03/08)

national NGOs work closely with informal networks of women and trust that loans will be repaid within a specific time scale.

Despite the enthusiasm for it, the same group of United Nations found in a 1996 report (page: 36) that microfinance projects have deficiencies. They found various reasons for their failures. For instance, in some countries women do not have the right to claim a title to their properties or to control the revenues from their enterprises. The same report also found difficulties separating their business and family accounting or drawing from business funds for food in times of hardship. In addition, women also recognised that the time and skills necessary to complete loan documents are too complicated. Given this lack of representation in modern accounting and financial decision-making, Sinhalese rural women gathered in the RKP network as a group of thrift, where they managed to develop a solitary saving method – *seettu* - into a systematic strategy of individual thrift in developing their local communities.

However, before describing the strategy of the women's associations or the RKP, I will provide an account of the composition of a rural household budget in order for the reader to obtain a sense of income and expenses of a typical rural household. The particular budget that I will examine here is Malani's household, who is a member of the *Hawanthannegama Kantha Samithiya*.

### 5.3 The Formation of a Sinhalese Rural Household Budget

Malani is a 32 year old Sinhalese woman who is married into the village. Owing to her arranged marriage she was brought into completely new household surroundings. Her relatives live in a different village, 24 km away from where she lives. Apart from her in-laws, who are spread across the settlement, she has no kin from her side of the family. She lives with her husband and 3 children – 2 sons and a daughter - with her mother-in-law. They share the same cooking hearth and cost of provisions. Her husband is a carpenter, whose income is dependent on the availability of work. Even if he is engaged in a job that does not necessarily mean that Malani will get to know how much money he would earn exactly per day. On the days that he does have a job, he tends to contribute Sri Lanka Rupees 50.00 (25-30 pence) towards their family income, while on the other days; she may get Rupees 25.00 (12.5-20 pence)<sup>9</sup>. Whenever she receives money from her spouse, it is her responsibility to save some for the days that he does not work. Her two sons are attending the Sinhala government school in the village. Her mother-in-law helps to look after her two-year-old daughter while Malani works in her book binding business.

Malani is working for a bookshop in the Kakirawa town. The bookshop owner has subcontracted women in the village to bind books for his shop. He makes the payments to women once a week during their collection period. Every raw material is provided by the contractor and women are required to bind books according to a standard format. In a typical week, she manages to earn Rupees 100.00 (50 - 60 pence), however, close to the start of the school term she manages to earn a couple of hundred rupees more. Malani has also got a

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<sup>9</sup> According to the latest Household Income and Expenditure Survey (HIES) undertaken by the Department of Census and Statistics (DCS) during 2006/2007 the mean per capita income per month was only Rs.6, 463 (i.e. the average income per person per month) and the median per capita income was only Rs.4, 043 (i.e. 50% of the population in Sri Lanka received less than Rs.4, 043 per person per month). HIES was conducted among a representative sample of households in 19 out of 25 districts in the country. All the five districts in the north and the Trincomalee District in the east were not covered by this survey. Therefore, it does not cover the entire country or the District of Rajarata.

government food stamp and a kerosene stamp up to the value of Rupees 93.70 (46.85 pence) per month, which gives her access to kerosene for lighting and rice for three meals a day for a calendar month. Malani usually cooks three meals of rice and curry on a daily basis. During the times when cooked food is not sufficient for her entire family, she boils sweet potatoes or maniac (variety of potato) for their lunch.

When the above described income generation streams are not available for her to earn a sufficient amount of money for their family survival, Malani approaches her in-laws to borrow money without any interest. Malani also gets groceries on a credit basis from Malika's shop. She runs up a bill for around Rupees 75.00 (37 - 50 pence) per month with Malika, which she settles when her husband gives some money towards the end of the month. During my visit to Malani's house, her husband was trying to arrange for tickets to go to Saudi Arabia to work as a driver. He had already pawned Malani's gold jewellery to pay for processing his application at a foreign employment agency in the city.

For these obvious financial hardships within their family, Malani had decided to join a women's association to get access to a regular lump sum of money. Often, the money Malani saves is spent on settling debts or house construction expenses. She also tries to set aside a small sum of money for her children's future education.

The above example represents a formation of a Sinhalese rural household and a woman's various methods of finding her daily income and expenditure. It is a different way of constructing an income and expenditure statement to the European business environments. The difference is that women use alternative methods of managing income and expenditure in a household for their daily survival by using the conventional knowledge of thrift. The typical example above also



shows the reasons behind a woman's search for additional funds to cover the deficit of a household budget in order to support her family. In the following section, I will try to explain the strategy of finding additional funds through a collective organization of thrift of a women's association.

#### **5.4 Kantha Samithi Ethurum Upakkramaya: Women's Associations Thrift Strategy**

In this section, I will explain Sinhalese women's *Kantha Samithi Ethurum Upakkramaya* or the strategy of thrift collections in a women's association. One of the main objectives of the women's thrift strategy is to save money collectively in order to fulfill women's additional funding requirements for their household survival and community growth. Therefore, women's associations have started to save an equal amount of thrift during an agreed period of time. At the end of their agreed period of time, a total collection of money will be offered to a member in their group, who can then use the total thrift for any additional financial requirement as she wishes. This collection goes around in a circle - hand in hand until every single member in the group gets an opportunity to share an equal amount of thrift as in the traditional *seetnu* system. Once the circle is over then they may decide to start a new round of thrift collection. Thus, such collective funds have given access to additional requirements of funds for women of different ages and ethnic backgrounds to fulfill their daily financial needs. Therefore, the strategy of thrift gives an equal opportunity for Sinhalese rural women, which is otherwise not available for their daily survival and community growth.

The way women assure every single member in the association gets an equal opportunity is by making every individual member's savings records available to all members in the association as well as the RKP. It is about every individual member's monthly and total savings, emergency

loan information, and allocation of funds to livelihood projects during an agreed period of time. At the moment, the RKP has 7800 members and the network maintains 96 livelihood project loans issued out of their revolving funds, which makes a total worth of Rupees 1.5 million (£7500 approximately). A lump sum of, for instance, Rupees 5000 - 50000 is provided as initial capital to individuals or to groups of women to build a house, a agricultural well or a long-term investment. Thus, every woman has a passbook (Appendix 7) and the passbook is maintained by each individual member. However, it is cross checked by the association treasurer and monitored by the RWF accounts officer.

This type of group savings provides women an alternative way of creating financial stability in their households and eventually to make some savings for future needs. However, women also developed a specific structure to continue their thrift strategy by underlining a particular path of saving, which I will try to explain in the following section.

#### **5.4.1 Kantha Samithi Ethurum Sallasma: Women's Associations Thrift Structure**

In this section, I will try to explain the specific structure of thrift in the Sinhalese women's associations. The main purpose of women's saving structure *Kantha Samithi Ethurum Sallasma* is to pave a way for new members and existing members of associations to maintain their thrift collections. The structure begins with individual savings and thereafter broadens it to a group saving which ultimately provides access to additional funds.

It starts from individual member's joining fee. Every woman who wishes to join a women's association has to pay an initial joining fee, which they call *samajika mudala* or admissions fee, which is usually Rupees 10.00 (0.05 pence). However, this can vary according to the capacity of members in each group, especially during the initial days of the RKP. Thereafter each member

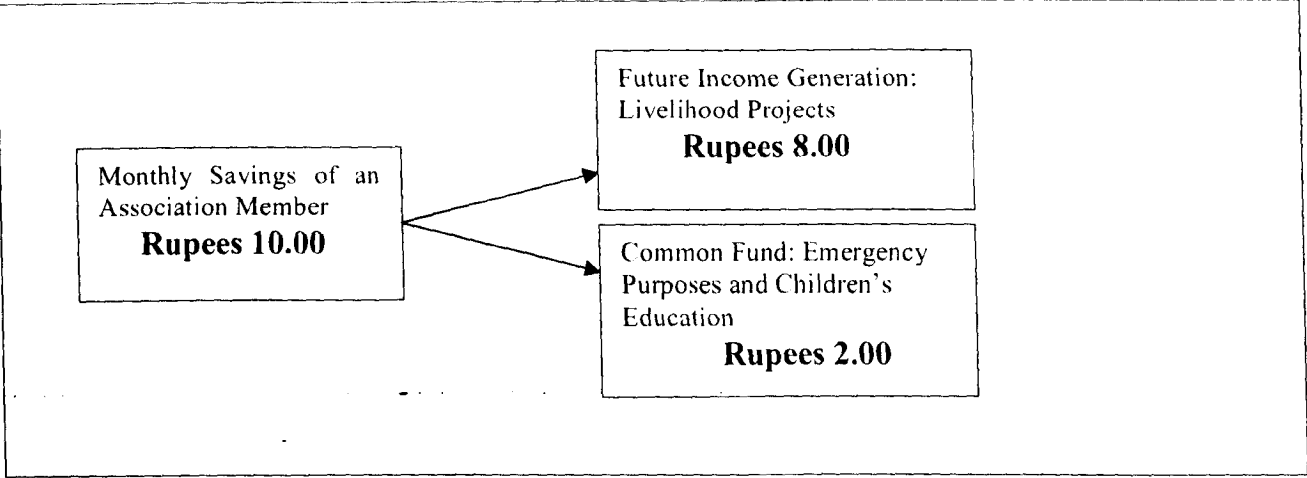
must be able to save an agreed sum of money called *masika ethurum* or monthly savings which usually is Sri Lanka Rupees 10.00 (0.05 pence). This again depends on the capacity of group members. If members in the group can afford to save extra funds, then they usually contribute to a welfare fund which is usually Sri Lanka Rupees 5.00 (0.25 pence). Once more, their contribution depends on the group member's capability of saving. The total sum of savings and percentage of savings is always decided by members of an association, according to their egalitarian principles of equality and fairness. During my first visit to a *kantha samithiya*, I asked one of the association leaders, Kamala, why the association members decided to start saving from such a small amount of money.

**Observational Diary Record 15**

Kamala: Of course, we can start to save from Rs.20 or Rs.50.00, but the most important is women who can pay only minimum amount not the maximum amount. We respect each other with a great responsibility; we want to make sure they don't fall into an extra financial burden. (Ishani's Observational Diary 06/06/07)

Kamala's answer explains the distribution of income among rural households and that women always respect the lowest income earner rather than the highest. They have a great respect and manner of equality for each other and this could be the secret of the long survival of these organizations. During the initial stages women start to save from Rupees 10.00, which is a fairly large amount compared to poor household budgets (e.g. Malani's household budget). An example of their savings structure and fund allocation structure is illustrated in the following figure 5.1.

**Figure 5.1     Structure of Thrift Collection**



The above figure 5.1 illustrates an example of a thrift structure, which was developed by women using their traditional ways of thinking. In this particular example they decided to save Rupees 10.00 and allocate Rupees 8.00 for income generation projects and Rupees 2.00 for emergency loan purposes. As I have mentioned in my earlier discussions, the amount of thrift varies from one society to another, so this is not a rigid structure of an organization. It gives a great flexibility for poor women's thrift collection. It also depends on the period of the year. Mainly during harvesting seasons they save more money than the rest of the year. Some associations increased their savings from Sri Lankan Rupees 5.00 up to Rupees 100.00 through their income generation projects.

The women in the associations continue their monthly thrift as a compulsory activity until they form a collective sum of money, which they call *chakriya ethurum* or revolving fund, in order to enhance their additional funding requirements in the households and to start income generation projects. These collective funds can be accessed by any member in the association as and when they need to in the form of a loan with a substantially small amount of interest. As a group

increases its savings, their revolving funds increase, hence in return every woman gets more access to large amounts of revolving funds (loans), known as *adayamvardaka naya* or income generation loans/livelihood loans.

This type of loan has been used for starting income generation activities or community development projects such as enterprises, home based production, shops, mills, trishaws or community wells, water tanks, electricity supply etc., which I will discuss in a greater detail in chapter 7. The other portion of savings is used as emergency loans or *hadisi naya* with a small percentage of interest (usually 1% of total amount) which they have to pay back within an agreed period of time. These emergency loans are usually used for funerals, children's school needs, to purchase raw materials, for ceremonial activities etc.

The hassle free access to funds has encouraged women to be more involved in their saving activities while getting more access to large amounts of income generation loans. The next section will look at the strategy of rural Sinhalese women's savings and how their savings are allocated to various tasks defined by group members.

The following discussion will focus on income loans or livelihood loans - *adayamvardaka naya* which is more popular among women saving members. These loans provide access to larger amounts of lump sums to start new income generation projects or to restore existing projects. Usually, women use these funds to start small businesses such as small shops in front of their households to sell items such as vegetables, fruits, sweets, spices, betel leaf, tea etc. On some other occasions, to purchase trishaws, cycles, motor cycles, refrigerators, built agricultural wells, water restoration tanks and to start up homebased ventures. In enhancing these income generation activities, the network has prioritised introducing and facilitating new income streams

for their societies, to provide training in traditional vocations such as agriculture, horticulture, animal husbandry, watershed management, carpentry etc. (see chapter seven) which in return help them boost their income generation activities. How this strategy works and the structure of the loan scheme will be discussed broadly in the following section.

## **5.5 The History of Income Generation Loans or Livelihood Loans - Adayamvardaka Naya**

In this section, I will explain the income generation or livelihood loans known as *adayammvrdaka naya*. Income generation loans are the best known long-term funds that women can access when they participate in rural organizations. As I have mentioned before, there are various reasons for these loans to be popular among women. The most important among all is getting access to funds without providing any collateral or avoiding the long process of formal documentations. Women prefer to be hassle-free when they come to get access to emergency loans or long-term finance since they go through plenty of financial hardships at home already.

What women prefer to do is access small amounts of funds to start their own ventures that they think might be able to earn them a profit in the future. But these small ventures are not enough to provide security in the sense of what formal banks need. It is the friendship, trust and kin relations that are most important and among all these the priority is to understand individual members' domestic background.

When a woman approaches their association or the RKP to access their collective thrift funds, what the association first gets to hear is a long explanation of their hardships and then the need for funds. It is a storyline to which you cannot avoid listening. It is more than their financial hardships; it is about borrowing an extra pair of ears from someone who can carefully listen to

their desires, to feel their situation before getting any access to money. This is what Spivak says in her work, subaltern is a fragile subject and that we need to understand in terms of who have nothing, no access to mobility at all. It is not just about money; it is about attesting her pains and sorrows. A customer approaches their banker as the first resort for money in accessing funds to set up a business, pay the interest and later settle the loan within an agreed period. As Irigaray advocates, it is rather a different culture that exists among Sinhalese rural women; it is about women's interdependence in finding their own independence.

Whenever a women's association manages to save up to Rupees 25,000 to 50,000, the RKP enables the association to get access to long-term loans. Every long-term loan begins with a three month grace period, before any interest is paid, which generally amounts to 5%. Historically, bank lending rates have been high (until recently 24%) with no grace period allowed for repayment. The individual livelihood loans are initially deemed for a relatively low amount; for instance Rupees 5000, which increases overtime due to their capacity of repayment. The aim is to support steady and sustainable growth of income generation and therefore further loans are granted, in larger increments, as the individual or group income generation projects prove successful.

In the following section, I will describe a successful member of the *Madaperumagama* women's association known as Ramya, who was granted an income generation loan. Ramya is a 32 year old Sinhalese. Before she started her business in a house-shop she was a garment factory worker in the Katunayaka Free Trade Zone where she served as a *juki-kella*, a common word used to introduce sewing girls in factories. There she earned Rupees 7000 per month. Using the following explanation, I will try to articulate Ramya's story.

**Observational Diary Record 16**

“I was always responsible for providing subsistence and a monthly allowance for my husband and aged parents in the village. I suspects that on a good day my husband makes at least Rs. 50 as a labourer in the nearby village. However, most of my earnings are kept for his cigarettes and ‘kasippu’ an illegal alcohol drink which sells in the nearby neighbourhood. On some occasions when I was at home, disagreements take place in the form of arguments where I had to face domestic violence and abuse. This is when he would set annoyed that I work in the Free Trade Zone with other male workers and about my lack of responsibility towards the household. Since this was going on for a while and I perceived that my husband had neither interest in my welfare nor in regularly contributing to the household, I decided to leave my job in the city and setting up a business in the village. Luckily, for the past 8 years I have been a regular member of the Dimuthu women society, where I decided to take a loan of Rs. 30,000 to run a house-shop, which sells agricultural based products. Access to a large amount of money without any hassle was a miracle in my life and the most important was to understand my difficulties which were not a secret for the kinship at the time. Once I opened the shop, I started to handle my own income (Rupees 6,000 - 8,000 per month) and decided to involve my husband in the shop which gave me the opportunity to make a round trip to the village to purchase stocks for the shop and to look after my parents, as well as to fulfill other domestic work. I also started to receive lots of assistance from my husband and special efforts in our house extension. All our takings from the house-shop have saved in the village bank to purchase a new ‘trishaw’ for my spouse to earn an extra income for the betterment of our family financial strength” (Ishani’s Observational Diary 18/06/07).

Ramya, as she explains in her success story above, is one of the young women caught-up in the job market in the Free Trade Zone area in Katunayaka. She completed her education until grade 5 (UK school equivalent) and married at the age of seventeen. Since then she faced many challenges in her married life due to various financial hardships at home. Her solution was to overcome these difficulties and get a job in the Free Trade Zone while thinking that one day she will be able to earn a sufficient income to maintain her family, even though in reality her experiences has been much worse than her expectations.

Nevertheless, realizing herself that she could be engaged in an income generation activity that brings her life back to the village and engage in a *kantha samithiya* made her realize that she could be a successful entrepreneur. The success was for herself, her family life and the fact that could re-connect with kinship relations, which was disrupted due to her migration to the city. Although Sinhalese women are historically known to have more freedom to enjoy their social engagements and employment outside the family, there were many instances where I found that



rural women were restricted to work in and around their neighbourhood network and this example of Ramya is one of many. Men seem to be helpful in many domestic jobs on a sharing basis when women were working from home more closely to their kin. Not only in Ramya's scenario but in many of my observations, men were very keen to provide good remarks about their spouses and their collective participation in *kantha samithi*.

While our talk took place on the veranda of her house, Ramya suddenly decided to invite me to see what her husband does at the back of her house. We found her husband inside a huge mud hole scooping a mud wall gradually. Ramya's husband Somea, first gave me a very shaky look. I asked how life is as I was not aware of their full life story. His reply was short and given to me with a wide smile

### Observational Diary Record 17

Somea: I am sorry, little bit busy these days?  
Ishani: I believe it is not unusually for you, right?  
Somea: Before monsoons fall we need to finish baking these bricks since we don't have enough storage facilities.  
Ishani: It looks to me you put lots of effort to make quite a lot of bricks daily? Somea: We normally make 100 per day average, some occasions even more.  
Ishani: It is amazing. How did you learn to make these economic house bricks?  
Somea: We had a class organized by Ramya's mahila samithiya, some government officials gave us this training. Only difficulty is to find the right type of mud, the rest is easy!  
Ishani: Are you planning to sell some?  
Somea: Oh no ...not this time, this is for our new house. (A big smile). (Ishani's Observational Diary 18/06/07)

It was difficult for me to believe that he was one of the most violent men in the community before. At least to me, he seemed a very dedicated and skilful man with care. But this was not exactly the story before getting access to an income generation loan through a *kantha samithiya*. It is not just getting access to long-term loans through these thrift saving groups but the

additional facilities and services they receive that have been beneficial for many for a peaceful and healthy income earning family life.

During my conversations with Somea, he refers to Ramya's *kantha samithiya* as *mahila samithiya*. *Mahila* is the Sanskrit word used among rural communities to define women and the meaning is *gifted*. The women's society that Rmaya belongs to has been useful not only for her but also for him to get necessary training and equipment to start a brick making business for their own family growth and eventually their kin.

I believe this is where the democracy begins - between two. As Irigaray (2000) said, democracy begins in the intimacy of love and of home. As she further explained, the family, in Western society is, in any event, in crisis, and is changing as a result of the coexistence (for example mix marriages) within it from various traditions, of various customary laws, which are forcing it to reassess what was previously taken for granted: love and relationships. Renouncing the desire to possess the Other, in order to recognize her or him as Other, is perhaps the most useful and the most beautiful of the tasks which women associations have done. It also leads to a respect for the Other, insofar as this other represents a nature and a culture distinct from women. From this point of view, in the next section I will try to explain the way women have created a strategy for their income generation projects that asserts itself as willingness to respect the Other and Others.

### **5.5.1 Adayam Vardaka Naya Upakkramaya: Income Generation Loan Strategy**

I have already explained what an income generation loan is and how such lump sums are created among women groups. In this section I look at the particular way of approaching such loan schemes. The income generation loans are available for every single savings member who takes

part in a women's association regardless of her race, class or caste. It depends on the trust, friendship and love for the other. It is also the respect of securing each other's personal information, family life and knowing and sharing others' burdens which cannot be eradicated through a standard loan application form. It is not just collecting information by ticking boxes or answering questions in a set format. It is the understanding of subjectivity, emotional feelings and family background of each and every individual member who belongs to a community.

This is also the reason why the amount of loan that is required by individual members and the amount of loan granted are not always the same. It depends on various factors that are relevant to individual borrowers' needs, size and type of the income generation project and various other individual circumstances. However, these loans are available for any member at any given time. The facilitator - in this case the RKP - charges a notably small amount of interest from loan beneficiaries. This is to employ three salaried staff members to maintain their accounts and administer documentation processes. During the months of this research, it was a fixed rate of 12% out of their total borrowings. The method of this 12% of interest has been allocated as 4.5% and 7.5% (these interest rates were explained to me by Sheela during our conversations) is explained below.

However, when I found that the RKP charges interest to savings members for their own thrift savings, it was quite a puzzle for me to think why they would charge an interest for each others' thrift savings (from Ishani's fieldnotes) so I questioned Sheela and her reply to my question was as follows:

### **Observational Diary Record 18**

Sheela: There is a mutual agreement for that amount among all of us in the network. This 12% divide into three main sections. We contribute 4.5% out of that into a fixed deposit to avoid risks, death, and immobility of saving members. And the remaining 7.5% is dividing into two proportions: 4% for community development projects and 3.5% for office management. For the office management we have three fully paid salaried staff which one is for accounting and 2 for administration. Ishani: Do you ever face any problems of charging interest for their own savings? Sheela: Not that I am aware of... we all work as a one family, whenever we have a problem we talk to each other, I think it is the best solution (Ishani's Observational Diary 07/07/07) .

