Women Development Bank Federation

Changes the lives of the poor

Positively for their own Goodness + + +.

They express it as follows,

Prepared by Janarukula

Moratuwa - Jayagathpura.

M . Siriyawathie,

" My name is Siriyawathie, age 48 years. There are 6 members in my family. We lived in the sea shore close to the sea in a small hut (slum) Because of the sea irruption took place time to time we had to shift our shanties close to the railway road. We did not have toilets. We put all our waste in to the sea.

In the mean time Tsunami came destroying all our belongings. When Tsunami struck all of a sudden we ran to save our lives separating from our family members.

We went separate rehabilitation camps. I thought that my children and the husband got caught to the Tsunami and died. After two days all met together with grate relief That day had been the most pleasurable day in our lives.

We have received a temporary houses from the 43 temporary houses build by the community with the support of the Janarukula and WDBF.

At present we are living in a permanent house happily. During our living in the sea shore no body cared about us. Nobody recognized us. Even the police people looked at us as culprits. Now every thing has changed positively. When we go to the Moratuwa Municipal council they accepts us sympathetically. So we can attend to our work easily".



P. Nadaraja.

My name is Nadaraja. Age is 70 years. I lived in a rented house close to the sea. With the Tsunami we lost all our belongings and fall in to a very sad situation. I have requested a house from the temporary housing programme. But the request was made with some hesitation because I lived in a rented house but the neighbors told me that Nadaraja should be given a house. Accordingly I told them my plight and asked for a house. Ultimately I was given a temporary house.

At present am enjoying a permanent house with my family. So we are living in harmony wit full satisfaction.



Moratuwa City Usaviwaththa Settlement.

M. Chandralingam.

I am Chandralingam. My age is 51 years. My source of income is collecting old iron items, empty bottles, old papers etc and selling them in the market.. I am married. I have three boys and one girl in my family. We lived in a slum in the Usaviwaththa settlement

Our house is a slum. Usaviwaththa land that in which we have been living belong to the Moratuwa Municipal Council. We have expressed our housing problem to the Government and to the Moratuwa Municipal Council and to the politicians but the problem stayed there for more than 50 years

There were several attempted to evict us from the settlement. We have raised and showed our collective strength so after many negotiations we could come to an agreement to live in this settlement..

We have got together and formed a welfare society and organized ourselves and prepared a plan to protect our houses and put up new houses.

Janarukula and Women Development Bank Federation came to help us to achieve our housing dream. They have guided us to obtain our housing rights. Because of this Endeavour at present we have permanent houses Our living conditions changed drastically so at present we are living in our new houses with full of glee. Now we are enjoying a very good social recognition. The people who were reluctant to come to our house now willingly come and meet us happily.

Apart from that The Mayor , Moratuwa member of the parliament, Government and Local Government officers readily accept us with pleasure. In the process we have new acquaints who willing to share our lives. We are very much proud of this new situation . .



Before



After

Nadaraj Wijeletchamie.

I am Nadaraj Wijeletchamie. My age is 35 years. I have two daughters and a son. My husband is a laborer.

We were living in a slum. We had only one room we used it as the living room, kitchen and as the bed room.. Adjoining our slum in all four sides covered by other slums and during the day time no sufficient light was available so to avoid darkness we had to switch on electric lights.

We were dreaming of a permanent new house but it was a perpetual dream that did not come true. Now we have got the new permanent house because of the housing programme launched with the help of the Janarukula and Women Development Bank Federation Now we need not put lights during day time we are getting fresh air and feeling a relaxed situation with peaceful mind.

When we come to the new houses we may get a new tiny infant lighting our lives with pleasure. The new house would be very attractive and beautiful. The new house helped us to enter into a new enlightened path of life.



Before







After

Muthulingam Nirmala.

I am Muthulingam Nirmala. A am 49 years of age. I have only one daughter my husbands source of income is collecting old iron items, empty bottles etc and selling them in the whole sale market. We lived in a slum in the Usaviwaththa settlement There was another house in the second story of this plank (timber) house. Another family lived in this upper house .Because of the congestion we lived in a depressed mood without any freedom. We were mentally down hearted. But we used to live with lot of pressures. At that time we could not do anything but because of this new pleasurable situation we can feel the mental disorder we went through those miserable days.

I could not put my child in the school. The school authorities refused our child's entry in to the school because we were living in a slum. Because of this set back I had to send my daughter to my mother's house in Nuwaraeliya to be sent to a tea estate school for her education.

My husband is a member of the construction committee of the Usaviwaththa housing project. He is supervising the construction work,mediate in the supply of building materials. In the process of monitoring the work he learned lot about the building construction field. His aim is to become a good contractor. As well as our housing dream come true my husband's dream would come true. We have obtained lot of things through this housing programme.