Once more, this highlights that their mutual agreements between kinship and the trust they have built among themselves are much stronger than any other paper agreement. This also highlights the trust that they have for their rural Sinhalese woman leaders and the facilitator. Every woman in the network has come to an agreement about who generally takes the role/s of provider and who becomes the receiver. These roles tend to change according to women's needs. From the data gathered in the village settlements it was found that women had distinct strategies to meet their needs and specific circumstances in which they relied on or were called upon to give support to their kin.

They do things on a sharing basis even for the pattern of applying for loans. Some even sacrifice their own opportunity of getting access to a loan because they are looking at emergency or neediness of another kin. This also goes back to the earlier argument that I take from Irigaray (2002) about respecting the desire of the other, in order to recognize the other, as perhaps the most useful and the most beautiful of the tasks of coexisting with the other or others. As Irigaray explained (2002: 12), 'it is recognizing the other – man or woman – is different from me, and accepting that his/her right to exist and to human dignity is equivalent to mine, [that] leads to the recognition of other forms of diversity'. For women I worked and lived with, it is part of their everyday life and every encounter between two individuals. In the next section, I will try to

explain how they welcome such recognition or coexistence through a structure that favours everyone's desire within the network.

### **5.5.2 Adayam Vardaka Naya Sallasma: The Structure of Income Generation Loans**

The structures of the income generation loans have developed in a certain way so that every member can understand and remember the information that they need in order to get access to thrift funds (Appendix 4). Hence they need to submit an application called *adayaṃ vardaka naya eḷḷum paṭhaya* or income generation loan application (Appendix 5) before any personal income generation loan can be granted. These applications need to be submitted to the RKP main office with the help of their area field officer. It is their field officer who is responsible for gathering all relevant information before granting any loan. In Appendix 6 I will illustrate an application and personal information collected from a society member before been granted a loan. The income generation loan application encompasses five main sections. These sections are categorised according to the information available in their national identity card, which every citizen over 17 years in the country is provided for by the Sri Lanka government.

In the first section they collect personal information of the member who applies for a loan; in the second section they collect information about the income generation project (plan); in the third section there is information about two savings members of the group to serve as witnesses; the fourth section explains five regulations and finally, the fifth section contains the loan beneficiary's agreement statement. There is an aim behind this specific format. That is that although every single member in the network is not able to write to a high standard, they can still provide necessary information that they need without a problem. It is to make information easily accessible to members in the group to use their collective thrift funds, such as name, address,

national identification number, secretarial division and additionally, they need to know the name of the women's association and the occupation for daily survival.

The women associations collectively fill applications with the help of fellow members and field officers. Generally, women groups engage in filling loan applications at a mutually agreed meeting. During this specific date of loan application completion, women get together in one of their association member's house and they also invite a field officer for her expertise.

Although the above described format was classified as the income generation application form, when I was in Dumriya Nagaraya *kantha samithiya*, I found women in the association were using a different set of forms (Appendix 7) to the application that I was introduced to earlier on. I was rather surprised and I asked Indu Miss (a field officer) about it. Her explanation was rather short, '*this is the reason you are here with me today*' (Ishani's observational diary 08/08/07). I immediately recalled my earlier conversation with Sheela and her recent disappointments, which I will try to elaborate through the following conversation.

**Observational Diary Record 19**

-Ishani: What about this new set of forms, Did you or the women manage to develop?

-Sheela: It is a notorious story. When we developed our savings into a large amount of thrift saving collection, government officials threaten us saying that we have to register our forum under the microfinance legislation. They told us it is an important thing to obey parliamentary legislation. We were given a huge set of rules and regulations and some official papers. The officer who visited our forum had told I could end-up in the prison for collecting money from rural women which deposits in one account. They forced us to register our forum as a microfinance scheme. *(Surprisingly, Sheela used the word microfinance as it comes in English language).*

-Ishani: Do you know what microfinance is or why microfinance is? Have you ever seen the legislation? Or any explanation?

-Sheela: No Never! But I think what we do is microfinance. Even if I read about it I would not understand. My education is not so good, I think that is where we lack knowledge. maybe you could help us to find out what it is and why are we obliged to register. It makes our lives even harder and a lot more complicated and time consuming – because of this, women hesitate to crate kantha samithi.

-Ishani: Can you please explain to me some difficulties that you are finding?

-Sheela: Everything! (With anger) They gave us a set of documents to fill in by individual member. There are ten pages in each set of documents. They only gave one copy and we had to photocopy it using our own money. Now it is not just simply saving but it requires more things than how it used to be. Our women are not so educated to read carefully or they might not have time, so we have to send our field officers to every savings member, first to explain the forms and then to sit and fill the forms together. They also require us to find outside witnesses, not only one but two. Who can do all these things? First of all I am not ready and all our field officers are not happy but we have no choice. It is the government! Who knows where we can end up!

-Ishani: What do you have to do as the co-ordinator?

-Sheela: I have to attend tiresome meetings where I don't understand anything, those meetings don't even take place here, and I need to go to Colombo. It is my time and that is why recently [I] am tired. They ask us to provide reports and data within a very little time; we have to pay a membership fee of Sri Lankan Rupees 4000/= to the government (annually) and to the district office to be part of the microfinance network, otherwise we won't receive any training or advice from the government agencies. This entire thing has become an extra burden to me and to my women. The government tries to make our lives complicated and difficult, we developed this saving system for kanthawa diriganvimata – for women's empowerment but now we have to do everything the same as a city bank. What can we do?

-Ishani: It is very interesting to hear your experiences. I am surprised too. Do you think it is possible for me to find all your old recording systems as well new version of recording? I would like to compare them in my study. (Ishani's Observational Diary 02/08/07)

As Sheela explained in our conversation, there are eleven pages in total and much more information needs to be put forward. Most of this information needs to be collected in advance to complete a loan application. For instance, the loan applicant's income avenues, assets, expected ways of repayment, loan repayment method, finding two guarantors, guarantors' statements. In addition, he or she has to be below 50 years age. Although it seems that only a few more pages of additional information are required, they add up into a completely different

process of loan application compared to their traditional one page application. It has also made a substantial difference to the accounting procedures of the RKP and their financial transaction recording process. During my visit to Dumriya Nagaraya women's association, Indu [miss] said that this is why I was there. It made me realise that Sheela wanted the field officer Indu to make me experience both procedures in order to see the difficulty of recent changes to their income generation projects by the government microfinance regulations.

Indu and I both attended the meeting in Dumriya Nagaraya women's association on the 8<sup>th</sup> August 2007, which was designated by the group members as the income generation loan issue date or *naya dinaya*. We encountered a few members in Hirimanika's house (a member of Dumriya Nagaraya society). Some members were already there and others were expected to arrive later. We started the meeting with a beautiful song written by one of the members in the group and used as a slogan to mark their hard work, earning, and prosperity, peaceful and friendly environment. They are careful and thrifty as rural women. Hirimanika seemed very happy to have everyone around in her house. We were served tea and sweets.

What was most surprising during this meeting was that many men were around in her house. I wondered why. Unfortunately, according to the new rules and regulations of the microfinance act, they have to have two guarantors (Appendix 7) who earn a substantial amount of income per month which is more than Rupees 50,000 per annum and many women were not in such positions to provide a guaranteed income. Obviously, they had to request male counterparts to act as guarantors on their behalf. However, some women were delayed and others who were already there were reluctant to sign the forms after listening to Indu's explanation of their commitment. It was almost close to six o'clock and we only managed to fill some forms but not



all. Once again, my experience of participating in this women's loan application process made me aware that it is impossible to break the norms of a women's community and to change their culture into a new order, although it is imposed by a higher authority (the state).

However, what it also made me realise is that the state bureaucracies are trying to exploit Sinhalese rural women communities. Once the women groups developed their very own thrift mechanisms and improved their savings, the state wanted women to be accountable through their narrow sets of rules and regulations. It is a way of exploiting the hard work of rural women in order to fulfil the ambitions of the state in front of the international donor agencies, while attempting to silence the subjectivities of women. They sought to reshape women's lives, their charisma, and collective participation through and against the narrow spaces available. It is through this struggle that Sinhalese women refused the particular way of objectifying their subjectivities through the middle-class government bureaucrats. Instead, they collectively expressed their differences and articulated their identities as a group of rebellions.

It is impossible for me to translate their struggle into abstract words or numbers unless one is part of women's brutal experience of resistance to their government bureaucracies. Thus, the dilemma between women's associations and the state made me realise that I am an outsider within. Although I call myself a Sinhalese woman born and brought up in Sri Lanka, I am not one of them; I was not born into a community that goes through similar experiences since women in my community are not attached themselves to neither the Dumriya Negaraya women's association nor the RKP network. Hence I would like to remind readers of this thesis that my position is not the same as the Sinhalese women's position. Once again, I position myself as before – an outsider within – as Patricia Hill Collins (1993) describes.

## 5.6 Summary

Throughout this chapter I continued the discussion of my work with Sinhalese women's associations to find and articulate a more assertive position for them in the Eurocentric discourses of finance, as they increasingly express their own thrift organizations and cultural aspirations. In this chapter I sought to demonstrate the thrift's collective history and its management as well as describe the income generation funds system and its management. This chapter also demonstrated various responses to the situation as women understand it, which assimilates the subaltern, and argues that collective participation of thrift creates a range of inter-dependent financial management skills. Thus, in return, the same skills make women find their own independence; in particular, getting equal access to long-term finances for income generation projects that otherwise would not be available.

This review of our conversations also makes us attentive to the major problems that Sinhalese women communities encounter from their state's interferences. It reveals their local government's interest in making women communities visible to the international donor organizations in order to exploit their collectivism and inter-dependence and to be accounted for differently. It is in order to frame them into systems that alienated them and their subjectivities.

It is this alienation that I also emphasised in my literature review as well as when reviewing my conversations with Sheela. It is also the way Sheela articulated the microfinance scheme, as something that has never been given, introduced or explained but which women were forced to follow the rules of for the sake of government creditability in front of the international donor organizations. By demonstrating the complex responses of the subaltern women who reflect the criticisms of European thought and the limitations of reducing the experience of the *Other* –

women, women's *irreducible difference* is, in the Irigarian sense, reducing them to mere abstractions. While attempting to frame women's collective participation and their financial liberation into neo-colonial utopias, which once more flourish over local realities, women's multiple voices are turned into masculine desires through a process of re-colonisation.

## **CHAPTER 6      DAILY ACCOUNTING PRACTICES OF A SINHALESE WOMEN'S COMMUNITY**

### **6.1      Introduction**

This chapter will elaborate on the previous one by discussing how the Sinhalese rural women account (symbolize) their thrift collections in the rural organizations. Firstly, I will provide a historical description of Sinhalese women's accounting procedures. I will look at reasons for Sinhalese women to find a specific accounting method to record their thrift collections. While, describe the specific accounting and finance procedures developed by the Sinhalese women. In particular, I will look at their personal passbooks as the basis of their counting and recording. I will subsequently analyse their ledger accounts, namely general ledger and specific ledger accounts, to demonstrate the accounting procedures in a rural women's organization.

Secondly, I will review the income generation loan procedure by looking specifically at the method of accounting at each stage of the loan. This review will provide a detailed analysis of the loan set up until the point of repayment of the loan and through the several stages of recording, bookkeeping and finalising their accounts.

Finally, I will draw attention to the formation of a balance sheet in a Sinhalese women's community by looking at their various types of assets and liabilities. In summary, this chapter will highlight the importance of recognising other ways, and more specifically the subaltern women's ways of accounting, in order to extend the narrow focus often produced within a particular European region or country.

## 6.2 The History of Accounting in a Sinhalese Rural Women's Association

In this section I will describe the history of accounting and what accounting means for the Sinhalese women in their rural associations. The process of accounting took more than a decade to take the form of what today is called *ginumm krammaya*. It is a history of an unfolding narration of women's daily hardships. It is a locally-specific subject; it is not an object that searches for a single truth (profitability) as in European accounting systems. It is a collective of subjectivities searching for multiple truths for the self, family, household and the community. Thus, in search of such truths, women rely on the group members' traditional wisdom of count and record keeping.

For the women in rural associations, 'accounting' is all about handling information. To count is to measure and quantify. To account for something is to acknowledge its fiscal existence and describe it. Women use various methods of accounting to record their savings, loans and investments as an economic parameter. It is to provide information about individual savings, group savings and the savings of the entire network i.e. more than just data. The information they use for counting and record keeping is the output of a long-term ongoing process of collecting thrift, managing thrift, analyzing thrift and interpreting thrift in their oral ways of describing and recording economic activities of women's associations. Looking at it broadly, it has been essential in their decision making and long-term survival plans. Most decisions are about limited resource planning, resource acquisition and resource allocation in the event of fulfilling members' intent.

The method of describing savings, transactions and recovery of loans are organized by what is called the accounting process. It is a set of morals and practices, supported by egalitarian

principles and coordinated by the activities of women, extending well beyond an accounting department. Such activities can be identified as managing livelihood loans, emergency loans, acquisition of resources, payment of monthly salaries, managing income from farmers' markets (seasonal events), interest payments, loan recoveries, etc. However, their records encompass only the financial transactions that have or will have monetary implications or whichever will result in an exchange of cash. Any other form of exchange is taken as gifts or in the form of kind. Each transaction is documented with a piece of paper – an invoice, voucher, receipt or bank statement, etc. If a transaction is not documented, then it will be not recognised as a record. For example, if a field officer collects monthly savings from a society without having a corresponding invoice, it will not get recorded in their books.

Every financial transaction has a category according to ways that are convenient for the women. These then correspond to specific codes, representing a unique invoice number. Their financial transactions recoding is carried out periodically (mostly monthly) and in chronological order. They also have financial statements called *ginum pathray*, which provide a synthesis of total savings and investments of all savings associations who work under the umbrella of the RKP in their process of wealth creation. Every savings association maintains a set of books and a number of statements which describe the history of thrift, thrift allocations and thrift investments. At the end of every financial year (usually 31<sup>st</sup> March) all their record keeping books and financial statements are amalgamated to a final balance sheet called *sheshapathraya*. However, there have been instances where short term statements were produced for decision making purposes. Therefore, in the following section I will explain the accounting process of the thrift collections of the rural Sinhalese women's associations. It will first provide an explanation

of the beginning of the process and the mechanism behind their financial transactions (giving and receiving money) in the association books.

### **6.2.1 The Accounting Process of the Thrift Collections**

The basis of the accounting process of the rural Sinhalese women's associations is every single association member (Appendix 8). It then follows on to the association treasurer and later to the field officer and last to the accounts officer (Appendix 9). Usually, this hand-over happens during the first two weeks of every month. When all savings are handed over to the field officer, it becomes her responsibility to provide a stamped receipt to the group as proof (Appendix 10). It thus also becomes the responsibility of the association treasurer to collect monthly receipts as proof of deposits, in order to avoid future disputes among members. Once the field officer deposits thrift collections under the name of the RKP (Appendix 11), it becomes her responsibility to hand over the second copy of the deposit to *ginum niladurini* or to the accounts officer, who monitors bank accounts and recording systems of individual women's association (Appendix 12). This process of saving, collection, and recording, analysing, accounting, and reporting continues among women periodically.

Under the RKP filing system, each women's association has got a different set of books that provide the history of the individual associations' total savings and total loans issued to individual savings members throughout the year. Every member in a women's association holds a membership book or what they call a *passbook* (Appendix 8), a loan application - *ardayamvardaka naya pathraya* - loan card - *naya cardpatha* - (Appendix 13) information about their personal histories and livelihoods etc., which I will explain in detail in later sections. Examining some of the documents, I realised the importance of reviewing such documents in

order to go beyond a simple understanding of the accounting process of women. Therefore, in the following section, I will illustrate some of my conversations with accounts officer Gayana and the co-ordinator, Sheela, about the initiation of the process of record keeping and the recent difficulties that they have faced due to external government officials' interference.

During my stay at the RKP, I spent some time with the accounts officer, Gayana. Firstly, we discussed the history of their books and secondly the systems of recording, such as ledger accounts, passbooks, individual society accounts, balance sheets and reporting systems. It was quite difficult to gather many oral histories from Gayana since she had joined the group recently. However, long before, I realised Gayana had informed Sheela that I was having difficulties finding out the original records of their books about their accounting systems as well understanding their earlier processes of accounting. Sheela was fully aware of where should I be looking for such documents and she kindly offered us her help in finding old records, in order to not only to find out but also to explain their foundation, development and growth. Although she did not have much time to go through every single stage of it, we agreed to have an in-depth discussion on a different day (from Ishani's fieldnotes).

It was on 2 August 2007, a beautiful warm day outside the RKP, when Sheela seemed very enthusiastic to explain their accounting records and the process of accounting to me. Since my arrival, she kept saying '... [I] ought to explain things for you', although every single day was a very hectic day for her. She decided to have our discussion in a less noisy place which meant outside the office in garden under the shadow of a large mango tree. We grabbed some tender coconuts and sat on a coconut mat, hoping to have a relaxed conversation for a while (from Ishani's fieldnotes).



**Observational Diary Record 20**

Sheela: I love this place, I build, I work, and I live and hope I will be able to develop this a little bit more (with a big smile).  
Ishani: What do you mean more? More work?  
Sheela: Well ...it will be nice to have an office building and a separate house. Recently, I feel tired, too much paper work, report writing, deadlines and endless meetings. Let me explain for you...[Miss] look at this punchi potha - little book, this is where our journey started. We use to simply draw these lines: one for the date, one for how much money we save and how much we give it to a member monthly. It looks old, because it use to pass around within our group members, whoever receives the collection it becomes that person's responsibility to collect savings during that specific month then it passes to another member who will be receiving the collection next, it goes in a round until we all receive an equal amount of thrift, we never had disputes among us, so we eventually learn how to record things and learn from each other's mistakes. (Ishani's Observational Diary 02/08/07)

Our conversation continued until lunch time. It is always fascinating to hear stories from Sheela, because she is well aware of the bottom as well as the top level of the organizations. I gathered important information about the formation of a systematic recording system throughout the RKP network. However, I will dissect this information and discuss it at different points in the thesis where relevant. Thus, in the following section, I will discuss the first finding of their mechanism to develop an accounting system and will look at how they managed to create such a system based on their daily understanding of plus and minus points, the importance of dates, receivables and dispatches. The introduction of an accounting system to the rural Sinhalese women started with the traditional belief of using the right hand to receive things and the left hand to give away things. This was explained to me by Sheela as illustrated below:

**Observational Diary Record 21**

Sheela: [Miss] we still believe the traditional norm of Sinhala 'Ganu - denu krramaya, Ganu is anything you take, where women use their right side hand and Denu is giving away, where women use their left side hand. They prefer to use right side hand to receive things and left side hand to give away things. Anything we receive from someone's right-hand is also considered as a sign of prosperity, good wishes and the left is not as such. (Ishani's Observational Diary 02/08/07)

In Sinhala the verbal communication *ganu - denu* is a word used only for monetary transactions. Other types of exchanges are known as *huwamaru*. For instance, commodity exchange is known as *banda huwamaruwa* which is a very important form of exchange and a less obvious form of income. This may take the form of food or clothing, offer of furniture or other household goods or (usually small) amounts of money to solve some daily crises situations. In a settlement where kin live as neighbours and in a context where familial ties are generally strong, there is implicit reciprocity in the types of exchanges that take place between individuals and between households. In these situations they use their right hand to receive things and use their left hand to give away things. The right hand is accepted in their daily life as a sign of prosperity.

However, for the purpose of this dissertation I will be looking at monetary transactions or wealth creation activities only. To be more precise, in completing the task of presenting these monetary transactions, I have used various conversations, records, books, ledger accounts, receipts, statements, balance sheets etc. In doing so, I have also managed to analyse various conventional systems that have been used by women groups for several years and which account for their recent financial transactions.

### **6.2.2 Saving Passbook – *Ethirikireeme Pass Potha***

During the initial days of thrift collections, women used a little book called *ethirikireeme pass pothu* to record each member's thrift collection. This *ethirikireeme pass pothu* (Appendix 8) is divided into several sections and in the first half of the savings passbook they record individual savings of a member, dates of saving, total balance, any withdrawals during their agreed period and the signature of the society treasurer or in some occasions president (to prove that she received her monthly savings). These total savings are always carried forward as a sum towards

the end of the page. Once the page is full then they will open another new page and so it continues accordingly. In the second half of the book they record how much money an individual member borrows from the association and how much money is repaid in installments (Appendix 8). In the final part of the book they record information relating to emergency loans (Appendix 8). This book is always kept with the individual savings member to maintain their own transaction and to remember the important dates for their thrift contributions and loan repayments (Appendix 14). However, women agreed among themselves to cross check their books by the treasurer or president once a month.

Whenever an association member fails to repay an installment, it is recorded in red ink as *masika varikaya gewa natha* and in many instances other members in the group share the default installment on behalf of the kin. If not, they are given three consecutive monthly instalments to fall short on and thereafter the member loses her membership for not obeying doctrines of a mutual association. During my field visits, I found that default payments of members happened on very rare occasions. Where I did find some it was for a well known reason amongst women and they had already shared the default member's payment among the rest of the group members.

By looking at association members' passbooks, I gathered that from earlier records, that is, during the initial days of setting a women's association, they managed to collect only a modest amount of thrift. In most cases Sri Lankan Rupees 5 minimum or maximum of Rupees 100 per month. However due to the long term practice of thrift they eventually managed to increase their thrift collections. At the same time, they managed to develop their savings passbook into a systematic recording system as I have described above.

For example, Devika learnt to make *handun kuru* (incense sticks) from her in-laws soon after her marriage. She makes *handun kuru* for an income generation project run by the RKP. In one day she makes approximately 3000 to 6000 and she makes a profit of Rupees 10 - 15 per 1000 incense sticks. A proportion of these profits are saved as thrift in *hurulu oya kantha samithiya*. She increased her savings from Rupees 5 to 20 per month. Due to the increasing demands for her *handun kuru* from customers in the central market in Kakirawa town, now Devika receives about Rupees 350 to 400 worth of raw material on credit for her daily production. In order to avoid the profits being taken away by middlemen, she decided to take an income generation loan from her association. Her loan amounts to Rupees 5000 and she pays an interest of Rupees 50 a month for 3 years. If she uses the raw material carefully she believes she can make a profit of at least Rupees 100 a day.

Since she received access to her income generation loan, she started to give out work to a few neighbours and pay them Rupees 5 per 1000 sticks which are still a better rate and a secure income for some. Some time ago, she took out an emergency loan from the association to cover the costs of her mother-in-law's death ceremony. The amount of her loan was Rupees 2000 and she paid it in full. Likewise, every member in an association maintains a saving passbook and it accounts the history of savings, loans taken, repayments and the remaining balances as at the end of a calendar month.

As you can see in Appendix 9, the monthly savings of members are collected by the association's treasurer as a lump sum. These lump sums of thrift savings are usually recorded in the *kandayam ethirikireem legeraya*. It is one of the ledger accounts out of many ledgers in the

books of the RKP. In the next sub-section, I will try to explain what women mean by ledger account or *legeraya* and the mechanism for recording specific transactions in ledger accounts and the collective transactions in the *podhu legeraya* general ledger (Appendix 15) account of the RKP.

### 6.2.3 *Legeraya* – Ledger

The RKP decided to record similar types of transactions in one group account, which they call *legeraya*. For example, types include all accounts pertaining to sourcing transactions related to savings, loans, loan repayments, interests, etc. in a ledger account. They use *legeraya* as a classification scheme which contains all the details of the transactions and provides an ending balance, which is the net sum of all entries in this category. They also use various specialized ledger accounts for various other transactions to assist them in the effective and efficient running of their associations – *kandayam ethirikireem legeraya*, *naya legeraya*, *mudal legeraya*, *ganeem legeraya*, *aryojana legeraya* and *podhu ledgeraya* etc.. A specialized ledger is generally an intermediate database, allowing the account officer to analyse in detail a specific category of transactions. For example, a loan issue ledger will allow the field officers to analyze the loan repayment of all or some loan holders. In this way, specialized ledgers ultimately transcribe transactions in the general ledger or *podhu ledgeraya* in chronological order in their category.

However, these ledgers do not create data. They reveal the content of data by creating meaningful aggregates. They also provide the historical content of each individual transaction for analysis if needed. For example once the group savings are collected by a field officer, the transaction details will pass onto the accounts officer with a payment receipt and a receiving invoice. It then becomes the responsibility of the accounts officer to record and maintain

specialized ledgers and the general ledger. For instance, *kandayam ethirikireem legeraya* contains a column for the date, receipt numbers, description and the total monthly savings collected by each association, total savings deposited in the bank account and the balance carried forward for the following month. A copy of the specific ledger account in the general ledger is illustrated in Appendix 16.

This specific ledger account (Appendix 16) is for June 2007- record number 12 in the general ledger. It represents the total balance brought forward from May 2007 with Rupees 14,760 and adds up monthly savings of 12 women associations within the month of June equal to Rupees 11,970 which then comes up to a total of Rupees 26,730 as the brought forward balance for the next calendar month, which is July 2007. This specific ledger (record number 12) gives a picture of the total monthly thrift collections of 12 women's association as well as how it folds into a total pool of thrift. Likewise, every single association's savings is entered into a specific ledger account, in this case the *kandayam ethirikireem legeraya*, maintained within the general ledger of the RKP. Towards the end of the calendar month and end of the year, all these specific ledger accounts are balanced up. Balances are brought forward to find their total wealth creation of the network.

This traditional recording system ensures that every single association of women keeps its own records which are separate from the RKP records, in order to avoid future disputes among women's associations. It is also to make sure that all the information relating to their collective participations is available to the entire network of women. This is the process of accounting that has been developed for decades. It is not a hegemonic set of rules or regulations given by a world regulatory institution. It is not only those Sinhala women have managed to develop a

thrift recording system; they also have their own loan scheme that provides a substantial amount of money to women who are in search of long-term investment or to start up income generation projects (Appendix 17).

In the next section, I will introduce the accounting procedure of the loan scheme and then a balance sheet of a women's society. Once again all these systems are developed by the Sinhala women themselves using their traditional wisdom, kin relationships and mutual trust between each other.

### **6.3 The Accounting Process of Income Generation Loans – Diriya Naya**

In this section, I will explain the accounting process of income generation loans. The income generation loans as I have explained in the previous chapter are one of the main long-term liabilities recorded in the books of a women's association and in the RKP. Within the past ten years, women have collectively created a convenient method of accounting individual loans and group loans by using their traditional knowledge of numeric skills. These systems of accounting are very different from the International Accounting Standards or the institutional practice of double entry system presently use in European regions to record financial transactions.

Every increase of an asset and an income goes to the debit side of a T account and every decrease of an asset or income goes to the credit side of a T account. T account is an account drawn as the letter T in the English Alphabet to record debits and credits of a financial transaction. Similarly, every increase of a liability or expense goes to the credit of a T account and vice versa. Alternatively, women's associations use a system that is defined by themselves for their own convenience of recording loans and related transactions to loans such as recovery

of loans, repayments of loans or interest payments of loans. Interests of loans are calculated using a direct method rather than indirect or accumulated interest calculation (Appendix 15).

Whenever a personal loan is granted to a member of an association for an income generation project, women groups tend to follow several different accounting procedures. As I have already mentioned, it is not as in a double entry system where you enter two consecutive entries but it is a system of multiple entries. It has many similarities develop with the ancient *memorial* bookkeeping system. The first step of the recording process starts with their association passbook, illustrated in Appendix 8.

First and foremost, they record the date and then the details of an income generation loan which is divided into two halves as installment payment and balance left over. In the third column of the page, the president's signature is recorded. There is no space to record interests and this was mentioned during my discussion with Gayana. They recognise this difficulty with the increasing number of income generation loans which they are planning to amend sometime in future. This personal passbook acts as an individual ledger to record all savings, borrowings, interests and other relevant information if necessary.

In addition to women's personal passbook, the women's association treasurer also maintains a set of records called *naya nikuth kereemae potha* or loan issue book (Appendix 17). In this book, every single member who accesses an income generation loan gets recorded under a loan number. This specific number has been used in every accounting record to identify the particular income generation loan issued to each member in the association (Appendix 18). Accordingly, every single loan issue gets recorded in the books of the RKP general ledger under a specific



ledger called *naya legeraya*, which contains all the information related to an individual income generation loan of an association member, as illustrated in Appendix 17.

Every income generation loan ledger entry starts with a number or what they call *anu-ankaya*, which is followed by the district name, loan name, year and month of issue and it ends with an individual loan identification number. For instance, AP/Diriya/2007/07/43 indicates that the district is Anuradhapura District, Diriya is the name of the loan which was issued in 2007 in month 7 (July) for the loan beneficiary number 43 – Kirimenika.

In the income generation ledger there is a separate column for interest charges. The interest charge column is divided into three sub-sections as total amount, monthly installment and interest. Once they open a page for an individual loan member then the only change to take place is to add a new column for every month and the rest of the information stays the same until the last installment collected. Towards the end of the ledger they add up the total amount of money lent and the total amount left over to pay at the end of each month after deducting monthly installments and interest. The logic behind this recording system is that at the end of an agreed time of the loan, it must add up to a zero, which indicates that a loan has been re-paid completely.

As I explained above, these loans are specially created to empower women's income generation projects or *kanthawage ardayam diriganvimata*. However, in recent years women were forced to change this name to *Diriya* at the request of government officials for their own convenience of accountability. It was so as to account women's hard work into the official statistics of the government's microfinance projects, even though they have nothing to do with the so-called microfinance projects under the donations of international agencies. It is a forceful governance

of the tribal knowledge and conventional wisdoms of the rural women in a Sinhalese women's community, which is a common practice that one can identify within the island (see also the case study of Hewamanne, 2008: 35-60)

In addition to the records of income generation loans, the RKP maintains a loan card for every single member, a copy of which can be found in Appendix 13. It also indicates a summary of every individual income generation loan, recovery period, number of installments, last installment collection date, total loan, initial installment (if any), interest rate, authorised officer's name and date of approval, names of guarantors etc. This card was developed by the RKP's senior members (field officers) for the convenience of tracking loan information. It is also a snapshot of the history of the income generation loan. Whenever a member of a women's thrift group is issued a loan, they are given a receipt for the payment of the loan to their bank account. This is usually authorised by an area field officer and witnessed by a different member in the thrift group. It is not only during the issue of a loan but also during the repayment of each installment of the loan that women are given a receipt of repayment. As I explained regarding the different coding systems of women, these were developed by women's traditional knowledge of record keeping, which in return helps to ensure that the every member in an association as well as in the entire network is treated equally and transparently.

In addition to all the above discussed records, they also use a book called recovery summary book or *naya ayakaraganeema potha* (Appendix 19), where women record the name of the field officer whom they hand their monthly repayments and interest to. While looking at some of the records, I also discovered an amount called insurance. I asked Gayana for clarification on this and her answer was as follows:

## Observational Diary Record 22

Ishani: where is this insurance amount coming from? Do you charge insurance?  
Gayana: Oh ...according to the new legislation we have to charge a small amount of insurance from every member of the saving group.  
Ishani: How much do you charge?  
Gayana: It is a one off amount of SL Rupees 500 and they will be covering death, critical illness, national disasters like floods, monsoons, wind  
Ishani: Do you think saving members like this idea? Gayana: Yes, they do like it now, at the being it was difficult to introduce because they did not understand why they should be paying some extra money. When some savings members became immobilize they understood it well. (Ishani's Observational Diary 02/08/07)

As you have seen in Appendix 7, where I illustrated the new loan application, on page 10 it explains the conditions of their insurance coverage and the benefits of getting such an insurance cover. There was no specific percentage or a method of insurance contract as we would follow in the European financing systems such as IFRS no 4, which applies to the insurance contracts or the GAAP. Here, in the rural villages, everything was agreed mutually and a standard amount of insurance was contributed by each savings member to share kin members' burdens. Although women did not agree to pay an extra sum of money at the time it was introduced, more recently they started to agree due to various risks they had encountered - for example, at a time when one of the loan beneficiaries lost her fingers while making coconut husk ropes. Her insurance contribution covered the balance of the loan payment in settling her income generation loan.

For women groups, a kinship agreement is a bond or the standard code for any accounting procedure. Most people in the village are in one way or another related to others or form kin-related groups. Networks of social relations operate within and between kin groups, within and between ethnic groups and between neighbours. When you talk to women in the thrift saving groups about residential history, they indicate that established reciprocal exchanges are far more frequent than casual. Even those who recently moved to neighborhoods as a direct consequence

of ethnic war soon establish some form of reciprocal exchange with their neighbors or members of their ethnic group. It is in the area of daily exchange, gift giving, presentation and emotional support that kin as well as neighborhood links become essential elements of survival in many households. Muller (1983) calls such exchanges “private support systems,” which include economic assistance from kin, neighbors, friends or other mutual help networks and may take the form of transfers of money, good, labour (e.g., child care). Such exchanges are often an intrinsic part of the daily lives of most members of thrift saving associations. Thus in the next section, I will explain the formation of a balance sheet in a Sinhalese rural women’s association as a part of their money exchange systems.

#### **6.4 The Formation of a Balance Sheet in a Sinhalese Women’s Community – Ginum Sheasha Pathraya**

In this section, I will describe the formation of a balance sheet in a Sinhalese women’s organization. The main asset, *pradanna wathkam* that you can find in a balance sheet is their collective thrift among a few other assets, *sulu wathkam*, in their balance sheet equation. Many households seemed to have family inherited small lands, houses, jewellery and many other assets such as agricultural equipments, trishaws and bicycles and in some cases almost nothing but a few clothes, coconut mats and cooking pots. Other than their major savings in *kantha samithi*, women also tend to spend a large proportion of their earnings in acquiring gold ornaments. Some women use their gold ornaments as collaterals for borrowing money from village pawn brokers and the others use it to boast their wealth in situations such as arranged marriages because those women who hold gold are given priority.

Other assets in their balance sheet, *sulu wathkam*, are raw material such as stock, harvest, finish products, petty cash in hand for household use and money for domestic borrowing in crisis

situations. Of course, the purchase of raw materials is not necessarily paid for in cash but can be obtained on credit, which then creates creditors. In the very rare cases of women holding cash-in-hand as a major asset, this indicates two things. It is because either their petty expenses are high or they tend to store their cash in secure places to avoid theft. According to Gayana, women's cash in hand depends on the season. During the harvest seasons women and men both tend to consume more on domestic activities (Ishani's field notes). Women tend to exchange their produce on a barter system to kin members; they do not rely on terms and conditions or after sales policies, but instead all depends on trust and gestures.

The liabilities in a rural women's organization balance sheet can be identified in two different types, by-nature as long term, *digukaleena wagakeem*, and short term liabilities, *ketikaleena wagakeem*. These two different distinctions arise from ambiguity. There is no hard and fast rule applied. The liabilities are split respectively between income generation loans (long term) and emergency loans, payable to neighbours in daily emergencies (short term). The Sinhala women in rural organizations believe in spending for their children's education as a *long-term* investment because education is seen as a key to a better life and they believe it promotes social wealth.

However, women's main investment is saving in thrift collections, although they are not issued things like shares or share capital. Unlike in a private or public company under the European company law 1956 or revised version in 1990, neither are legally bound shareholders nor are they getting paid dividends. Rather, it is a mutual creation and their existence depends on the group bondage and the capabilities of women's savings. However, their ownership does not belong to a limited liability ownership; it expands with the growth of thrift collections. The way

they use strategies to expand their ownership of wealth will be discussed in detail in the next chapter. That looks at how women use their conventional knowledge and traditional wisdom to create their social wealth and the way of financing projects within their community.

At the end of their financial year (usually 31 March), all the above explained accounts are cross checked by a paid government officer, who independently inspect all the accounts of the associations within the entire network. During the initial days of the RKP, these tasks were carried out by women themselves using their conventional knowledge. However, since the change of the Sri Lanka Central Bank legislation for small and medium size informal savings groups, it has become a compulsory task to have their accounts audited by a qualified accounts clerk or a trained auditor who can authorise the accuracy of their organization accounts.

## **6.5 Summary**

In this chapter I analysed and described the way women's thrift collections are identified, analysed and recorded in the books of rural organizations. The chapter discussed various women's written documents and at the same time reviewed field conversations that I gathered during my stay at the RKP. I demonstrated the history and the processes of women's accounting by analysing a personal savings passbook, ledger account, income generation loans and finally a balance sheet of a women's organization.

Through this analysis, I found the ways that the subaltern women developed their practice of accounting. It attempted to challenge the way subaltern women's accounting comes to operation through women's everyday lives and identities that are defined in and through dominant social structures. It was to demonstrate accounting practices that exist outside the European

institutional practice of accounting. It is the way Sinhalese women's communities practice their accounting methods to develop women's social wealth or strengthen their community relationships with each other. Therefore, it illustrated the traditional practices of counting, recording, analysing and interpreting women's thrift collections.

Thus what we need to consider through my analysis is whether there are lessons to be learned from outside the business and management canon, such as subaltern women's accounting practices that were illustrated throughout the chapter in the future development of European accounting agenda.

In my view, it is to create a new platform within the existing accounting and finance discourse to recognise a distinctive position for subaltern women that pay no homage to a hegemonic system. It is to recognise the historical struggles and the daily practices of accounting as in their difference to avoid the narrow understanding of the subaltern in European accounting practice. However, it is not only accounting practices that we need to be taken seriously in to the future European agenda, but it is also the daily financing practices of subaltern women to fulfill the claim of universalism in accounting and finance discourse. Therefore, in the following chapter, I will discuss the daily financing practices of Sinhalese women's community.

## **CHAPTER 7      DAILY FINANCING PRACTICES OF A SINHALESE WOMEN'S COMMUNITY**

### **7.1      Introduction**

This chapter follows a similar argument as the previous one, where I have described the accounting processes of the rural Sinhalese women's community. However, in this chapter, I will focus particularly on the financing practices of the rural Sinhalese women. It will first investigate the history of the rural women's financing practices as investors and the reasons behind such investments in their specific programmes and projects. There I will also describe the way women collectively decide to make future investments in the community. Secondly, I will establish the major financial investments in two distinctive sectors, namely production and service sectors, in order to investigate the justification of their thrift investments only in those two sectors of investments. Thirdly, I will describe the two specific categories of investments such as long-term projects and short-term programmes that rural Sinhalese women are engaged within their community. These two categories will be illustrated through different projects and programmes by using several scenarios that I experienced throughout my field work in the District of Rajarata. Finally, I will emphasise the stakeholders and beneficiaries of women's investments in their projects and programmes.

### **7.2      The Sinhalese Rural Women as Financial Investors**

In this section I will describe the daily financing practices of Sinhalese rural women and their unique ways of finding solutions to women's financial liberation. Yet, these solutions are not owned by a single external institution which subsidises her financial burden for a reduced interest rate; it is mostly, if not completely, due to being in a community where complex and



dynamic cultures exist and inter-depend on each other's wisdoms for finding their own financial liberation. The vision of women who belongs to the RKP network has been explained to me by the organization's co-ordinator Sheela as follows:

**Observational Diary Record 23**

"[I] believe women in the long term financial sustainability processes are considered as an essential feature. It is presumed that real financial stability is possible only in partnership with women on equal terms. So, there had been a concerted effort made in recent years to bring them, especially those belonging to the weaker sections and poor, who had been traditionally subjected to the double disadvantage, economically and socially, within and outside the family, as compared to the male counterparts, to the forefront and empower them through specific programmes and thereby empower the entire family and community. Ensuring financial stability and justice to women is one of the primary objectives of the RKP agenda. Such a perspective led to the formulation of special programmes for women through thrift associations". (Ishani's Observational Diary 05/01/07)

During our conversation, I found her belief in encouraging women to participate in small saving groups of their own good so as to give them access to financial liberation, very interesting. Women believe in small savings groups, which give them access to financial investments otherwise not available. Women in these associations save towards a unique set of goals, by sharing same economic resources, participating in common ownership, following the same rituals and customs and holding the same attitudes and values. During our conversations, I learned of the excellence of women's financial organizations in providing free space, not only to share the financial burden of a woman but to share love, belief, security and stability which strongly bind its members to make it a unique financial institution. The Sinhalese rural women's communities that I discuss here do not operate in isolation. It is an institution where functioning is determined by the beliefs, customs and values of a women's saving group which belongs to a community to fulfill community desires. It is this moral doctrine that makes women excellence in their financial investments. Thus, I will illustrate the way women collectively make their

investment decisions in a meeting called *maha saba rasveema* and the role of Sinhalese rural women as investors.

It is an event organized by women, collectively, in an open field which does not belong to a particular person or to a group of people. It is a free space, which they called *maha saba rasveema*. So far, these gatherings take place in the RKP premises (in the nearby fields), which provide them freedom, openness, opportunities to listen, to speak, to share with each other. Every individual takes the responsibility for their own learning and bringing ideas to the group. This creates a space for women to surface their assumptions, to question their previous judgments and worldviews and hence, to decide their own financial needs and investments. The freedom of decision making, allows women flexibility of discussing and finding solutions together for their own financial needs. There is no time limit to these meetings. They may go on for days or an even a week until the issue being addressed has been resolved. Once more, the freedom of time restriction allows them to listen to someone's point of view and story in context without rushing them.

In 2007, women's *maha saba rasveema* took place during my field visit, thus, I quote my experience of being a participant as follows:

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Ishani: They are gathering was a great event for many rural women who belong to a saving society in the network, since they get a very rare opportunity to meet members from the WDC, other national forums and individual societies in the network. Women also consider this event as a celebration of achievements rather a meeting; they prepare various traditional sweets and meals collectively to welcome visitors to their village. Entire event was co-ordinated by women themselves in a friendly atmosphere. Women were sat on a circle; according to Sheela it represents 'unity' of the group. It was a gathering which they shared each other's success, talents and happiness of belonging to such a community. Each of these voices has a life story behind it. It is not just a meeting as it would be in a circular table on a board room everyone listens to a few expert voices who try to fix answers. Though they may be seated by experience and speak in order of a hierarchy, the emphasis is on every voice being heard equally. Every member gets an opportunity to raise their concerns, ideas, problems and proposals for future investments by raising individual hand. Once these ideas have been accepted by the majority of participants, they agree which projects and programmes are vital in allocating necessary funds. These funds are mainly raised out of their thrift collections and the contribution of welfare funds, if any available. Of course, during this meeting there are tendencies of what gets accepted and not but at the same time reasons were discussed for not accepting such ideas. (Ishani's Observational Diary 5/01/07)

My experience of being a participant in this gathering allows me to recognise how much freedom women get in planning various projects and programmes that are pragmatic to them since funds belong to them and they rely on their own ability and own bonds. Equality is assured by basing voting rights on saving membership as opposed to share ownership in a limited liability company. This is also a major benefit of having such open forums among themselves which gives room for each member/ stakeholder to voice their own argument to the group. Each argument, in turn, talks about how the issue affects their lives directly. Nothing is seen as an isolated event. All the stories are heard in context, respectfully, and given the time that is needed. The same person will not speak twice or respond until they have heard the views of others. Silence is also an integral part of the conversation so as to give time for the words to sink in. Emotion is expressed freely but constructively.

This process allows each participant to reflect on and assess her own behaviour in relation to the community. There are always conflicts of interest in finding solutions, although each opinion is

always heard and given a chance to be explained—never silenced. For example in this specific event, Dumriya Nagaraya women were not happy to allocate any further long-term investments to Huruluoya Women's association. This is precisely because of their association's overall savings were not improved over the past twelve months. But, the Huruluoya women's argument was they did not have enough rain water to rescue their vegetable cultivations and for that reason they are asking from the community to invest more savings on agricultural wells in the area. Their request was to make at least three more agricultural wells to share among farming families. After a serious discussion and a debate, the group decided to allocate their savings for three more wells with the condition of improving their savings and to attract at least 5 more saving members to their women's association within the next twelve months.