Before



After

Kurunagala Women Development Cooperative Society Limited

L.H.Anulawathie.

Tennakoongama,

Awlegama.

The way that I have Build my Kitchen,

In my family there were 4 members. Myself, Husband and two children,

In the year 1994 though I have joined the society forming the group I was scared to obtain a loan and to build a house because I thought that I would not be able to pay back the loan. I do not have a job .My husband is doing a small business .During rain we are getting wet because of the poor condition of the roof. We could not sleep owing to this situation. Although the children are sleeping in two beds we had be seated in chairs until the rain is over. While we were living like that we have discussed in the group and obtained a loan and constructed the house. We have constructed the kitchen temporarily. Although 5 years passed we could not build the kitchen. When rain occurred again one part of the kitchen broken .We have constructed a kitchen temporarily, but we got wet because of the heavy rain. One day I went to get some medicines to the town. When I returned to the house whole house inside was filled with water. We could not prepare food for dinner so we gave what was left in the house to the children and we slept in hunger. But we could not sleep when we thought of the next morning. I told my grievance to the group. They said that you should not bear the grievance and to construct a kitchen by obtaining a loan. Accordingly I have obtained a loan of Rs 30,000 and constructed the kitchen within 2 weeks .Now I am living happily and thank my group and the society for their dedication.





E.M.Premalatha

Tennakoongama,

Awlegama

My name is Premalatha, I am a member of Rose Group. There are 4 members in my family, Myself, husband and two children. My son is attending school and my daughter is attending the preschool, I am not doing a job. My husband is a laborer earning a daily wage. We had lot of financial difficulties. We had been living in a very small thatched shelter made out of clay and small timber parts. During the rainy days the floor is getting wet and the walls also up to about 3 feet. We had been dreaming of a of a good house for so long. But we did not have a way of finding money to construct a house. We had several discussions with the group in order to get a lone thinking to pay it back however. Other problem was to obtain tiles for the roof. Temporarily we have covered the roof with coconut leaves but we did not occupy the house thinking of a way of buying tiles. Really it was again a dream. After discussing with the group we were able to obtain a lone of Rs. 40,000 from our group. At present we are living with content and pleasure.

We are very much thankful to our group and the society for helping us to realize our dream of a new good house.





M.W.Joslin

Halmillawa,

I am a member of Halmillawa primary branch, G/11 Isuru group. I tell you the story of my family. There are 6 members in my family that includes myself, husband, 3 sons and only one daughter. Daughter is married and separated from us. My husband's source of income is agriculture. Eldest son got through the advanced level examination and joined the army police. Second son has joined the Srilankan police service. Youngest son is preparing for the ordinary level examination this time.

After marriage I lived with my husband in his village. Due to a land dispute I came to my parents at Halmillawa with my children to live there. My father had been suffering from illness for two years and I looked after him well.

After my father's death a dispute occurred again in our family. I felt just like falling from the frying pan in to the fire. I was to rent a house because of my brother's harassment in the year 2000 I went to live in a rented house.

Within about 3 months I felt urgent need of a land plot to build a house. But I did not have money in this situation It was difficult to participate in the group meetings and leaders meetings etc .I have discussed about my problems with my group members They have agreed to give me a loan to purchase a plot of land offering the financial support of the group. They decided to give me a loan of Rs, 75000. In the Month of March I have purchased a small land plot Thus I became a land owner. Constructed a temporary house in this land and went to live in that on the 1st of April 2000.

Always my thought had been of a permanent house .During the rainy days I felt the need thoroughly. Problem was how to find out money. I went to my group in search of a relief. I told them about my real need. My brotherly group members agreed to give ma a loan. On the 28 September 2000 they gave me a loan of Rs.150000. With that loan I have constructed the houses and went to live in that in January 2006. Now I am an owner of a new house in my own land.

As time passed off I felt the need of a toilet .The problem troubled me so much.

Getting over this problem was a difficult task obtaining a loan from the group was also difficult because by this time I have obtained maximum loans from the group.

In the mean time Kurunagala District Society started conducting a survey about a toilet project. For the first stage 5 villages had been selected Halmillawa had been one of those Villages. So I got the chance of becoming a beneficiary of this project.



At this point also I went in search of my groups support They have considered my situation and gave me a loan of Rs13000 to build the toilet Money was given to obtain building material Some money also given for skilled labour. That method made it easy to construct the toilet. Repayment installments also affordable we could pay back in Rs.50, Rs. 100 so on. Within 7 days we could completed the construction.



Now I am a proud owner of a land, a new good house and a toilet I am a person who have obtained the maximum benefit out of my group and the society. Group methodology proved its success through my achievements.