Everyone takes collective responsibility for the issue, and the concern is always what is best for the community. The solutions are explored meaningfully together rather than imposed by any one individual. For someone working in a European Business School or a financial institution this may sound oppressive, but in a rural community culture it is not seen as a sacrifice, because what is good for the collective is completely intertwined with what is good for each individual.

These strategies of reaching financial liberation have been recently documented in the form of a booklet by the RKP (Appendix 20), which is now annually produced for the interest of their member institutions and the general public. The first document was produced in 2005 as *Rajarata Kantha Padanama - Women's Dignity 2005*, which explains how rural women's communities look into various problems in the production, industrial and service sectors and the possible ways of overcoming the problems by investing their thrift funds back in the community. This strategy allows everyone to recognise one's own micro world, resource strength, prevailing

conditions, problem areas and the possible outcomes. This booklet also emphasizes assumptions of their women's associations and future activities of women's community, by means of acknowledging success and encouraging women to develop more thrift schemes in more rural communities.

These strategies are what I mean by Sinhalese women as financial investors. The women's collective investment decision making process teaches us like many other important social science concepts within the European teachings – that democracy has both analytical and practical political significance. For them “Democracy” does not imply a complete system of political control by the power of one single governing body, rather it is a women's relationship protected by individual desires. Each woman has her equal opportunity to raise her voice by raising her hand in an annual assembly. It is not only the one who raised her hand first who is heard, rather, every hand is acknowledged and heard in her own storyline.

It is not a single person's power or a relation, but it is a relationship made up of sovereign citizens into one being. Most importantly, it is not the ownership of currency but the community relationship with each other. It is women who accomplish the respect of each other as a first step, which they have taken towards their own financial liberation. It is not about saying *Yes* or *No* to a one political party by adding a cross in a secret ballot paper but it is about deep understanding of women's traditions, their identity and their subjectivity. As the Irigarian analysis describes (2000: 38-39), ‘it is real rather than formal or totalizing, it is the right to represent oneself before that of representing other women’. It is a peaceful transition to democracy which hails through women's daily financial organization. The following table 7.1 shows a summary of Sinhalese women's thrift financial management skills.

**Table 7.1      Thrift Financial Management Skills of Sinhalese Women**

Reasons for Thrift	Forms of Thrift	Financial Instruments
Regular savings	Cash Grain and Cash Crop (pineapple, papaya, banana, chilli) Livestock	Liquid Accounts
Managing irregular income streams	Cash Grain and Cash Crop Traditional food preservations (chilli, onions, corn, garlic, herbs, vegetable, fruits)	Liquid Accounts Fixed Deposit Accounts Hedge against crops Option Valuation Grain and Crop Exchange Risk Management
Long-term investments (land purchase, house construction, shops, rice mills, house thatching, water supply, sanitation facilities, cooking stoves, electricity, animal, and equipments, jewellery)	Cash Gold ornaments & other valuables Grain and Cash Crops Land Construction Materials Houses Storages Equipments Trishaws	Fixed Deposits Project Investments Portfolio Management Interest Rate Risk and Return Economic Risk Budgets Ratios Risk Assessments Financing Decisions Indemnity, assurance Project Management
Children's education	Cash Buildings Class Room Equipments Books	Fixed Deposits Salaries and Wages Material
Old age and disability	Cash Grain and Cash Crops	Fixed Deposits Saving Accounts

In the next section, you will be able to understand the collective decisions of financial investments made by the Sinhalese rural women in their role as financial investors, and how these women work as successful investors in financing projects and programmes of their own. It is the know-how, ownership, motivation, risk-taking and the affections of women who collectively recognise the robust ways of creating common wealth.

### **7.3 The Sinhalese Rural Women's Major Investment Segments**

Sinhalese rural women communities and their indigenous institutions work together on three main types of investments as I mentioned earlier: production, service and infrastructure. Major investments are focused on the production and service sector. Women consider the production sector as the most important sector of investment since it brings them daily income earning avenues for household financial survival. Under the production sector they work in agriculture, irrigation, animal husbandry and industry. The second most important sector is the service sector which serves social concerns or welfare needs for their community development. The service sector investments are mostly concentrated on major social concerns, such as education for their future generations, clean drinking water, healthy living, shelter development, counseling, and intervention in crisis situations, community-based rehabilitation, child-care facilities and vocational training for all. The infrastructure sector investments have given minimalist priority to all three sectors due to the Sri Lankan government's major investments in infrastructure developments in the District (see also Gunatilaka, 1999).

Thus, I will provide a detail explanation of each of these major areas of concern and why it is important to make investments in those areas as well as the necessity of women's involvement in those key areas. Before I start my explanations, I must mention here that I will not have as much data to present about the infrastructure investments as the other two sectors, due to the limited time that was available for my data collection as well as the complex dilemma between the community and the government's rural development agenda that I encountered during this period. Although until now as you understand every action has got a reaction within such an intertwined community relationship, it was impossible to avoid people's views about the

infrastructure sector. Unfortunately, this is not the major concern of my data collection so I had to avoid taking notes around infrastructure issues which were brought to my attention by people during field visits and note taking. The lack of more data collection was also due to the fact that my time to leave the village had almost come.

### **7.3.1 Production Sector**

With the richness of natural resources, diverse soil and landscapes, the Sinhala women's land is agricultural land. Agriculture has been the major source of livelihood for the majority of people who live in the District. The District of Rajarata where they geographically belong to is also known for integrated vegetable cultivation and vegetable exports to other parts of the island. Some families in the area take the paddy fields on lease during off-seasons and use the same for tobacco cultivation. The richness of the earth has been a benefit for many in the area. Munasingha (2004) explained that in every agricultural activity there is a specifically demarcated division of labour laid out between the two sexes. Paddy farming by its nature has two peak labour demands in both initial preparation as well as the sowing of the fields at the harvest time. In the field, men do the work that is traditionally held to be physically challenging, and women are assigned work that is considered to be physically less arduous.

However, once the harvest is at home or sorted, it is women who take charge of its storage, drying, pounding, polishing, cooking and serving. Not only are they involved, as I mentioned earlier in the literature chapter, during the seasons of harvest, beside her duties in the paddy fields, chena and house, women are expected to tend to her home garden where she grows vegetables, mango, jack fruit, banana, papaya, pineapple, sweet potatoes and watermelon. It seems that a lot of women's daily survival income comes from this industry and their saving



societies' major involvements also focus on this sector but there are not just indigenous institutions that are working in this sector. There seems to be many government officials, international agencies and private business entrepreneurs that are also involved in the area. For example International Chemical Industry, Sri Lanka (ICI) had implemented many programmes on using pesticides, weed killers, pohora, etc. and provide free training for farmers about safety methods of using those Chemicals. While agricultural related activities have been dominant among rural women communities, they also engaged in animal husbandry.

Mainly, these industries are located in and around their households or in home gardens close to households. Domestic poultry, goat and cow-rearing are the most popular among female communities. These were livestock mostly of local varieties and fulfilled the needs of meat, milk and eggs, and to a greater extent, provided for healthy living inhabitants. However, due to the changing socio-economic composition of the population, decreasing availability of domestic spaces, occupational diversification of the people, and animal husbandry in the district has been reduced considerably over the past decade. However, the rural women organizations are working simultaneously in the area to find new strategies to increase the demands for local products. During my field visit to a women's association with Indu, she mentioned their efforts had increased in this sector due to various problems.

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Indu: we are making many efforts to increase this sector into more effective because more than fifty per cent of the families who depend on animal husbandry as one of the major sources of income. There are many problematic areas of dealing in this section. Some claim high cost of milk production due to rise of animal feed, vaccination, getting access to high-breed animals and lack of veterinary facilities. It has also become a problem to protect animals from stray dogs and foxes. What we all try to do is to work together in individual societies to find out solutions for some of these problem areas. (Ishani's Observational Diary 5/08/07)

Some of these problems were also discussed during my field visits to *Dumriyanagaraya* women's society. One of the members in the society – Hirimānika - claims her difficulties in getting vaccinations to her ducklings in the farm. Once a single duckling gets affected by flu or a viral infection, it spreads around the entire farm yard, owing to limited caging facilities, and with most birds being in the free range category, her concerns lie in poor facilities and poor support provides by the government veterinary service. I found that there were problems and assistance needed throughout our visits in the village.

The next most important area under the production sector is the cottage industry. For the past four decades, rural village women have successfully entered this industrial sector as a livelihood. The handicrafts, coir, beedi, modern woodcrafts, handloom, sewing, carpenter, sweets, small shop, batiks, metalwork, battery charging, quarry work, bakery, winkel (corner bicycle repair shop), bricks, book binding, whole sale, seasonal industries are commonly found industries led by women in the area. At present there are 3982 women members (RKP industry project plan) who participate in the cottage industry. With the training obtained from the RKP and women organizations, many have been able to start their own enterprises in different parts of the district. These enterprises will be illustrated in detail under the section called women as investors. The following section will look into the service sector which pays attention to social concerns of the community development.

### 7.3.2 Service Sector

The Sinhalese rural women are not just concerned about the production sector; they are also making plans for service sector investments. The service sector is concerned with welfare in society such as education for their future generations, clean drinking water, healthy living, and shelter development, and counseling, intervention in crisis situations, community-based rehabilitation, child care facilities, and vocational training. Welfare in Ceylon was introduced in 1880, nearly fifty years after the arrival of indented plantation labour from south India. Social welfare schemes were provided through labour legislation that regulated conditions of employment, health, education and housing (Samarasinghe, 2002: 143).

Since then the Sri Lankan government has tried to open more and more welfare schemes to the entire indigenous population through government welfare programmes and non-governmental agencies. However, development of these programmes is not sustainable in a weak economy subjected to the pressure of population growth and income level. The availability of good housing, proper nutrition, clean water and sanitation, cultural beliefs and behavior, security, health related public policies and interventions and relationships within the household and societies are also not sustainable. While taking all these factors into consideration it is clear that the RKP has taken on a major role in introducing a comprehensive service network for women in enhancing a wide range of community needs.

In the service sector welfare programmes, the education of girls and women has contributed significantly to the community. These two groups have been socially excluded in many rural areas and within the marginal communities. This has also been highlighted by Swaran Jayaweera in one of her essays on *Women in Education and Employment*:

‘Development in both education and employment cannot be isolated from the socio-economic and political context in which women have lived in the past five decades. Women made significant social gains in the ‘welfare state’ of the immediate post-independence decades. The shift to a closed economy in the 1970’s and to an open economy with an agenda of growth without equitable distribution in the 1980s, exacerbated the social exclusion of the poor, particularly of women in low-income families’ (2002: 99).

Due to this concern of social exclusion, particularly in rural villages and in their marginal communities, the RKP and its saving associations have given priority to women and that of their children and families - mainly to women who have not had primary education and to younger generations who might open up a gateway to their future liberation. Due to these concerns raised by women, the RKP introduced several educational projects and programmes to assist them in various future projects.

Nanda, who is a senior field officer with many years of experience in the village of Olukarada, shared her views about making investments in this sector:

### **Observational Diary Record 26**

Nanda: [I] personally believes their children must have education up until advance level if not ordinarily level. Although one of the main difficulties in this area and myself have been involved more and more to provide basic facilities for them. We always encourage our association members to save little bit more to build buildings, buy furniture, employ teachers, provide drinking water, urinal facilities and to buy basic books for their children. Sometimes it is not just providing these faculties but it is finding qualified teachers. They always prefer to work in places where they earn more money and mostly young teachers are attracted to urban-centred English medium teaching careers. And some occasions there are teachers but they don't hold right qualifications. All this resulted in children dropping out their schools in early ages. (Ishani's Observational Diary 10/08/07)

My conversations with Nanda made me aware that women are keen to save money for their children's education. It is not only that the facilities are limited, but also that the facilitators are

limited in rural areas due to various social exclusions. In keeping with this idea, Jayaweera further described in the same essay:

‘Only a privileged minority of girls, chiefly from western oriented families, have had a complete secondary education before the 1940’s. By the early 1963, nearly 6000 young women from middle and working class families emerged annually with university degrees. However the non-schooled and early school-leavers, chiefly among asset less rural families, the urban informal sector in low income neighborhoods and plantation families have been confined to inactivity or unskilled labour at the bottom of the occupational hierarchy as the outcome of a process of social exclusion’ (2002: 133).

Nonetheless, during the last decade rural women’s associations have also tried their finest to avoid this exclusion by finding supplementary saving strategies and further investments in educational projects.

One of the other important areas of concern in the community is drinking water. In the district of Rajarata not many get access to water through main tap lines. They depend on rain water or man-made tanks. According to the Central Bank of Sri Lanka 2007 report estimations, 35% of the water available in rivers and streams is being utilized mostly for irrigation with 6% of water for drinking and industrial use.

However, RKP leaders’ observations and views about this idea are quite different and co-ordinator Sheela and field officers believe:

**Observational Diary Record 27**

“Indeed there may be no more critical problems than securing adequate supplies of clean drinking water in the area. It is a problem, if neglected, it could have serious consequences for the health and well-being of rural families and all other projects and programmes we develop to promote livelihood will likely fail because it is virtually impossible to envision future generations of adequately fed and healthy people.”- (this information was gathered in a special meeting arranged by Sheela and her field officers to discuss certain priorities of their projects and programmes with Jesmine and myself. Jesmine is a volunteer from Canada who was also doing a similar research on watershed management for her master’s dissertation). (Ishani’s Observation diary 2/08/07)

The district also has a landscape with reservoirs and irrigation tanks, which also create serious drinking water problems during heavy rain and draught seasons. There are already seven drinking water projects operating in the district under the World Bank and Central Bank - Sri Lanka. The major concerns identified in this area are the scarcity of drinking water in different parts of the district and the unhygienic practices in certain areas. The possibilities to rectify the problems include commissioning of mini-drinking water projects to overcome water scarcity, extending drinking water pipelines, digging and constructing new wells and hand-well pumps, renovating the existing wells, introducing water purifying methods and water-testing, etc. Some of these projects will be discussed under the section Investments of Women’s Organizations.

Another significant area of concern among women is health in the community. Since the childhood of many, there has been an *Ayurvedic* -Herbal medicine dispensary functioning in the village. People in the village believe that herbal medicine restores health faster than any other cure, especially with physical injuries, where they use herbal leaves, flowers, fruits and roots to relieve pain. It was not until 1926, when the maternal and child care services developed in rural areas (Gunatilleke, 1984). In 1936, the government abolished the charging of means-tested user fee and introduced for the first time the principle of ‘free’ health (Samarasinghe, 2002: 144).

Although facilities were available for free women's health, their status is affected by complex social, cultural and biological factors that are intricately entwined.

However, there are certain hidden areas of concern among women communities in developing health programmes, such as increasing the knowledge, practices and attitudes of women towards improved health conditions through promoting primary health care. It is also the intention that the programmes organized by women in this sector might contribute to alleviating some health-related problems such as diarrhea, dysentery and viral infections, worm infections and malnutrition, especially in communities where public health services are inadequate or nonexistent. It was also rather common to see that women in the associations work together with government health officers to alleviate such concerns. With such concerns there are many other related areas that women try to work on with their investments such as housing welfare, community rehabilitation, and crisis intervention. The programmes in this sector are mainly aimed at individuals who are directly benefited in the process of their social wealth creation.

Family-based investment segments include house construction, crises intervention and rehabilitation. Since the majority of the population in the village belongs to poor agricultural families and earning seasonal incomes, houses in the area still have only sheet or thatched roofs with fewer than 200 square meters, and very few are in an area above 1500 square meters. Similarly, walls are made out of coconut leaf, mud, sheet or wood and the houses are mud floored. Electricity supply is not available in most houses, and the community benefit from the government kerosene stamps and food stamps issued by the Ministry of Social Services.

Following information was gathered during my conversations with Piyasena Mahathmaya (Mahathmaya is the word used as in English Language to a man who is too old to be addressed

as Master) who serves the community as a ward officer or Grama Sevaka Niladhari. According to him:

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"All members were issued Food Stamp when household income is below Rupees 300 per month; when household income is between Rupees 301-399 per month four members are issued Food Stamp; when household income is between Rupees 400 -599 per month three members are issued Food Stamps and two stamps were issued when household income is between Rupees 600 - 700 per month. Kerosene Stamps are issued to those households earning less than Rupees 700 per month." (Ishani's Observational Diary 26/07/07)

My conversations with Piyasena Mahathaya were not planned at all. He came across a few times during my field visits; according to Sheela it is inevitable to see him in the village. As it is part of his job to make sure people who live in the settlement are comfortable. He holds information about every single dweller in the community, electoral lists and other general information about the village and its citizens.

There were some houses built using bricks. These were built in the late 1970s under the instructions of the Prime Minister, initiated to provide one million houses to low-income groups. Houses built under this project do have electricity and water supply. Thus, all this information provides an idea about the housing conditions in the area and this indicates the living standards of a family. There are several agencies such as Forroot, World Bank, Central Bank of Sri Lanka etc., operating under the housing sector in the village. The nature and volume of housing grants and extent of subsidies vary from agency to agency depending on the aims of particular targeted groups only. There had also been schemes to assist the people, especially those families below poverty line, in the construction of houses. This scheme ended up creating disputes between families because of not having clear eligibility criteria. However, regardless of these



programmes and projects there still exist families that have got either no shelter or broken shelter. Due to this inevitable state of affairs in rural houses, women societies try to help out each of these families in every possible manner.

Second in importance, a major family programme is based on family crisis situations. These are not necessarily financial crises; rather, related to the violence faced by women in rural families. Investments are mainly focused on rural Sinhala women who are experiencing various difficulties and violence due to their migration into cosmopolitan cities in search of living, including women who migrated to South East Asia in search for a better life. This idea is new to the RKP investment planning round which has grown out of the WDC's vision against women's violence. This programme has three primary objectives: firstly, to provide crisis intervention assistance in an atmosphere of acceptance and an understanding toward pregnant women who have been victimised. Women's forums also provide counseling, medical care, food, support and skills with the hope that they will eventually be able to take charge of their own lives, while simultaneously being able to keep and raise their children.

Secondly, attempts are made to reunite the woman and child with her family as their economic and emotional support increase the likelihood of the mother and baby staying together.

The third aim of the investment is to minimise sexual abuse and discrimination against unwed mothers through educational programmes for victims as well as "at risk" groups, thereby facilitating the empowerment of women in society. These investments were supported by the government health officials, mainly Municipal Officer Health (MOH) and government qualified midwifery service. These family based investments are on community based rehabilitation.

This is also one such idea that grew out from the WDC co-ordinator Pearl Steven. For the last two years, the RKP adopted a similar idea and allocated funds to develop family programme among member communities. It was born from conversations with field officers (Sheela, Indu, Dana) where it was discovered that families used to hide their disabled children away from the outside world, owing to fear, shame and a lack of coping skills. In extreme cases, volunteers observed children were tied to tables or locked in rooms. Having become aware of the problem of inadequate services for children with disabilities, field officers and savings society members who work in this area decided to invest their funds to provide a forum for parents to express their needs for help in coping with the hardships they were facing. One of these projects will be illustrated in the next section where I will illustrate specific projects and programmes of rural Sinhalese women.

From the beginning to the end, using these two main sectors of investments I have attempted to illustrate the major segments of investments financed by Sinhalese rural women saving societies in creating a social wealth among themselves as well as in the wider community where they find survival. They believe investing in these two major segments will bring them wealth and a health in years to come. In the next section, I will try to discuss the major investments they have managed to implement successfully within these two major sectors of investments. Most, if not all, of them are planned, designed and managed using women's rural wisdom, cultural beliefs and social relations to each other. These are pragmatic approaches that are entwined around feminine values and community desires that are very different from the international development programmes structured to address interests of some (mainly to resolve urban issues in the Global South), but not exclusively for the subaltern women communities. Hence,

women's investment projects that are focused on the community wealth creation will be explained in the next section.

#### **7.4 The Investments of Sinhalese Rural Women's Communities**

The Sinhalese rural women's communities make various investments depending on the availability of their thrift saving collections. They take the opportunity to become autonomous in organizing investments owing to their collective participation in social wealth creation process. The collective participation in capital allows women to organize their activities by taking control of their own affairs in the process of investment decision making towards the creation of a social wealth. In each investment activity the main focus is women and their families. In organizing these investments, women leaders (field officers) play a key role. In most activities they have taken the lead in providing advice, training and supervision. During the initial stages of investments, field officers plan projects and programmes together with association members according to their needs. When field officers are not fully competent in each area of concern they immediately take additional government training workshops. Alternatively, they also urge help from the District office where voluntary government officials can elevate their technical knowledge in specific areas of concern. Once they get back to the field, they conduct their own awareness programmes in the form of seminars, which help to create specific programmes.

These specific programmes either address a special issue within the community or needs to special categories of beneficiaries who will thereby enhance the power of taking control of themselves and of their lives more efficiently and effectively. The organization patterns of women's programmes and projects vary according to the availability of resources. The role of

project leadership circulates from one project to another in a circular motion according to their experience and willingness of taking on group responsibility. Although this is the common method, there were some exceptional cases such as drinking water, overhead tanks, water storage tanks, water pipelines and housing where they sought advice from the government survey department. In the next section, I will describe three specific short-term programmes organized by the rural women communities in and around their neighborhood.

#### **7.4.1 Short-term Programmes – Ketikaleena Wadasatahann**

##### **a) Gruha Aasritha Viyapara Diriganvimae Wadasatahann**

Gruha Aasritha Viyapara Diriganvimae Wadasatahann was developed by the field officers in the interest of association members. Its purpose is to increase the production capacity and skills of saving members who are already involved or who wish to start a new self-employment around their households. In the following profile of Thilaka, I will try to illustrate her self-employment and the benefits she managed to reap from a short-term programme organized in the village of *Padaviya*:

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**Thilaka:** Lives in the Ranaviru Gammanaya in the Padaviya village, a large settlement build by the Sri Lankan Military Services, made up of widows and their families who have lost their spouses during the ethnic war in the country's Northern Peninsula. Thilaka is a widow of three children all living with her and she has lost her husband in 1997 during Pulmude military attack. She receives compensation from the government which she claims hardly sufficient to get her groceries for their monthly living. After husband died, Thilaka started selling cooked food such as indiaappa and aappa (a variety of rice noodles and pancakes accompany with few curries), from her house. When her food items became famous among neighbours and around the settlement she opened a food cart outside her home. Once this was opened demand and turnover for her products has been faster than usual. This is where she started to seek advice from her friends in the community and introduced to a women's association, where she also was offered advice. Getting access to a women's association has given her the opportunity to participate in the Gruha Arshritha Viyapara Diriganvima Wadasatahana, which has given her more insights to meet the demand for her products by getting access to a rice grinding machine (with a monthly installment payment facility). It turns rice into flour much faster than a normal stone grinder. This made her food production process faster and that to increase her food supply to meet the increasing demand within the community. It is not only through her food supply she increased her daily income generation but also she also has managed to come up with an innovative idea of selling grind rice flour to neighbourhood for various food preparations. Women mainly use rice flour to make various foods in households such as indiaappa and aappa, dosa, rotti and sweets. She would, make a round trip with her eldest son to Deepika's rice mill, who is another member in her association and buy rice to a wholesale price; on her return she prepare home grind rice flour packets and usual homemade food supply. (Ishani's Observational Diary 09/08/07)

According to Dana, the field officer who works in this area, over the past several years there have been many cottage industries started with the help of short-term programmes. During these programmes, women were introduced to several techniques that enabled them to advance their production efficiency. In Thilaka's case especially, she managed to increase the rice flour production and her daily income for the family survival and thrift saving. It is not only opening up the opportunities for women to buy such equipment, they were also given sufficient training to maintain this equipment, which has been very useful in repairs. These programmes also aimed to provide extra training for further development of their traditional skills such as improving efficiency, techniques of savings and time management, hygiene etc.

As I have already mentioned in the above discussion, small and medium private industries have become more and more popular among saving association members due to their independent nature. During my interviews with the members who are involved in these programmes, they stated that they prefer to work and generate income around their households as they can engage in various other income generation activities, while they can look after their family welfare. In the next paragraph, I will discuss the welfare programmes organized under the women's short-term programmes.

The most disturbing information that I gathered from welfare programmes during my field visits regarded crisis intervention and community rehabilitation programmes. In the area of crisis intervention, women's work has been involved with pregnant, unmarried women who live across the district. In the rehabilitation sector women work with special needs people who have been identified as 'differently-able' which includes disabled, deaf, blind or people who suffer from long term diseases such as tuberculosis or HIV. Thus, in the next section, I will mainly focus on a crisis intervention programme that women have designed, particularly for unmarried mothers within their community.

**b) Kanthawanne saha Vivahanovou Mauwaruunn Sanvidannagathakereemea Vadasatahana**

This particular programme is designed to help women who are not married but have had children or have been battered. The most commonly identified victims in these programmes are women who have gotten pregnant for the first time and who decided to keep their babies with them and women who are stressed and undecided about their future. During my field visits, I had the opportunity to share Danawathi's field work experience with pregnant mothers. She is an

experienced field officer who has taken special training under the WDC health training programme facilitated by the government health officials (midwives).

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**Danawathi's experience:** In this particular area of support many women are suffering from various dilemmas including depression, anxiety, withdrawal, malnourishment and attempted suicide, rejection and abuse by their families. In the early stages, women are provided with counseling facilities aimed at helping them to accept their present condition, not only for their own welfare, but to prepare for the delivery of a normal baby. Through counseling these women are encouraged to make decisions regarding their future. Through their participation in events organized by field workers, they are gaining strength emotionally and their personal development is also fostered through training. Eventually, they manage to boost the confidence so that they can feel a sense of worth about themselves in order to develop the strength needed to raise their child. They also receive advice about home management such as cooking, nutrition and cleaning tasks. On some occasions RKP organizes visits from the government midwifery service to provide training to these women in preparation of the delivery of babies and how to look after their newborn babies. In the meanwhile they also get the opportunity of working with their saving association members in various other vocations such as weaving, sewing, animal husbandry and flower making, etc. According to Danawathi, these activities allow them to support themselves and their children, also the added advantage of increasing the likelihood of acceptance by their families. [I]...think general outlook of the women changes and the non-discriminative treatment they receive from women groups are helping them feel accepted by their society, therefore, security. This helps them to put the stigmatisation they have experienced behind them and start to plan their future" (Ishani's Observational Diary 13/08/07)

During our conversations Danawathi mentioned, apart from this guidance, they also receive advice on police referrals, hospital referrals, police and court referrals and WDC crisis centre referrals. WDC crisis centre - WDC referrals are provided with limited resources than what these groups need and are mainly for the homeless. For first time pregnant women, these women groups are assisted before others who have been through it before. These residences provide shelter to women and are fairly flexible allowing for the provision of short-term accommodation with medical treatment.

During my field visits, Sheela also stated that they would like to include an awareness programme for 'at risk groups', namely school girls aged between ten and fifteen years old.

These programmes would be educational and provide training for girls between fifteen and twenty from the rural communities.

**Observational Diary Record 31**

Sheela: “[We] would like to avoid the risk of becoming pregnant before marriage, which involves education on the causes and prevention of violence, alcohol abuse and rape. [We] have not started what we really want to be doing in this area, because we have no thrift collections available at this moment to invest in these programmes.”  
(Ishani’s Observational Diary 14/08/07)

During this short conversation and throughout my field work, Sheela and her group members constantly emphasised their difficulty in handling situations like these which need to be paid immediate attention. However, most of the women in their associations are not too keen to invest in this particular programme, due to their rural stigma of having a child before marriage. For women, in the rural Sri Lanka, and even in some cases for women around the urban cities, it is still not acceptable to have a child without an identified father or having a legally married partner as a spouse. The difference of the culture and mentality of some Sinhalese people and what they accept as family values in comparison to some Sinhala as well as European families is surprising.

Here I remind you, once more, my position as an outsider-within status. Although it is my intention to recognise their micro worlds of financial organization in-depth, in certain moments like this they tend to separate me from themselves as an outsider in researching their own community. It is also because I was writing every detail about their community in my notebook, although they knew that I was writing a book in English to bring their daily practices to the European educational system. For instance, in some situations, when women tried to explain their struggles to me, field officers tried to give more details of their life before and after our discussions in order to complete the storyline. That was to make sure I understand each person’s



scenario in an individual account rather a collective and put it into my book appropriately. However, this is one of many moments that my dual position came into being, and most of the time I felt my position of outsider-within.

In the next section I will try to explain how women make their investments in community rehabilitation programmes. This specific programme was created to help differently-abled women and children who struggle to survive in their community. This is an area commonly neglected not only in the village but in the entire country. A main concern for women members in their associations' also to prioritize helping people who are going through such difficulties.

**c) Aabaditha Kanthawann saha Lama Daruuwann Prathisampadanayakereemea Vadasatahana**

In the rural organization of Sinhalese women leaders, their association members have designed programmes specifically aimed at disabled women and children. Their hope is to increase different abilities and eventually to engage in income earning activities. The wide range of difficulties that they have found in this area includes hearing and visual impairment, language disorders, learning difficulties, behavior problems and physical problems. Since the beginning, the programme has expanded rapidly as a positive result of the work carried out by women. Where possible, these programmes are located in the village Buddhist temple, as it is the central place in the community.

Thus, using the two examples below, I will describe rehabilitation programmes organized by women's associations. In the first scenario, it is a children's unit called Sigithi Ladaru Maddyasthanaya and in the second scenario, a woman called Karunawathi who is isolated by her family due to hearing-impairment.

**Scenario 1: Sigethi Ladaru Maddyasthanaya**

It is a single room unit, built on a land owned by the temple, constructed with the help of local parents and association saving members. In July 2007, during my visit to the unit there were 17 children attending *sigethi ladaru maddyasthanaya* under the supervision of a teacher and two volunteers. All children were undertaking a special curriculum built with the help of the senior Buddhist monk who is a retired government school principle. This includes physiotherapy, sign language, speech therapy and behavior therapy. The children who attend this unit have varying forms of learning difficulties, and in some cases, behavioral difficulties. These children also engaged in sports, festivals and cultural activities such as to observe Buddhist meditation events on the full moon poya days. Mothers accompany their children to the unit at 8 am every morning and they wait until the children finish at 2pm. Traveling expenses are paid to the parents of those children from interest collected on emergency loans. In addition, two volunteers work in the unit, running programmes for parents on subjects such as nutrition, health and herbal oil physiotherapy. One of the volunteers, Sama, was happy to share her experience about being a teacher for the past year:

**Observational Diary Record 32**

Sama: "[I] learned about identifying disabilities in children and also how to train them to develop the abilities they possess. When I am with them, I forget all my personal problems as I become so involved with the needs of the children." (Ishani's Observational Diary 06/08/07)

Sama and the other two women who work with the children seems very happy with what they do in the unit and seem to be satisfied with the different activities they organise for children with special needs and their parents. However, they do not receive a fixed salary for their working hours. They only get appreciation for the work they do for the community. It is the aim of association members to develop the unit into a small school from which many other children can

benefit in the future. And they have plans to build a waiting area for parents who accompany these children. A toilet is under construction at the back of the unit, which is funded by the members of the village temple. Once again, this scenario is one of many in the rural Sri Lanka. However, I will try to explain a different scenario, which comes under the same category of short-term rehabilitation programmes. This is the life story of Karunawathie, who has been confirmed as hearing-impaired since birth.

**Scenario II: Karunawathie’s**

**Observational Diary Record 33**

Karunawathie is a 35 year old woman, Sinhala, who lives in the village of Thibbattuware. When she was confirmed hearing-impaired, she was discarded by her family and found isolated and alone at her time of need. The Thibbattuware saving association members identified Karunawathie as someone requiring assistance and help to gain training in stitching ‘jute bags’, which farmers use to sack their harvest. Once the association members trained her, she initially began with the production of 5 to 8 bags per day, which soon rose to 15 bags per day. Now she makes 18-20 per day and she has managed (with the assistance of association members) to buy a pair of earrings for herself. It has also given the opportunity for her to build a single room and it is now in the process of building into a brick house, which will have electricity. The family has reunited and she has been accepted back in the society. (Ishani’s Observational Diary 08/08/07)

The story of Karunawathie explains how marginal a rural woman can be and how a collective participation of the rural women’s association can be supportive to an individual member in women’s community and to the society indeed. It makes us learn about, not just a single programme, but a series of events that can enhance the life of a rural woman who has been disregarded as disabled. In some cultures, women’s work appears to be more present than others, particularly, within the women’s associations in the district of Rajarata. It is to provide women and their families with a safe haven and a place to build their self-esteem. Women who are discarded from their families have been gradually encouraged to re-establish contact with

their families and the community. In doing so, the multiple objectives of developing a mechanism for collecting, saving and assessing loans have expanded women's interdependency and ultimately aid their achievement of self autonomy in the process of wealth creation in the community. In the following section my aim is to introduce what sort of long-term projects lay outside the European planning agenda.

#### **7.4.2 Long-term Projects – Digukalina Viyapruthiya**

Under the long-term project management, Sinhalese rural women communities are running several long-term projects, namely Jala-Sampadana Viyapruthiya, Podu Jala-lin Viyapruthiya, Sawukkya Saneeparaksaka Viyapruthiya and Lama Adhiyapana Viyapruthiya. These are very different from the short-term programmes that are organized for a short period of time or focused on a particular group or a particular individual. However, long-term projects are designed to fulfill community desires and organized for much longer periods. Some of these long-term projects will be discussed hereafter.

##### **a) Jala-Sampadana Viyapruthiya**

This project is organized for long-term water-shed management in the village. Under the Jala-Sampadana Viyapruthiya, women associations have facilitated 11 hand-pump wells, 86 drinking water wells, 18 pipe lines, which supply water for 9200 families. These families are the families who have suffered from severe water scarcity problems for several years. However, having provided several water supply streams, it is still a widespread problem amongst association members. Thus, the RKP is working with the support of their women's associations towards finding new water-shed management projects. It has also been one of the major concerns discussed during their *maha saba rasveema*. It has been proposed and accepted to build even

bigger water storage tanks that can pump water from wells to the tanks and distribute it to the farm yards for household consumption through pipe lines. The reasons for their future proposal have been described as follows:

**Observational Diary Record 34**

- To avoid the lack of clean water supply for drinking and households use such as cooking, cleaning and washing, etc. especially during the drought season.
- To avoid limited water storage facilities, which have already caused destructions to their cultivations and women end up walking miles away in search of water.
- To prevent from limited water supply for sanitation in schools, which creates hygiene problems among children
- To protect cottage industry and income generation projects that mainly depends on water (Ishani's Observational Diary 04/08/07)

So far women's associations have managed to establish a good water supply system in these areas, and many families get water during the entire season of the draught. As a result of these activities they have managed to increase the involvement of family members, male cultivators and the local farmers to ensure the maintenance and protection of the water-shed management project to make it sustainable. This has also helped them to save time in search of water and increase primary health care within the households. By using the following scenario, I will try to explain a women's long-term watershed management project.

**Scenario I: Podu Jala-Lin Viyapruthiya**

This project was firstly initiated by the Vilachiya women's association. This was due to limited financial resources available for getting water supply to household needs. Thus, women came up with the idea to build common wells for every ward (20-25 houses) to fulfill their water needs. During the initial process of the project, local government authorities helped them to find underground water resources to locate these wells in a commonly accessible location. However,

the cost of material for construction was financed through women’s saving collections, which is estimated around Rupees 100,000, and the necessary labour was collectively provided by a group activity called *sramadanaya*. It is an activity arranged amongst Sinhala people to fulfill a community or a labour intensive task. Sramaya is labour and Danaya means to offer to complete a specific task. It could be anything like building a house, thatching a house, cleaning, helping the aged, etc. These wells were securely constructed with a 2 meter high wall around them and a single pipe line so that people such as elderly and children can fetch water, which they previously could not do. Once the well was eventually ready to use, it became every ward member’s responsibility to look after the well and the pipe line for long term sustainability. This particular village has got 6 such wells around the locality. During my visit to one of these wells, I saw a gathering of six women getting ready to bathe. I asked Thilaka (field officer who was with me at the time): ‘They seem to be happy?’ Her explanation to my question is as bellow:

**Observational Diary Record 35**

Thilaka: “Indeed, for some it is a meeting point, if you come around during the noon time -- it is always a gathering of association members like it is now. They talk various things and village gossip is part of it! Also if you come after sunset – it is always men’s talk, after work refreshing them. All day long throughout the year people get access to these common wells. I believe it is a resource for the entire village” (Ishani’s Observation Diary 20/08/07)

During my visits to the village, I found that finding an underground water source is not the easiest task in the area but the government surveys have helped them do it. These wells were commonly built around paddy fields. A number of community partners benefit from such projects. As Thilaka emphasises, it has become a meeting point for some to discuss various incidents within the community. Perhaps, this is another open space which belongs to no one and where everyone gets the freedom of speech. However, these wells are different from

agricultural wells that were described in my earlier discussions. The agricultural wells are used for both cultivation and domestic needs whereas common wells are used for domestic needs of the settlement only. From here onwards, this discussion will focus on health investments in the area which have direct and indirect relations to watershed management investments.

**b) Sawukkya Saneeparakshaka Viyapruthiya**

With the aim of long-term continuation, field officers and volunteers from women’s associations are trained to work as community health officers. This involves a needs assessment. They were assigned to conduct surveys in their communities on general health conditions and other specific problems. As a result of the surveys, it became clear that the trainees needed more experience in order to be competent health mobilisers. So they approached the government health officers through the WDC. On the completion of their training, participants went back to the community to improve the health conditions of the neighbourhood. This meant not only addressing health issues but also improving community waste disposal methods, toilet use, infrastructure and provision of clean water. According to a volunteer, Rani, who is now involved in running a community health programme:

**Observational Diary Record 36**

“...[the heath training] was a success. We learned about useful topics, especially diarrhea, malaria and nutrition. We wanted to learn these subjects for our daily use, to have good habits. Before taking our meals, we [learned us] have to wash our hands. We also have to keep our bodies clean. We are the ones who go to the village and teach the people. That’s why it’s important. (Ishani’s Observation Diary 21/07/07)

Rani and her fellow volunteers found the training valuable because it has given them basic skills to improve health by means of improving their sanitary facilities in the community. Also it was recognised that that there was a high-level of understanding about the prevailing problems within

the neighborhood. As a result of this training and women's willingness to invest their thrift collections within their locality, they recently started a project, with the help of the public health department, to build low cost toilets known as *Adumilayata Vasikile*.

### **Scenario I: Adumilayata Vasikile**

The low-cost toilets project, *Adumilayata Vasikile*, started from a selection process, run by volunteers of women's association members. The criteria was set to the families who were earning a monthly income of fewer than Rupees 1000 (£7.50). They were selected, educated in construction, as well as proper use of toilets and toilet maintenance. During the initial stage of this project, a selected group of families were provided with plans and building materials such as cement squatting pans and sheeting for a roof. Once they received the toilet unit, the toilet pits were dug with community aid (*sramadanaya*), and where possible, local bricks were made with excavated earth. Families had encouraged completing construction within a specified time, under the supervision of RKP field officers. As a result, women's associations managed to build 1400 low-cost toilets by the end of 2005.

Under the area of health, there are other projects that women have organized over the past years, not just a low-cost toilet project. They have managed to organize a number of clinics for the benefit of women and their families such as dental, optical and physical disabilities. Also, association members were taught how to make basic aids such as walking frames, standing frames and local mobility appliances to assist the rehabilitation of the children. This involved giving the rubella vaccine to young women over seventeen years old in order to prevent them falling ill during pregnancy with German measles. These clinics were set up with the help of the Anuradhapura general hospital health officials.



During the early days these clinics were held in association members houses. However, since 2006 they have managed to build a single room building with open space for the health clinic, which started functioning as an independent primary health centre. This was a major help to health volunteers in expanding a range of activities. The integrated school health programmes, sanitation and health awareness programmes, health education programmes and primary school children's health awareness programme helped to improve the health status in the village. However, the physical infrastructure still requires to improvement in many villages within the district. As I have been writing this chapter, seeing it unfold in narration, it is evident that there are still many desires of the subaltern that need to be met in the rural villages. I will describe another long-term project that women have collectively initiated to fulfill the desires of the subaltern women in rural Sri Lanka.

### **c) Lama Addyapana Viyapruthiya**

In the process of social wealth creation, rural women associations recognized that it is important to make long-term investments in their future generations. One of the main investments made during the last couple of years, is setting up pre-school projects and children's clubs and societies to create a healthy and stable family life as the basis of a stable society and the role of the child. It was the field officers' experience that the majority of families who live in the area are keen to see their children receive a full education. Hence, women associations decided to contribute a fixed percentage of their thrift for setting up pre-schools and various programmes to develop an environment for children's education such as reading clubs, play schools, libraries, listening and finding opportunities to present their talents in the local radio station, etc. In the following scenario I wish to present one such project developed by women.

**Scenario II: Pre-School Project**

This project was started by the Kurukkulama Kantha Samithiya savings members. It was their desire to contribute a proportion of their thrift to build a pre-school and a children’s society. By the end of 2006, they managed to build a single room with wooden chairs and desks for their children, who are aged below 7 years, to participate in activities. They also hired a trainee teacher with a fixed monthly payment to engage in activities with their children. Her salary is paid by the late collection loan interests. In addition, field officers check attendance records of the children, as well as their term reports to determine their progress. If the reports are unsatisfactory, then the field officers will visit homes to assess children’s conditions in home environment. These visits provide the parents with an opportunity to discuss any problems or worries they may have, either in relation to their child or of a general nature. Over time this project continued to grow from 4 children to 682 children under 7 years old being assisted through the project in 26 different schools and 42 teachers are in Anuradhapura district today. This project has brought many opportunities for children in the rural villages to participate in formal education over the years. One of the field officers, Anula, who works in the area said:

**Observational Diary Record 37**

“[we]... sometimes feel depressed when we see problems as we can do very little to help. Maybe we should find other community groups who can support our work.”  
(Ishani’s Observation Diary 23/08/07)

This programme has brought many opportunities for children in the villages to participate in formal education over the years. During my visits to their preschool, what I found interesting was Anula and her fellow saving members’ worries about their younger generation getting the best education, regardless of their hardships. Every parent was keen to know about me and about

my education. The most common question among all was: *What convinced me to enter into higher education?* In those moments I felt I was an outsider to them, but also in certain ways within them or among them, simply because where I started my primary education was not from far away school, but only 52 kilometers away in the town called *Kurunegala*. Still, I believe they were also surprised by the fact.

What was also fascinating amongst Sinhala women was their awareness of their strength and resources available for their programmes and projects. It was every member's interest of knowing what they should be doing in the future to elevate problems within the community, as if there was a map in finding the path to solutions for themselves and to the community. The women's association members' strong personalities are much more robust compared to what resources were available for them. However, the most important and immediate attention that they provided was in looking to improve physical facilities of a location; for instance, to set up a building, to improve poor furniture, urinals, drinking water and stationery for their associations. Women have also prioritised the younger generation's educational needs due to unsatisfactory teaching conditions, lack of continuing education and young teachers moving from the village to urban-centered, English, medium-teaching careers for a better pay.

Moreover, some associations in the area have also encouraged their children to save money into *terracotta tills*, in order to introduce the habit of saving in their age, and eventually to buy story books for their reading clubs. It is not necessarily that every child collects the same amount of money, but it is the idea that women or mothers try to make them think that they are part of the exchange culture. The children's reading clubs allow them to buy books in little groups and exchange the books among each other and learn from each others' understanding or the

interpretation of each story. This is one of the examples of cultivating an exchange culture amongst youth in the peasant community.

However, before I go any further in this discussion, let me be utterly clear here: I am not suggesting that the revolution liberated Sinhala women, or that to understand Sinhala women as a social collectivity you must know Sinhala Feminism, or that only Sinhala people can understand Sinhala women's liberation, or even that only a better revolution will liberate Sinhala women. The Eurocentric theories that we are now forced to reconsider in our scholarly politics - this so-called accounting and finance theory and its institutional practices - will not, indeed cannot, encounter the desire of a subaltern Sinhala woman without first engaging in their complex, diverse, situational as well as historical formations of organization. It is simply impossible to know what the subaltern women's desires are because subjects are neither abstract nor theoretical. Hence, in the following section, I will once more attempt to illustrate beneficiaries of those long-term and short-term investments of Sinhalese rural women's communities. Here what I mean by beneficiaries is the type of individuals, families or a group of people that benefit from such investments in the community.

## **7.5 Beneficiaries or stakeholders of Sinhalese Women's Investments**

The rural women's indigenous organizations and their saving members believe that direct beneficiaries or stakeholders of their projects and programmes are individuals, families or groups, a particular section of people, a locality and in return the entire District of Rajarata. There are specific programmes and projects as illustrated in the above discussions, which aim at enhancing the capacity of a woman or to facilitate women to take innovative initiatives for securing their livelihood.

Most of these individual programmes or collective projects are targeted at those who belong to kantha samithiya or aim to give confidence to a particular weaker section of the community such as people from lower castes, people who are differently-abled, marginal groups, children's education or community development projects. Mainly, their programmes are organized for the short-term – a few days, a week or months – to run a workshop or a seminar with the help of government agencies. Programmes of crisis intervention and rehabilitation are some of the special welfare programmes and the implementation of which directly benefits young mothers, pregnant women and differently-abled children so that they can function as an accepted part of the community with all the rights and privileges to live a life with self respect and dignity.

There are also special programmes that benefit the particularly weaker section within the community—those who usually reside in a specific locality as a settlement. Some of the common special programmes are designed for the women and their families who were displaced in the island's extensive period of the ethnic war, such as widows or families of military soldiers. One particular project is Padaviya Ranaviru Gammanaya – displaced military family settlement.

The construction of drinking water projects, livelihood projects, counseling and various craft projects has been initiated at the community level. Thus, the nature of benefits they offer through projects are programmes for a particular section or a category of people, while others are open for the entire community. These benefits could be in different forms, either permanent or temporary, such as financial assistance, livelihood project assistance, agricultural and health assistance for the self and the community, or intangible benefits such as knowledge, awareness and education which are aimed at capacity-building, self-realisation and self-empowerment.

All these projects and programmes aim to increase opportunities for women, their families and to widen the societal choices, thus increasing access to local resources, ultimately leading to a financially healthy livelihood system which is appropriate to their indigenous community. However, there are disadvantages as well as these given advantages which run parallel to what I have described throughout the discussion. These disadvantages can be due to the attitude of women who still believe certain things should not be shared or discussed in public and would rather keep them to themselves. It is out of the control of a collective group of participation. There are also some occasions where women seemed to have strong points of view in what or where should be prioritised when starting a new investment project. Other than these conflicts, there are cultural beliefs and myths that cannot be changed as they are inherent by birth.

## **7.6 Summary**

This discussion developed from the financing practices of a Sinhalese women's community, particularly looking at the ways in which women acquire their finances and make investments in their programmes and projects (long-term projects and short-term programmes) supported by individuals and collectives. Thus, in completing this task, I have looked at the histories of

Sinhalese women as investors in their daily financial organizations, which subsequently draws back their financial organization in present familial activities and their societal engagements in present society to pre-modernity or pre-colonial era. All the way through this discussion, various projects and programmes of women highlight their financial organization, investments, financial planning, collective participation, etc. These financial organizations and their models of financial practices are obviously not the ones commonly found in so called global financial management discourses as accepted, as *standard norms* of successful investment models.

However, my efforts are to question such theories of financial management – what type of lessons we can learn from the practices of subaltern women? Rather than attempt to discipline women or women's communities to fulfill a single truth that is always centred by a European discourse or an agenda of an institution, I give due recognition to the differences of women – as the subaltern - whom I lived and worked with in Sri Lanka. The difference that I ask is to recognise women's way of organizing financial activities around a community, a community that has less access to social mobility such as infrastructure, education, health, clean water, a safe shelter, etc. in achieving daily livelihood - in particular, women communities in the District of Rajarata, who developed tools and techniques of financial investments and risk-managing according to feminine values of thrift and exchange. Their financial movement starts from an individual to a community, helping each other in a maternal tradition through an ontological status of a sexual difference as in an Irigarayan sense of a feminine subjectivity. Irigaray calls us to identify the sexual difference - as to truly recognise, rather than sacrifice, difference.

I also argue for this position: it is impossible to know what the subaltern desires because subjects of the subaltern are neither abstract objects nor theoretical assumptions. Subaltern women's

subjectivities are socially constructed through cultural artefacts, traditional myths, and religious beliefs; thus, the subject can never be cut out like a piece from a cloth. It is therefore impossible to theorize practices of the subaltern. For instance, what desires may lie outside European discourse of accounting and finance? The point is not that the Sinhalese women's community organizations are rare or difficult to find out, but rather that when women produced articulated texts (as I have illustrated in this chapter as well as in the previous chapter) on matters of self and the community, Sinhalese women's efforts are not taken serious enough into the mainstream management education. Women were not silenced in these texts; they were incited to the organization of a women's community. The question here is what got lost or undone in the incitement to Sinhalese women's community practices?



## CHAPTER 8 CONCLUSION

### 8.1 Introduction

The aim of this final chapter is to draw together the threads of the thesis as a whole. It first provides a synthesis of the thesis. It then discusses the contributions of the research to the literature, consisting both of theoretical and pedagogical implications. Finally, it suggests future directions for research. The chapter ends with concluding remarks.

### 8.2 Synthesis

In this study I examined the daily accounting and financing practices of a Sinhalese women's community, developing a gradual understanding of the subaltern women's knowledge of accounting and financing on their own terms.

The study shows that Sinhala women's community organizations are to be understood as organizations evolved around rural women for their own relationships and community growth. These women's organizations are based on oral histories, lyrical rhythms and cultural formations attesting to the feminine ways of living and being. In developing an exchange culture, the women that I studied build upon their kin relationships, friendships, and daily encounters. They use mainly thrift as their system of exchange, which is formulated using a traditional method, called *seettu*, of circulating thrift among the community. This exchange system was initially formulated amongst women as an interdependent technique of survival, which eventually led to their financial liberation. In this liberation process women used many unique accounting and financing methods for the growth of their own community organizations. The women used

counting, analyzing, recording and bookkeeping methods to manage and to develop their thrift. When the thrift collections grew to large amounts, they used their financing skills to make thrift investments in their community grow.

My concern throughout this thesis was to emphasize that the accounting practices of subaltern women should not be judged according to Western accounting standards. In the literature review chapter I argued that Western accounting practices are constructed through Eurocentric institutional views. Eurocentric institutional views of accounting and finance are a set of practices focused on a specific European country or a region of a country, as suggested by Schoenfeld (1983). In this way it remains legitimate and appropriate to hold a single truth, namely the truth established in that particular region. However, as Armstrong (2000) suggested, the practice of accounting and finance is not inefaceable but it concerns the way European institutions have constructed their objectives around their institutional practices (Hooper, 1992; Chew and Greer, 1997). The global accounting and finance practice is therefore a profession in the vanguard of European economic interests, which tends to freeze the realities of the Other.

In this thesis I followed Spivak (1988) in understanding that translating subaltern knowledge into European economic interests is a violation of their community practices. Subaltern women are effectively silenced if others attempt to speak for them. In this thesis I attempted to let these women speak for themselves as a way to value what they have to say about accounting and financing. I also wanted to keep their accounting knowledge separate from the European accounting discourse.

With Irigaray, I argued that it is possible, indeed necessary to imagine that there could be different ways of being and thinking. In order to keep these different ways truly different, it has

to be acknowledged that not everything can be understood in terms of a Western or masculine framework – not even as an equivalence or correspondence to Western accounting.

Finally, I wanted to emphasize that this knowledge is valid on its own terms. The recent crisis of Western accounting, which refuses to recognize its own specific cultural and historic limits and bias (despite the contribution of critical accounting), reminds us of the importance of studying nonwestern accounting practices in their own right.

Western accounting needs to be understood as Eurocentric not because it emanates from Europe, but because it assumes itself to be universal without examining its own specific origins. Furthermore, it is Eurocentric because the logic of calculation on which it is built presumes it being European, rather than acknowledging its Arab and Asian routes. In essence it is Eurocentric because it is allied to globalization which wants to make all places 'accountable' in the same fashion as Europe.

I now move on to outline and discuss the principal contributions to knowledge contained within this thesis.

### 8.3 My Research Contributions

Contrary to mainstream accounting and finance literature, in this study I have incorporated social, cultural and political parameters. I have studied the rural Sinhalese women's organizations and formations of thrift collections through an analysis of textual artefacts in order to explore the daily accounting and finance practices of a Sinhalese women's community. The contribution of this study is threefold.

Firstly, the study contributes to the knowledge of subaltern women's ways of practicing accounting and finance or, more specifically, Sinhalese women's daily practice of accounting and financing. To my knowledge, there are no preexisting studies of the daily accounting and financing practices of a Sinhalese women's community. Throughout this study I found that their shifting subject positions, personal struggles and other transformations reflect active and dynamic involvement in the community development. Their organizations demand collective participation, innovative interventions and women's rural knowledge of organization, women's nature in their way of living and of thinking in moral aspirations, household relationships, neighborhood networks and religious and culture procedures. These practices become part of their lives in their community's way of organizing, saving (thrift participation), accounting and financing activities. In order to describe a way to recover such diversity – sociocultural composition of subaltern women, I have proposed the term Ethnofinance. As a way to understand subaltern women's accounting and finance practices through a descriptive inquiry into gender, religion, caste, class and identity that is appropriate to the Other.

Secondly, it is a call to European accounting and finance practices to study and open up to accounting and finance practices that go beyond their traditional interest and presuppositions. I am not the first to argue for the importance of opening up for subaltern practices of accounting and finance. As I have discussed in the literature review of this study, some research on accounting and subalternity has already emphasized the importance of focusing on the enhancement of the capacities of subaltern people to support the well-being of subaltern groups. These studies form the subaltern perspectives of cultural orientation, a set of values, a different conceptualization of such things as time, space and subjectivity, different and competing theories of knowledge and highly specialised forms of language and structures of power.

Research carried out by Greer (2007), Jayasinghe and Wickramasinghe (2007), McNicholas and M. Barrett (2007), Tsamenyi et.al. (2007) and Neu (2001) have identified indigenous people in several regions with a history of colonization and subsequent positions of marginalization. And the Western tradition of research has not been sympathetic towards their marginalization and has taken for granted the hegemony of its knowledge production. However, the growing corpus of subalternity and accounting agenda underplay the specificities of Sinhalese women's accounting and finance practices. Therefore, this study of the daily accounting and finance practices of a Sinhalese women's community move forward the subalternity and accounting agenda to a greater extent. It can be seen as a response to Neu's (2001) call for more research in accounting that seeks to recover voices of the subaltern as valuable contributions to history.

Thirdly, this research contributes to the development of management discourse, particularly in relation to the edited collection published by Cooke and Dar (2008). Their concerns are based on the contemporary and ubiquitous use of managerialism in international development

interventions. They explain the importance of understanding development management in three distinctive stages as new, newer and newest development economics. According to Cooke and Dar, researchers have contributed towards an international solidarity in the face of managerialized forms of development and constructed mutuality on the basis of theoretical, epistemological, and methodological kinship among various fields at the intersection of critical development studies with critical management studies. The understanding of subaltern women's knowledge and their resistance to state policies, and furthermore to Sri Lankan elite feminists at the local level who are silencing poor women by objectifying their knowledge in the development process, therefore contributes to critical development studies and indeed to critical management studies. In the following section I will make further recommendations for future research based on my experience from current research.

#### **8.4 Directions for Future Research**

This study suggested new and different perspectives for examining subaltern women and their practices of accounting and financing. I have used the term Ethnofinance to recover these different perspectives. This study is not the end of the research journey. Rather, it should be considered as a stepping-stone for other Ethnofinance studies into accounting and subalternity. I will attempt to outline some of the directions that future Ethnofinance studies can take.

Firstly, it is advisable *to engage* with the subaltern women as I have discovered distinct ways of practicing accounting and finance. I illustrated that it is simply impossible to understand the subaltern women in terms of Western institutional practices of accounting and finance because this risks destroying the subaltern women by translating them out of social relationships and abstracting them from their culture and values leading them to isolation from their own social

realities. This insight makes us realize that Western accounting and finance also has its specific social and cultural setting, even though it is more objective and tries to convert other contexts into its own. It is very likely that there are other examples of Ethnofinance or daily practices of accounting and financing in subaltern communities elsewhere. Developing a comparative study of these kinds of practices will therefore be a way of de-centering Western accounting and finance globally.

Secondly, existing subaltern studies have focused on the workplace (for instance Chakrabarty's study "Jute Workers of Culcutta [1988: 179]) and especially on men in the workplace. Much less has been written on this circuit of circulation and particularly the way the subaltern account for, and distribute money and resources won from work or other market activities. Now that I tried to make a start at documenting one such set of practices among subalterns, Ethnofinance, I see that the next step will be to connect work and consumption with finance and accounting to give a full picture of how a subaltern economy works. How does Ethnofinance tie to practices of work, practices of selling in the market and practices of consuming, and giving meaning to that consumption? These questions pertain to the more traditional concerns of anthropology and subaltern studies, but they are nonetheless necessary to engage with.

Finally, throughout the Ethnofinance, I tried to document the difficulties of working with these women while at the same time studying them, the difficulties of interpreting their practices while at the same time trying to respect them and not misinterpret them through translation. During this process I also felt the problems of power dynamics. For instance, while I was asked to write grants for them I witnessed those power dynamics in action, when international NGO's attempted to speak for those women. At the same time, I felt the politically motivated urgency to

work with these women to help them preserve and develop their way of accounting and financing and more generally of living together. A remaining task is to find a viable way to put my research at the service of these women. This will involve both thinking politically about methodology and thinking again about advocacy in research.

## **8.5 Concluding remarks**

This study concludes by asking two fundamental questions: in the introduction I questioned (1) the provincialism of the subject or the institutional practice of accounting and finance focused on either a single country or a European region and (2) in this context I asked ‘why should current practices of accounting and finance take into account the subaltern women’s practices of accounting and finance seriously?’ Answers to these questions are open to interpretation depending on each person’s personal views and political engagements. This study, however, offers some insights that might stimulate and create intellectual space for other scholars to reflect. Spivak asked the question *Can the Subaltern Speak?* and answered with an unequivocal “no”. Speech has, of course, been seen as the privileged catalyst of agency and lack of speech as the absence of agency. How then might we destabilize the equation of speech with agency by staging ‘one woman’s subject refusal as a refusal to speak?’ (Spivak cited in Morton, 2003: 68). This study strongly argues that the subaltern women do matter because they create different types of knowledge and social climates and that silencing the subaltern could be interpreted as a refusal to speak in the dominant terms of political representation. It is to suggest that, according to Spivak, it is not to engage in the business of easy identification of the subaltern. Rather, to get into the hegemonic space in order to be oppositional is something we should think about. I will



leave the last words of this study to Trinh Minh-Ha's politically charged and lyrically styled narrative:

'Survival is not an academic skill...It is learning how to take our differences and make them strengths. For the master's tools will never dismantle the master's house. They may allow us temporarily to beat him at this own game, but they will never enable us to bring about genuine change' (1987: 80).

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## APPENDICES

- 1: Data Collection in the Field Table 1: Interviews and Conversations
- 2: The Map of the research area
- 3: Economic Stratification by Caste – Observations of John Armour (1842)
- 4: Community Members Information Collection Document
- 5: Income Generation Loan Application Old Version – This document is prepared by members in the women's community
- 6: Income Generation Loan Application New Version – This application is provided by the Sri Lankan Government Authorities for the fulfillment of the requirements in the New Microfinance Legislation
- 7: Copy of the Saving Members Passbook
- 8: A Specific Ledger Account – Saving Ledger, Record No 12 for the month of June 2007
- 9: Income Generation Loan (Diriya Naya) Personal Information Collection Record
- 10: Income Generation Loan (Diriya Naya) Approval Book
- 11: The Letter of Granting Income Generation Loan (Diriya Naya)
- 12: Income Generation Loan (Diriya Naya) Granting Record
- 13: Income Generation Loan (Diriya Naya) Repayment Record of a Association Member
- 14: Income Generation Loan (Diriya Naya) Repayment Collection by a Treasurer in a Women's Association
- 15: Income Generation Loan (Diriya Naya) Repayment Collection by Field Officers from individual women's association
- 16: Income Generation Loan (Diriya Naya) Deposit Receipts and Income Generation Loan (Diriya Naya) Depositors Receipt
- 17: Income Generation Loan (Diriya Naya) Collection and Bank Deposits Summary
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- 19: Income Generation Loan (Diriya Naya) Card
- 20: RKP Planning Document – Front Cover (Full Report is available on request)

## Appendix 1: Data Collection in the Field

Table 1: Interviews and Conversations: Field Visit Phase I

01 January 2007 to 08 February 2007 Data Collection in Sri Lanka					
Place	Dates	Type of Data Gathered	Field Visits	Discussions	
WDC Head Office	01.01.07	History of the Organization (background)	✓	Interview with Mrs. Stephen	
	03.01.07	Key Statistics	✓	Ms Sanjika	
	15.01.07	Structure of the Organization	✓	Ms Chandrathilka	
	16.01.07	Activities of the Organization	✓	Mrs Weerapana	
	18.01.07	Annual Events of the Organization	✓	Mrs Weerapana	
	12.01.07	Field Visit-Haragama	✓	Ms Chandrathilka	
	20.01.07	Funding Streams	✓	Mrs Weerapana	
		Income Streams	✓	Interview with Mrs. Stephen	
	10.01.07	Resource Centre Discussion	✓	Ms Chandrathilka	
		Information management	✓	Ms Sanjika	
	22.01.07	Overview of work in the Programmes	✓	Ms Chandrathilka	
		Highlights and Achievements in the last five years	✓	Interview Mrs Stephen	
My Ideas	23.01.07	Gender Issues in MF presentation		Presentation	
WDC EVENTS		Crisis Intervention	✓	Ms Chandrathilka	
	08.01.07	Community Development	✓	Ms Anita	
		Network for Women's Organizations	✓	Ms Chandrathilka	
		School Programme	No		
	21.01.07	Community based rehabilitation	✓	Ms Anita	
		Tsunami Disaster Relief Project	No		
Rajarata District	05.01.07	History, Background		Ms Sheela	
	06.01.07	Training Programmes	✓	Ms Sheela	
	07.01.07	Working Areas	✓	Ms Rupa	
	same time	Thrift Groups	✓	Ms Kusumalatha	
	same time	Women's Associations	✓	Ms Kusumalatha	
	same time	Vocational Training Centre	✓	Ms Sheela	
Network Meeting	04.01.07	Annual Meeting- 2 days event	✓	100 Women leaders	
	25.01.07	Travel to RKP	✓		
	26.01.07	Meeting and Greeting	✓		
	27.01.07	Kalugala	✓	Danawathi	12 women
	28.01.07	RKP Office	✓	Prithika	10 women
	29.01.07	Dumriya Nagaraya	✓	Thilaka	8 women
	30.01.07	Periyakulama Farm	✓	Thilaka	9 women
	31.01.07	Full Moon Poya (Holiday) visit Buddha Temple	✓	Sheela	12 Women
	01.02.07	Madaperumagama	✓	Chandrani	15women
	02.02.07	Hawanthanagama Kantha Samithiya	✓	Danawathi	6 women
	03.02.07	RKP Office	✓	Sheela	
	04.02.07	RKP Office	✓	Sheela	
	05.02.07	Karukkulama Kantha Samithiya	✓	Rupa	11 women
	06.02.07	Olukarada Kantha Smithiya	✓	Rupa	7 women
	07.02.07	RKP Office	✓	Gayana	
	08.02.07	RKP Office	✓	Gayana	

Back to the UK	14.02.0	Data Analysis			
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**Table 2: Interviews and Conversations: Field Visits Phase II**

<b>01 June 2007 to 30 August 2007 Data Collection in Sri Lanka</b>				
<b>Place</b>	<b>Dates</b>	<b>Type of Data Gathered</b>	<b>Field Visits</b>	<b>Discussions</b>
<b>RKP Office in June</b>	02/06/07	Arrival to RKP	√	Welcome back and settling in
	06/06/07-18/06/07	RKP Documents	√	Kamala Discussion
	18/06/07-18/06/07	RKP and Women's Association History	√	Ramya and his family Observation
	19/06/07	RKP Documents – about associations	√	Nanda Discussion
	20/06/07	RKP Documents –about seettu exchange	√	Gayana Discussion
	21/06/07	RKP Documents-saving groups	√	Dana Discussion
	22/06/07	RKP Documents-saving groups	√	Thilaka Discussion
	23/06/07-24/06/07	WEEKEND TRIP TO POLONNARUWA TEMPLE	√	Holiday
	25/06/07-25/06/07	Document Analysis at the RKP Office	√	Sheela Interview s
	26/06/07-28/06/07	Document Analysis at the RKP Office	√	Gayana
	29/06/07-30/06/07	Cross-check fieldnotes	√	Ishani
<b>Day off</b>	<b>01/07/07</b>	<b>Day Off at a Meditation Session</b>	-----	-----
<b>RKP Office in July</b>	02/07/07	Water Project	√	Observation
	07/07/07	Information about Thrift	√	Sheela
	08/07/07-20/07/07	Data collection from the RKP documents	√	With field officers
	21/07/07	Health Programme		
	26/07/07	Village walks	√	With Nanda
	29/07/07	Decision Making Process and Communication methods		Indu
<b>Back in Home</b>	30/07/07-02/08/07	Time off		Kandy
<b>RKP Office in August</b>				
	02/08/07	Data collection from the RKP documents and visit to water project	√	Gayana
	04/08/07	Data collection from the RKP	√	Discussions with Field officers
	05/08/07	Dumriya Nagaraya Association	√	Indu
	06/08/07	Discussions	√	Sama
	07/08/07	Discussions	√	Gayana
	08/08/07	Dumriya Nagaraya Village Visit	√	Karunawathi
	09/08/07	Discussions and observations	√	Thilaka
	10/08/07	Visit to Madaperumagama Village	√	Nanda
	13/08/07	Visit to Dumriya Nagaraya	√	Danawathi
	14/08/07	Discussions in the RKP Office	√	Sheela
	20/08/07	Water well project	√	Anula
	23/08/07	Discussions	√	Anula
<b>Back to the UK</b>				

**Table 3: List of Observation Diary Records and Site Observations at the WDC and RKP**

Observation Record	Observations
1 Ishani's Observation Diary 10/01/07	In the WDC main office during a daily meeting
2 Ishani's Observational Diary 25/02/07	my arrival to the RWP office
3 Ishani's Observational Diary 26/02/07	my first stay at Migara's House
4 Ishani's Observational Diary 27/01/07	my first visit to a women's association - Padaviya
5 Ishani's Observational Diary 27/01/07	during women's association meeting at Padaviya
6 Ishani's observational diary 02/07/07	finding about women's seettu exchange system
7 Ishani's observational diary 02/07/07	finding information about the starting point of women's associations
8 Ishani's observational diary 02/07/07	finding further information women's associations, thrift, accounting and finance systems
9 Ishani's Observational Diary 07/01/07	meeting with Indrani
10 Ishani's Observational Diary 11/07/07	meeting with Danawathi
11 Ishani's observational diary 06/01/07	meeting with Rupa
12 Ishani's Observational Diary 06/02/07	meeting with Malika
13 Ishani's Observational Diary 29/07/07	listening to women's decision making in a association meeting
14 Ishani's Observational Diary 29/07/07	making observations about women's communication methods
15 Ishani's Observational Diary 06/06/07	discussions with Kamala
16 Ishani's Observational Diary 18/06/07	sharing Ramya's life story
17 Ishani's Observational diary 18/06/07	listening to Ramya's spouse
18 (Ishani's Observational Diary 07/07/07)	discussions with Sheela (more of a clarification about women's saving strategy)
19 Ishani's Observational Diary 02/08/07	further discussions with Sheela

20 Ishani's observational diary 02/08/07	sharing experience with Sheela about the initial days of the RKP and further developments
21 Ishani's observational diary 02/08/07	listening to Sheela's experiences
22 Ishani's observational diary 02/08/07	clarifications about insurance chargers
23 Ishani's observational diary 05/01/07	listening to what Sheela believes about women's associations and financial organization
24 Ishani's fieldnotes January 5/01/07	Ishani's experience of being in a women's annual gathering
25 Ishani's observational diary 5/08/07	sharing Indu's experience of animal husbandry projects
26 Ishani's observational diary 10/08/07	listening to Nanda's personal beliefs about children's education and the importance of making more investment on their future generations
27 Ishani's Observation diary 2/08/07	women's experience about water project
28 Ishani's Observational Diary 26/07/07	experience of village walks and the accidental meeting with the Grama Sevaka Niladhari
29 Ishani's Observational Diary 09/08/07	listening to Thilaka's life story
30 Ishani's Observational Diary 13/08/07	sharing Danawathi's experience about women's health programme
31 Ishani's Observational Diary 14/08/07	listening to Sheela's anxious about young women in the village women
32 Ishani's Observational Diary 06/08/07	listening to Sama's experience about working with differently able children in the village
33 Ishani's observational Diary 08/08/07	sharing Karunawathi's life story
34 Ishani's Observational Diary 04/08/07	finding out information about diverse programmes organized by women in the village
35 Ishani's Observation Diary 20/08/07	Thilaka's experience about water well project
36 Ishani's Observation Diary 21/07/07	finding out information about women's health programme
37 Ishani's Observation Diary 23/08/07	Listening to Anul's experience of working in the community

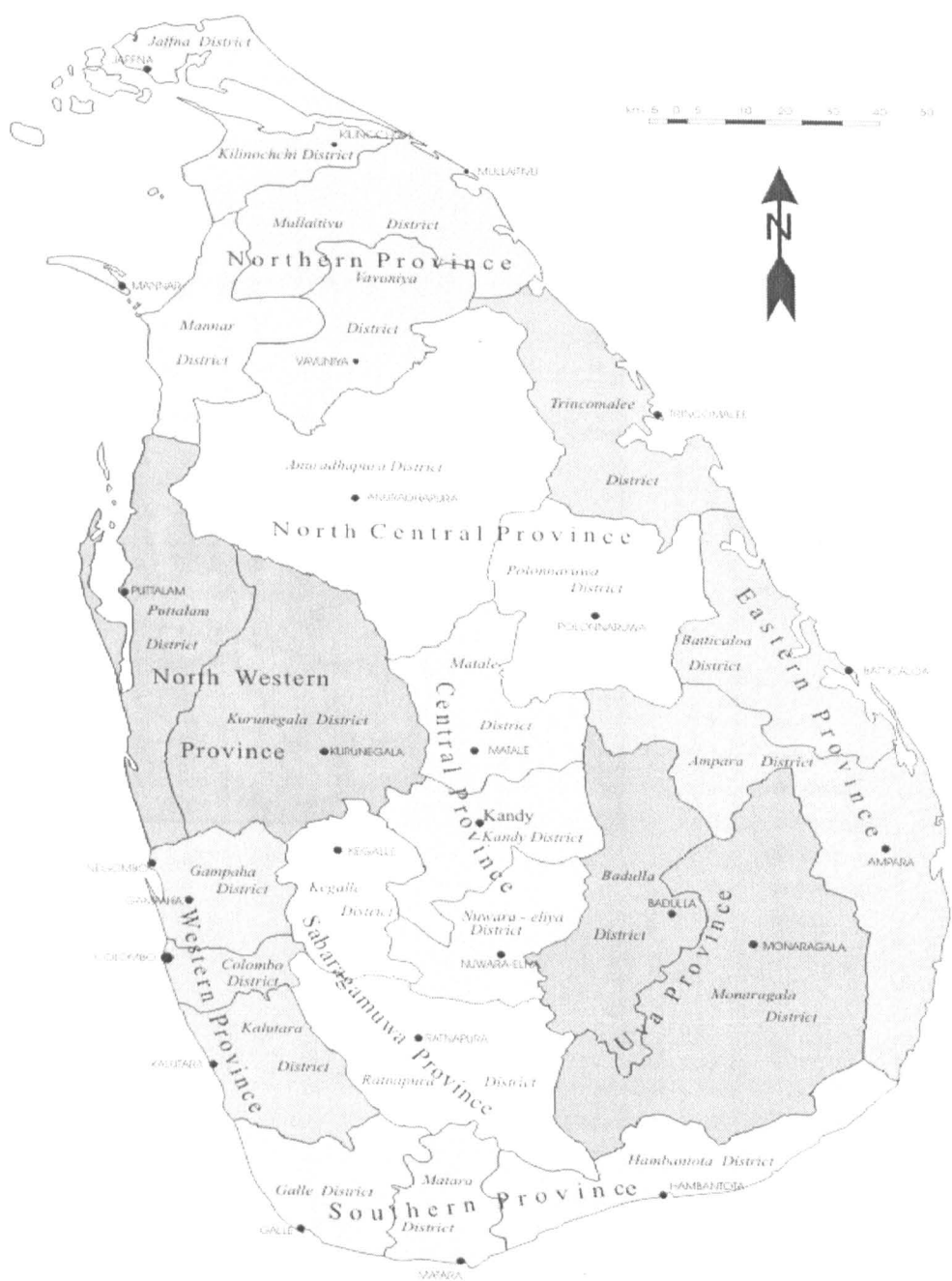
**BEST COPY**

**AVAILABLE**

Variable print quality

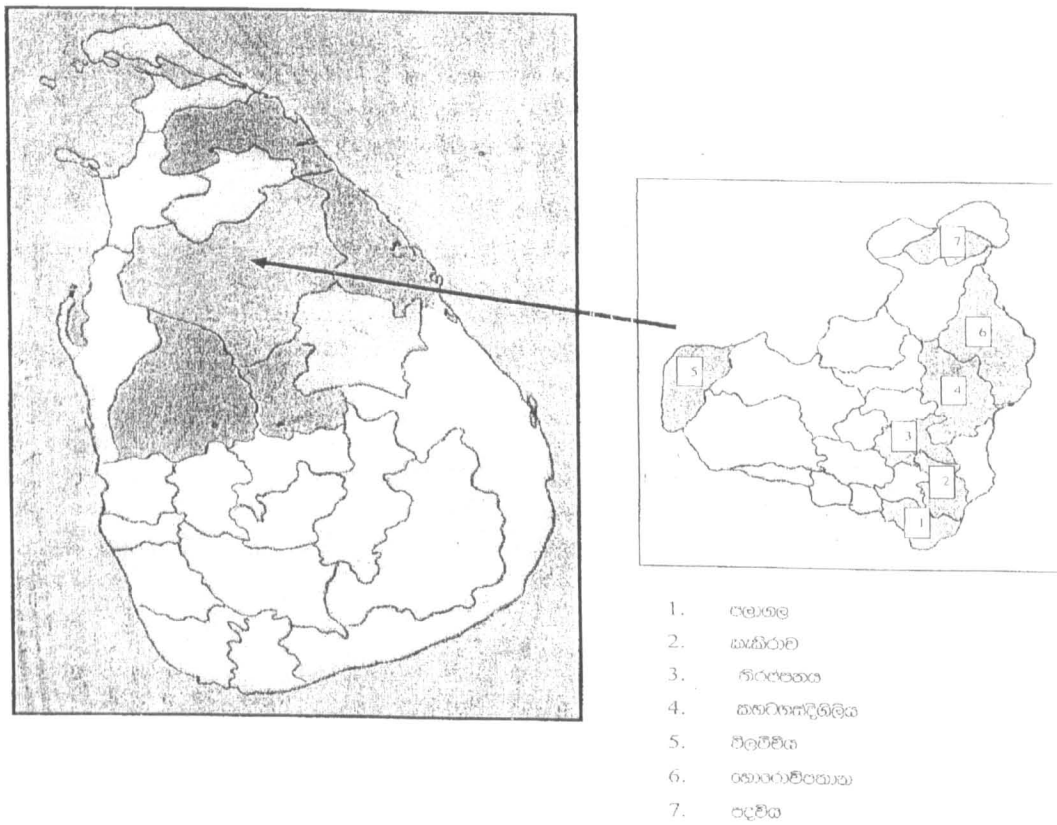
Appendix 2: Map of the Research Area

Map 1: Sri Lanka



Source: Social Science and Policy Research Institution, Sri Lanka

Map 2: District of Anuradhapura and the Area of Women’s Community Organization



Source: RKP Planning Document 2005



**Appendix 3: Economic Stratification by Caste – Observations of John Armour (1842)**

(Service Castes only, i.e. cultivator and aristocratic caste excluded)

Economic Stratification by Caste - Observations of John Armour (1842)	
(Service Castes only, i.e. cultivator and aristocratic caste excluded)	
Name of the Caste	Work Specification
Navandanna	Artificers
Badal	Goldsmiths
Vadu	Carpenters
Galvadu	Stonemasons
Sittara	Painters
Acan	Blacksmiths
Lokuru	Brass founders
Karava	Fishermen
Goda Karava	Hunters
Goda Karayo	Bullock-carters
Durava	Toddy tappers
Rada	Washermen to elite castes
Hannali	Tailors
Badahulla	Potters
Amibatta	Barbers
Viyanno	Weavers
Hakum	Jaggery (crude sugar) makers
Hanu	Lime burners
Panna	Grass cutters
Berava	Drummers
Padu	Beggars
Gahala	Scavengers, executioners
Oh	Dancers
Paliyo	Washermen to inferior caste

Source: Seneviratne, (1978), pp. 10-11

## Appendix 4: Community Members Information Collection Document Page 1

රජරට ප්‍රජා කේන්ද්‍රය

അം : 225, ഉൾക്കടം, കമ്മ്യൂണി

ලි. අංකය : 17/1/3/ආප/17

## සාමාජික විස්තර වාර්තාව

ഉപരി ചേർത്ത അംഗം : .....  
 താഴെപ്പറയുന്നവ : .....

ਅੰਤਰਰਾਸ਼ਟਰੀ ਸਮਾਜ: 1. ਆਰਥਿਕ ਅਤੇ ਸਾਮਾਜਿਕ ਵਿਕਾਸ ਦੇ ਪੱਧਰ ਦੇ ਅਨੁਸਾਰ ਦੇਸ਼ਾਂ ਦੀ ਵਰਗੀਕਰਣ

ജിഹ്വയിൽ കൂലി നോക്കൂ ഭയത്തോടെ

01. **ကဏ္ဍကော်မတီ** : .....

03. ലഭ്യത നിറുത്തുന്ന ലിസ്റ്റിന്റെ പേര്:

0-1. 6000 8000 10000 12000 14000 16000 18000 20000 22000 24000 26000 28000 30000 32000 34000 36000 38000 40000 42000 44000 46000 48000 50000 52000 54000 56000 58000 60000 62000 64000 66000 68000 70000 72000 74000 76000 78000 80000 82000 84000 86000 88000 90000 92000 94000 96000 98000 100000

මෙම සිය සැමියම අතිරිද් ප්‍රාතු මනාලයෙකු වූ 1.250/- ක් මාසික ගෙවැසියෙකු ලෙස මෙම බිමින් මුදලක් ගෙවනු ලබන ලද්දකි. එම ලද්දක මුදලින්

സാമൂഹികതലം ലളിത വിശദീകരണം

നിർമ്മാണ പദ്ധതികൾ

**Appendix 5: Income Generation Loan Application Old Version – This document is prepared by members in the women’s community**

ආදායම් වර්ධන මග ඉල්ලුම් පත්‍රය

මග අංකය: 285

විධ්‍යායෝග්‍යයේ නම සහ ලිපිනය:-.....

විධ්‍යායෝග්‍යයේ මුද්‍රා සාමාජික පංතියාව:- .....

මග ඉල්ලුම් කරන්නේ නම් සහ ලිපිනය:- බී.ලක්මනපති .....

තනිකයෙහි අංකය:-.....

පී වෙතින් මගේ ගත වූයේ:-.....

වෙනත් සිටි ගත් මග සිටි අවස්ථාවක පැහැර හැර ඇතිද? ඒ හැටියට හේතුව:-.....

මග ඉල්ලුමේ කේතයට පරිණාමය:-.....

ඉල්ලුම මග මුදල:-.....

මග වාරිකයේ හැකියා ලෙවන මුදල:-.....

මග ගෙවීමේ අවස්ථාවේදී ගෙවිය යුතු පොලිය:-.....

ඉහතින් හැකියා කර ඇති මග මුදල පරිණාමයට පරිණාමය කරමින් මගේ ආදායම් පවතින වාරිකය කර ඇති ආර මග වාරික සහ මග පොලි ගිවිසගත් ආකාරයට සති 2 න් 2 හට පරිණාමයට ගෙවීමටද පොහොසත් වෙමි.

මග ඉල්ලුම්කරුගේ අත්සන

තනිකයෙහි සාමාජිකයෙහි ගනු:-.....

ඉහත මග ඉල්ලුම් කරන අය තනිකයෙහි	1.....
සහ සාමාජිකයෙහි මග මග මුදල ඉවැදීමට	2.....
වර්ගය කරන ආර මග සම්පූර්ණ වෙමි	3.....
හර ගෙවීමේ පහ වියදමද අත්සන් කරන්නෙමි.	4.....
	5.....

මග පවත්නා වාරිකය

මග මුදල පොලිය අය:-.....

විස්තරය වාරිකය වැටුප් මුද:-.....

වාරිකයට/මග වාරිකයට/වාරිකයට ආදායම:-.....

වාරිකයට/වාරිකයට/මග වාරිකයට මග වාරික මුද වියදම:-.....

ගෙවිය:-.....

වාරිකයට/වාරිකයට/මග වාරිකයට මග වාරිකය:-.....

ආදායමේ වියදම හා මග වාරික අය:-.....

ඉහත මග මුදල අනුමත කරමි/ගෙවමි.

තනිකයෙහි නායකයෙහි අත්සන:-.....

විධ්‍යායෝග්‍ය නායකයෙහි අත්සන:-.....

ඉහත මග මුදල මග රු..... මුදල මග මුදල මග ගෙවමි.

මග ලාභයේ අත්සන

දිනය:-.....

Appendix 6: Income Generation Loan Application New Version

This application is provided by the Sri Lankan Government Authorities for the fulfillment of the requirements in the New Microfinance Legislation

Page 1: Personal Information of the Loan Applicant

පදනම් තුළ ඇතුළත් කරන්න.

සිවිල් රාජ්‍යයා/කෘෂිකර්මයා/කර්මාන්ත ශාලා ඉඩම් හැරීමට ශාලා අයදුම් පත්‍රය

01. අයදුම් කළ ශාලා මුදල:-----

02. අයදුම් කළ ශාලා සම්පූර්ණ නම:-----

ජාතික හැඳුනුම්පත් අංකය  
උපන් දිනය  
දුරකථන අංකය

සිවිල්/පුරිස  
විවාහක/අවිවාහක

03. ස්ථිර ලිපිනය:-----

04. ග්‍රාම සේවක වසම:-----

05. ඔබේ අයදුම් පත්‍රයේ නම  
(අයදුම් කළ ශාලා වසම අවුරුදු 50 වැඩි ඔබේ අයදුම් කළ ශාලාවක යොදාගන්න)

අදාළ අයදුම් කළ ශාලා සම්පූර්ණ නම:-----

ජාතික හැඳුනුම්පත් අංකය  
උපන් දිනය  
දුරකථන අංකය

සිවිල්/පුරිස  
විවාහක/අවිවාහක

අයදුම් කළ ශාලා ඇති නම:-----

සම්පූර්ණ නම(CB):-----

ප්‍රදේශය:-----

කම්පියේ සම්පූර්ණ අංකය:-----

06. අයදුම්කරුගේ අනුමැති මාර්ගය  
රාජ්‍යයාගේ කර්ම නම් රාජ්‍යයා ස්ථානය:-----

මාසික වැටුප:-----

වෙනත් ආදායම්:-----

07. වැඩ:-----

ඉඩම්:-----

වෙනත්:-----

08. යොදාගත් ශාලා:-----

## Page 2: Personal Information of the Loan Applicant

10. ණය ගෙවීමට අමතකිත අයුරු: -----

11. ණය ආපසු ගෙවන ආකාරය: -----

රු-----ණය මුදල මාසික වාරික -----කින් මාස ----- ඇතුළත  
ගෙවා තිබේ බවට එකඟ වෙමි.

පොලිය ද ඇතුළුව රු-----ක් මාසිකව නොකඩවා මාසයේ 20 දිනට පෙර ගෙවීමට  
එකඟ වෙමි. එකඟ වූ පරිදි ණය වාරික ගෙවීමට අපොහොසත් වූ හොත් නිත්‍යයානු කූල පියවර  
ගැනීමට රජරට ප්‍රජා කේන්ද්‍රයට බලය ඇති බව දකිමි.

ඉහත විස්තර සියල්ල සත්‍ය බව සහතික කරන අතර මගේ ආයතනයේ කොන්දේසි  
පිළිවෙලට අනුකූලව ණය මුදල ලබා ගැනීමට එකඟව පහත අත්සන් කරමි.

දිනය: -----

අත්සන.

**Page 3: Guarantee's Statement for the Income Generation Loan**  
**Page 1**

**අපකරු ප්‍රකාශනය**

.....යන ලිපිනයෙහි  
 පදිංචි .....යන අයගේ රු.....ක  
 ඉල්ලුම් කළ ණය මුදල වෙනුවෙන් අපකරුවකු ලෙස හෝ ණය කරුවෙකු වශයෙන් සලකා  
 බැලීමට සහන විස්තර ඉදිරිපත් කරන අතර එම කොරතුරු සත්‍ය හා නිවැරදි බව  
 සහතික කර සිටිමි.

තවද ණය මුදලෙහි අපකරුවෙකු වශයෙන් පිළිගැනීමට හෝ  
 පිළිගැනෙන්නීමට ආයතනයට සරම් අයිතියද ඇති බව පිළිගනිමි.

අපකරුවාගේ සම්පූර්ණ නම : .....
ලිපිනය : .....
.....
පුරුකර්ම අංකය : .....

සාතික හැඳුනුම්පත් අංකය : .....
උපක්ෂේපය : .....
ස්ත්‍රී පුරුෂ
විවාහත / අවිවාහත

රැකියාව: ව්‍යාපාරය : .....

රැකියාව/ ව්‍යාපාර ස්ථානයේ ලිපිනය : .....

.....

මාසික පාදයන් : .....

එක්කම් 01 ගිණිවුල දේපල : .....

02 වාරිල දේපල : .....

**බැඳීම :**  
 ණය ලබාදෙන ඇත්තම්/ ඇස වී ඇත්තම්  
 ණය මුදල වෙනුවෙන් හෝ අයවීම අවබෝධව පැවැත්විය යුතු බවටත් අවලංගු කළ  
 නොහැකි බවටත් එකඟ වෙමි.

දිනය : .....

.....

අත්සන

රු-----ක මුදලක් 01:-----  
02: -----  
නමින් ඇ දින-----ණය කමිටුවේදී  
අනුමත කරන ලදී

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ව්‍යාපෘති කළමනාකාර

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අත්සන  
තණකඩකාරි

-----ණය  
හිඳහස් කිරීමේදී සම්පූර්ණ කිරීමට.  
ණය අංකය:-----  
-----  
හිඳහස් කළ දිනය:-----  
පවත් විසිතර:-----  
-----  
-----

රු-----ක මුදලක් 01:-----  
02 -----  
නමින් ඇ දින-----ණය  
කමිටුවේදී අනුමත කරන ලදී

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ණය  
තණකඩකාරි

ව්‍යාපෘති කළමනාකාර

-----ණය  
හිඳහස් කිරීමේදී සම්පූර්ණ කිරීමට  
ණය අංකය  
හිඳහස් කළ දිනය  
පවත් විසිතර



## Page 3

අත්තන  
ගණකවිකාරී

സംഗ്രഹം

**නිත්‍යානුකූල ගිවිසුම් පත**

01. ස්ථානයේ සඳීම්-----එක හෝ අඩු ස්ථාන රැකියා කළමනාකරණය/ ව්‍යවසායයක් කරගෙන යාම පිණිස රට-----ආය මුදලක් අද දින රජරට පුරා කේන්ද්‍රයෙන් ලබා ගනිමි.
  02. මෙම ආය මුදල-----දින හෝ එදිනට පෙර වාරික-----යින් මාසිකව ලංකාවේ වලංගු මුදලින් අදාළ පොලියද සමග ගෙවා ගිම කිරීමට එකඟ වෙමි.
  03. මෙම ගෙවීම් සෑම මාසයකම 20 දිනට ප්‍රථම රට----- (රට-----)ක් වශයෙන් සෑම වසරකම -----දින පෙත් නොකඩවා ගෙවීම් කර ආය මුදල පියවාලීමට එකඟ වෙමි. නිසමින් දිනට වාරික ගෙවීමට අපොහොසත් වුවහොත් එම ප්‍රමාද වූ මුදලින් 5% ක අමතර ප්‍රාග් භාණ්ඩක් ද ගෙවීමට එකඟ වෙමි.
  04. මා විසින් -----දින අත්පත් කර භාරදෙන ලද ප්‍රාමිතර් නොවූවු ප්‍රකාරව ඉහත දැක්වූ ආය ආරච්ඡා ගෙවීමේ ක්‍රියාවලියෙන් බැහැරව එකවර ආය මුදල හා අදාළ පොලියද ගෙවා ගිම කරන සේ ඉල්ලා සිටීමට පුළු කේන්ද්‍රයට බලපාල ඇති බවද, කොදිත් දනිමි.
  05. සවිද එකඟ වූ පරිදි ආය වාරික ගෙවීමට මා අපොසත් වූ අවස්ථාවක ගෝ ගෙවීම් පැහැර හරින ලදහු අවස්ථාවක තත්‍යයානු කූලව පියවර ගැනීමටත් අදාළ මුදල පොලිය සමග ආය කර ගැනීමටත් රජරට පුරා කේන්ද්‍රයට බලපාල පැවරෙන බව දනිමි. තවද, මෙම බලපාල ක්‍රියාත්මක කිරීම නේතූකොට ගෙන ගෙවිය යුතු යම් මුදලක් වේ නම් එම මුදල මා විසින් විය කළ යුතු බව දන්නා අතර ඒ වෙනුවෙන් ගිම වගකීමකට රජරට පුරා කේන්ද්‍රය නොබැඳෙන බව ද, ප්‍රකාශකර සිටිමි.
- මා විසින් ලබා ගත් ආය මුදල තන පොලිය සම්පූර්ණයෙන් ගෙවා ගිම වන පෙත් මෙම ගිවිසුම වලංගුව පවතින අතර කිසියම් ආකාරයකින් ගෝ අවලංගුව කළු පහතරැකි ගිවිසුමක් වන්නේය.
- අත්සන:-----
- නම :-----
- 
- කාන්ති අත්සන.-----
- නම:-----
- 
- ලිපිනය:-----
- ලිපිනය:-----
- ජා.නැ.අංකය:-----
- ජා.නැ.අංකය:-----
- රජරට පුරා කේන්ද්‍රය වෙනුවෙන්
- 
- පාසලාති කළමනාකාර.-----
- 
- ප්‍රධාන විධායක.

දෙපත .		දිනය-----	
-----පදිංචි -----		-----එක මා විසින් අද දින	
ණය මුදලක් වශයෙන් රු-----ක් රජරට ප්‍රජා කේන්ද්‍රයෙන් භාර ගනිමි.			
සාක්ෂි.			
01. නම:-----	අත්සන:-----		
02. නම:-----	අත්සන:-----		

අප ගිවිසුම.

01.	-----	-----
	පදිංචි	-----එක
	යන	
02.	-----	-----
	පදිංචි	-----එක
	යන	
	රජරට ප්‍රජා කේන්ද්‍රයෙන් -----	
	පදිංචි අය වෙත ලබා දෙන ලද රු----- (රු-----) ණය මුදල	
	සම්බන්ධයෙන් ඇපකරුවන් ලෙස තනි තනිව සහ සාමූහිකව බැඳී සිටීමට එකඟ වෙමු.	
	දින අත්සන් කරන ලදී.	
	ණය මුදල ගිවිස ගනු ලබන ආකාරය හෝ ඉල්ලා සිටින ලැබූ විටේක ගෙවවීමට	
	ණයකරු අපොහොසත් වුවහොත් ගෙවීම් පැහැර හැරිය ලැබුවහොත් අයවීමට ඇති මුදල	
	පොලියද ඇතුළුව ගෙවීමට එකඟ වෙමි. වෙමු මෙම අවලංගු කළ කොතැකි ලියවිල්ල මත	
	අපට විරුද්ධව තනි තනිව හෝ එකතුව අධිකරණයකදී නඩු පැවැත්වීමට අදාල මුදල් අයකර	
	ගැනීමටත් රජරට ප්‍රජා කේන්ද්‍රයට බලතල පැවරෙන බව පිළිගනිමි පිළිගනිමු.	
01:-----	-----	ජා.කැ.අංකය:-----
	අත්සන.	
02:-----	-----	ජා.කැ.අංකය:-----
	අත්සන.	
	සාක්ෂි.	
	-----	
	නම:-----	නම:-----
	ලිපිනය:-----	ලිපිනය:-----

# Page 7: Promissory Note for the Income Generation Loan Repayment

ජා.නැ.අංකය-----  
අත්සන-----

ජා.නැ.අංකය-----  
අත්සන-----

+	ඉල්ලු විට අයකළ හැකි ප්‍රොමිසරි නෝට්ටුව
20---ක් වූ-----මස-----දින රැසියල්:----- -----	
(රු-----)මෙහි සහන අත්සන කරන පදිංචි	
-----වන මා /අප විසින් ලබා ගන්නා ලද, විවිකාකම හේතු කොට ලංකාවේ විද්‍යා මුදලින් රු:----- (රු:-----)ක් රට අවුල්කට සියයට -----(-----%)ගණනේ එකතු වන පොළියද රජරට ප්‍රජා කේන්ද්‍රයෙන් හි ඉල්ලු විට ගෙවීමට පොරොන්දුව අත්සන් කළුවේම්/කළුවේමු.	<div data-bbox="1085 1185 1181 1220" data-label="Text"> <p>අත්සන</p> </div> <div data-bbox="1085 1324 1181 1359" data-label="Text"> <p>අත්සන</p> </div>
නාය මුදල රු:----- පොළිය:-----	
සාක්ෂි. 01:-----	

නම අත්සන.

02:-----

නම අත්සන.

සිද්ධර්ම ප්‍රකාශනයි

[illegible]

පහත දිවුරුම් ප්‍රකාශනය පහත සිද්ධි ප්‍රකාශනය මග් වෙයි

[illegible]

අනෙකුත් සියලුම සංගණ්‍ය ප්‍රකාශය කියවනු ලබන්නේ ආකෘතියේ පසුව ගිවිසුම් කිරීමට පිළිගෙන  
 වැඩිපුර.....ත් වූ.....මඟ.....වන ලීන.....යයි.  
 පැවැත් සරත්ගරු යෙදවේ.

සිද්ධි ප්‍රකාශන,

සාම්ප්‍රදායික විකිණිවයකාරු

**හානි පූර්ණ ආරක්ෂණ අරමුදල**

ආයතන මුදල රු.500

අප ආයතනය විසින් ඉහත සඳහන් මුදල ඔබ වෙතින් ලබා ගැනීමේ මුලික අරමුණ වනුයේ හානි පූර්ණ ආරක්ෂණ අරමුදල වෙත එම මුදල බැර කොට වන ආපදාවන් ආවරණය කිරීමයි. එමගින් පහත සඳහන් වන ආපදාවන් ආවරණය කරනු ලැබේ.

සැ.යු

මෙම ආරක්ෂණය චලපැවැත්වෙනුයේ ණය මුදල ණිල පැවැත්වෙන කාල සීමාව වෙනුවෙන් පමණි.

01.ණයකරු මියයෑමේ පූර්ණ දූඩලතාවයට පත්වීම.

මියයෑම.

කොන්දෙයි-

01. ණය කරුගේ පසු උරුමකරු විසින් ණය කපා හැරීන ලෙස ඉල්ලීම කල යුතුය

02.ණය කපා හැරීන ලෙස කරන ඉල්ලීමේ ලිපියක් සමග මරණ යහතික ඉදිරිපත් කල යුතුය.

03. ණය මුදලේ ඇපකරුවන්ගේ තහවුරුවද අත්‍යවශ්‍යය වේ.

දුඩලතාවය.

01. දිස්ත්‍රික් වෛද්‍ය නිලධාරී මහතකු මගින් ලබා ගන්නා ලද වෛද්‍ය සහතිකය.

02. ඇපකරුවන් සහතික කොට අයිතිකරුගේ පසු උරුමකරුගේ අත්සනින් එම අය විසින් කරන ලද ලිඛිත ඉල්ලීමක් සමග ඉදිරිපත් කල යුතුයි.

2.ජාතික විපත්(සුළු සුළං,ගංවතුර, ආදිය).

ආපදාව සිදුවී දින 7ක් ඇතුලත ලගම ඇති පොලිස් ස්ථානයට සැමිණලි කර ආයතනය වෙත දැනුම්දිය යුතුයි.

අළුත් වැඩියාවට යන වියදම් අරමුදල මගින් දරනු ලැබේ පහසුකම් ලබන්නේ ආපදාව සිදුවන අවස්ථාව වන විට කුමකව ණය වාරික ගෙවා ඇති මුදල් වෙනුවෙන් පමණි.

හානි පූර්ණ ආරක්ෂණ ගෙවීම පිළිබඳව අවසාන තීරණය ආයතනයේ අධ්‍යක්ෂ මණ්ඩලයේ බව සලකන්න.

-----  
අත්සන  
ප්‍රධාන විධායක  
රජරට ප්‍රජා කේන්ද්‍රය

Appendix 7: Copy of the Saving Members Passbook

Page 1: Front Cover

රජරට කාන්තා පදනම

මුහුණත

කැබිලි

නම:.....

මිලියන:.....

සාමාජික අංකය:.....

Dambulla Printers - Kekirawa.

Tel: 071-6136640

[illegible][illegible]



[illegible]

[illegible][illegible]

Appendix 8: A Specific Ledger Account – Saving Ledger, Record No 12 for the month of June 2007

12		2007. ජූනි		Date	
2007-6-01	සමස්ත / 12 / 2007 මාසයේ		24760.00		
2007-6-17	ප්‍රතිපත්ති අනුමැතිය - සමස්ත මාසය		250.00		
2007-6-08	ප්‍රතිපත්ති - සමස්ත මාසය		500.00		
2007-6-11	ප්‍රතිපත්ති අනුමැතිය - සමස්ත මාසය		760.00		
2007-6-6	ප්‍රතිපත්ති - සමස්ත මාසය		500.00		
2007-6-17	ප්‍රතිපත්ති අනුමැතිය - සමස්ත මාසය		360.00		
2007-6-16	ප්‍රතිපත්ති - සමස්ත මාසය		900.00		
2007-6-18	ප්‍රතිපත්ති - සමස්ත මාසය		500.00		
2007-6-25	ප්‍රතිපත්ති - සමස්ත මාසය		550.00		
2007-6-27	ප්‍රතිපත්ති - සමස්ත මාසය		450.00		
2007-6-28	ප්‍රතිපත්ති - සමස්ත මාසය		600.00		
6-26	ප්‍රතිපත්ති - සමස්ත මාසය		2500.00		
6-18	ප්‍රතිපත්ති - සමස්ත මාසය		600.00		
	සමස්ත මාසය - සමස්ත මාසය		3000.00		
	සමස්ත		26730.00		

ରଠରଠି ପୁଅର ଉଦ୍‌ଧାରଣ - ଲାଲିଚାରି.

නම අංකය	
ඇගයීම් කිලෝමීටරයෙන් නම්	
අංකයේ පත්‍රය ඉදිරිපත් කළ දිනය	
ඇගයීම් කළ දිනය	
ප්‍රවේශිකය	

දිවිය ආයු කෝපයා කුමක් ආයු පෙරවිසර්ගි වාර්තාව

01. ණය අයදුම් කරුණේ සම්පූර්ණ නම  
02. ස්ථිර පදිංචි ලිපිනය  
03. පදිංචියක නවුරු කර ගැනීම  
01 අධිතික ලැබුණු ආකාරය  
02 පදිංචිය කෙරුණු ඇති ලියවිල්ල  
03. ජාතික හැඳුම්පත් අංකය
- |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|
04. සම්ප්‍රදේශ අංක(BOC)  
05. ණය කරුණේ ආදායම් පරික්ෂාව  
01 රුධිරාගාර  
02 ව්‍යාපාරය  
03 වෙළඳ  
06. ව්‍යාපාරයක් කරන්නේ නම්  
ව්‍යාපාරයේ ස්භාවය  
ව්‍යාපාරයේ මාසික ආදායම  
07. විශේෂ ව්‍යාපෘතියක නිරතවන්නේ නම්( ව්‍යාපෘති විවිධාංග ඇතුළත්වන ලදී) පත් කරන්න  
08. ණය කරුණේ සැමපත්තන් හා ආදායම් පරික්ෂාව

[illegible]

## Appendix 10: Income Generation Loan (Diriya Naya) Approval Book

[illegible]

Appendix 11: The Letter of Granting Income Generation Loan (Diriya Naya)

රජරට පුනර් සංස්කරණ-කැබිනට්

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දිනය-----

දිරිය නාය.

ඔබ විසින් ස්වයං-කාර්මික/කෘෂිකාර්මික/ව්‍යාපාරික අයදුම් කරන ලද ණය මුදල අනුමත කර ඇති බව සතුටින් දැනුම් දෙමු.

ණය මුදල	-----
ආපසු ගෙවීම	රු----- බැගින් සමාන වාරික ----- ආපසු ගෙවිය යුතුය.
පොලිය	24% සමහර පොලියක් අය කරනු ලැබේ.
සුරකුම්	ඔබ විසින් ඉදිරිපත් කළ ඇපකරුවන්ගේ ඇපය ලබාගෙන ඇත .
ණය මුදල යෙදවීම	ස්වයං-කාර්මික/කෘෂිකාර්මික/ව්‍යාපාරික යන ආශය සඳහා ණය මුදල යෙදවීම අනිවාර්ය වේ.

ණය මුදල නිදහස් කිරීම

ඔබ විසින් යෙදිය යුතු මුදල පළමුව වැයකර මුද්‍රිත කටයුතු කළ පසුව පමණක් ණය මුදල නිදහස් කිරීම සිදු කරනු ලබයි.

කොන්දේසි

- ණය මුදල සහ ඔබගේ මුදල් ඒකාබද්ධ ලෙස යෙදවීම ඔබගේ වගකීමයි .
- ණය මුදලේ මාසික වාරිකය සැම මාසයම 20 දිනට පෙර ගෙවීමට ඔබ විසින් කටයුතු කළ යුතුය ප්‍රධාන කාර්යාලය හෝ ණය /ත්පෙත්‍ර නිලධාරීන් වෙත මුදල් හෝ වෙත්පත තැන්පත් කිරීම මගින්ද ගෙවීම කළ හැකිවේ.
- ණය මුදලේ වාරික ගෙවීම පැහැර හැරන ලැබූ අවස්ථාවක නීත්‍යානුකූලව පියවර ගනු ලැබේ.

සැ.යු

ඔබ වෙතින් ලබාගත් ආරක්ෂක අරමුදලේ වාරික මුදල වන රු 500 වෙනුවෙන් සලසාදෙනු ලබන ආරක්ෂණය අදාල විස්තර ලිපිය අමුණා ඇත .

ඉහත විස්තර කළ කොන්දේසි වලට අනුකූල ණය මුදල ලබා ගැනීමට ඔබ එකඟ වනුයේ නම් එ බව තහවුරු කිරීම උදෙසා මෙම ලිපියෙහි සහ පිටපතෙහි අත්සන් යොදන්න.

ඉහත කොන්දේසි වලට අනුකූලව ණය මුදල ලබා ගැනීමට එකඟ වෙමු/වෙමි.

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අයදුම්කරුගේ අත්සන  
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දෙවන අයදුම්කරුගේ අත්සන

Appendix 12: Income Generation Loan (Diriya Naya) Granting Record

43.	03.	D. B. Kiriwinda	No. 63, Woda Wam Para, Olkendankadavala, Kekkara.	467830036	AP/Diriya/2007/07/43	851805	V/00
44	03.	E. P. Senevika Wisesingha	Labunoruwa, Maradankadavala	735024698 V	AP/Diriya/2007/07/44	851806	V/01
45.	03.	T. Malani Premachandra	Labunoruwa Maradankadavala.	606973306 V	AP/Diriya/2007/07/45.	851808	V/0
46.	03.	S. Amaraluchi.	Labunoruwa, Maradankadavala.	528582460 V	AP/Diriya/2007/07/46	851809	V/0
7.	03.	J. Premalatha Gunawardana	Labunoruwa Maradankadavala.	665421198 V	AP/Diriya/2007/07/47	851810	V/1
8.	03.	J. B. Indika Lakmal	Akkara 50, Ethungama, Thirappane	811560260 V	AP/Diriya/2007/07/48	851811	V/1
7.	03.	A. J. Amila Kumari Bandara	Akkara 50, Ethungama, Thirappane.	747392633 V	AP/Diriya/2007/07/49	851812	V/1

Appendix 13: Income Generation Loan (Diriya Naya) Repayment Record of a Association Member

01. J. පන්තියේ				
දිනය	විස්තරය	පැය	බැර	ප්‍රතිඵලය
2006-22	මුළු ලබාදීම	10000.00	-	10000.00
03-21	පාරිකා ලැබීම	-	1000.00	9000.00
04-23	"	-	1000.00	8000.00
05-20	"	-	1000.00	7000.00
06-22	"	-	1000.00	6000.00
07-25	"	-	1000.00	5000.00
08-22	"	-	1000.00	4000.00
09-23	"	-	1000.00	3000.00
10-22	"	-	1000.00	2000.00
11-19	"	-	1000.00	1000.00
12-21	"	-	1000.00	-
2007-1-20	ප්‍රතිඵලය	-	1000.00	-
02-22	"	-	800.00	-



## Appendix 14: Income Generation Loan (Diriya Naya) Repayment Collection by a Treasurer in a Women's Association

[illegible]

2007/07-30

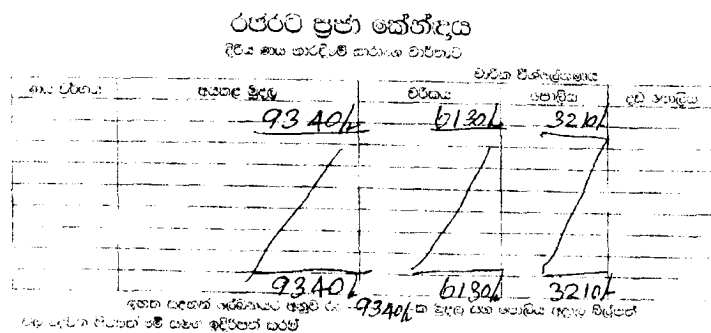
2007-02-05

315

## Appendix 16: Income Generation Loan (Diriya Naya) Deposit Receipts and Income Generation Loan (Diriya Naya) Depositors Receipt

[illegible][illegible]

## Appendix 17: Income Generation Loan (Diriya Naya) Collection and Bank Deposits Summary



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*[Signature]*

2007/07/30

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*[Signature]*

Re. no 034

Appendix 18: Income Generation Loan (Diriya Naya) Recovery Summary

Sr. No.	Date	Inst. no.	Name of Credit officer/Field officer	Amount		
				Insurance	Membership	Recon
01	2007.05.23	001	Mrs Indrani Disanayaka	4500.00	2250.00	-
02	2007.05.25	002	Mrs Indrani Disanayaka	500.00	250.00	2197
03	2007.05.29	003	Mrs Indrani Disanayaka	4500.00	2250.00	2400
04	2007.05.29	004	Mrs Indrani Disanayaka	2500.00	1250.00	40960
05	2007.05.29	005	Mrs Gayana Kumari (Office)	-	-	5040
06	2007.05.29	006	Mrs E. M. A. Ekanayaka	5000.00	2500.00	1520
			<del>Grand Total</del>	17000.00	8500.00	71890
07	2007.06.12	007	Mrs. D. M. I. Disanayaka	2500.00	1250.00	-
08	2007.06.19	008	Mrs. D. M. I. Disanayaka	3500.00	1750.00	2130
09	2007.06.20	009	Mrs. D. M. I. Disanayaka	500.00	250.00	22828
10	2007.06.29	010	Mrs. D. M. I. Disanayaka	-	-	1084
11	2007.06.29	011	Mrs. D. M. I. Disanayaka	2000	1000	227
12	06.29	012	OFFICE	3000	1750	-
13	06.29	013	OFFICE	-	-	1736
14	06.29	014	Miss. D. M. I. Disanayaka	11500	750	-
15	06.29	015	Anita Ekanayaka	3500	1805	4400
16	06.29	016	Anita Ekanayaka	-	-	5415
			Total	16800/-	8615/-	84440
17	2007.07.02	017	OFFICE	-	1000/-	-
18	2007.7.10	018	Anita Ekanayaka	5000	2500	10000

Recovery summary

## Appendix 19: Income Generation Loan (Diriya Naya) Card

[illegible]

Appendix 20: RKP Planning Document – Front Cover (Full Report is available on request)