Atawarala Women Development Cooperative Society Limited.

Nilanthi Darmadasa.

I am Nilanthi Darmadasa a member of the Ranliya group 6\8 of the Atawarala Women Development Cooperative Society. I am working as the secretary of the group. In my family there are 5 members, including my self, husband and three children. My husband is a patient. Although he is a neuro patient he is doing his job living with difficulty, while taking medicines. I got the membership of the society firstly on the 13th August 2004. From that day I have started doing transactions with Rs.500 and step by step went up to Rs 2000 level. As I was doing small transactions I could obtain consumer goods for the New Year. That was a big support at that time. Further more I bought furniture for my house. Starting from loans I have reached to the higher loan level. After that I have obtained a loan of Rs.24000.From that loan I could cemented the floor of my house and plastered the walls. I have settled that loan within two years. Since I came to the house I was thinking of reconstructing my kitchen. I could realize that dream with the support of the Society. It was a great victory in my life. The next thing that I wanted was to purchase a chili and flour grinding machine .I am sure that the Society will help in this also.

J.A.Dingirihamy.

I am a member of the Kurunagala District Atawarala Women Development Cooperative Society Olive group First I have joined the Isuru group of this women programme in the year 1998. From that time I have obtained lot of benefits from this small group and the Bank Branch. I have taken loans from Rs.500 up to Rs.150000

In the initial stage I have obtained loans such as Rs.2000, Rs.3000, for agriculture. For my daughters wedding I have taken a loan of Rs 20000. I have shifted to Olive group from the Isuru group in the year 2005.After that I have taken agricultural loans as follows. Rs.4000, 5000, 7000, 8000 and settled them in time. After that I have taken a loan of Rs.20000 to make doors and windoors and fixed them. After taking a loan of 30,000 and with my contributions completed the kitchen. Next time I have taken a loan of Rs 125000 to take the extension to the front side of my house. Because the available room was not sufficient for our family .Again I have obtained a general loan of Rs.25000 in the year 2011, after successful discussion with the society. While doing the construction work of the house step by step I am attending the last work of construction of the roof at present.

Apart from that I was given the instant loan card which is given by the Bank Branch according to the loan qualifications. With that facility I have done money transactions throughout the year 2010. In this way I got the opportunity to fulfill all my emergency needs at that time.

Because of the contributions made to the Surakshi insurance and welfare programme we could obtain hospital expenses for me and my husband, my father, my mother in law. There was no any sort of delay in getting those benefits.

While enjoying the benefits of this programme, I hope to get more assistance for my children's future prosperity. We were able to possess all those benefits from this good programme.

We would like to extend our whole hearted sincere thanks to Mr. Upali Sumithre who is the founder of this programmes and Mrs.Murin Fernando President of the Women Development Bank Federation who had been exerted and dedicated in the introduction and provision of a great service to our families and the Village through this programme. Our honorable President of the Society Mrs. J.A. Padmalatha has rendered a great service for us. We are very much thankful to our President.

We also extend our sincere thanks to the Kurunagala District Society and the Women Development Bank Federation.

W.A. Renuka Shamalie.

I have joined the Pipuna Kusum supportive group in the year 1999.In the initial months after joining the branch I have done transactions per Rs.500. When time passed off I have taken loans of Rs.5000, Rs.10,000, Rs.20,000 and Rs.40,000. Out of that I have completed most of the work of my house. With this money I have obtained electricity, prepared the barb wire fence, and constructed the well. Apart from that I have obtained loan for the attainment function of my daughter. I have taken money for my daughter's illness also. I have paid back the loans by the year 2010. After that I took a loan of Rs.50,000 and constructed a part of the concreted slab of the roof of my house. That was a dream of my husband and the programme of poor community helped us to realize that dream.

The house in which myself, my husband, and two daughters were living is a great gift given to us through this supportive programme. From the instant loan of Rs.4000 obtained from the branch I could arrange the chanting of Pirith at my home.

Obtaining a loan of Rs.2000 in the year 2001 I have constructed the fence around my land. In the year 2002 when my small daughter about to walk I have taken a loan of Rs,40,000 and completed the well. Due to that she could walk without fear even falling down. Obtaining a loan of Rs.30,000 from our branch I have completed the roof of my house, door frames and window frame which were exposed to the rain and the sun. Because of the roof those items were protected.

We have owned a good house , with water to drink and bathe and do the cultivation because of the programmes of Women Development Bank Federation. All our burdens were removed because of the support given by the WDBF. I would like to give my blessings to Mr.Upali Sumithre father of Janarukula. We must appreciate the great service rendered by our branch in providing festival loans to buy clothes and furnish our requirements to celebrate New Year. Providing loans to fulfill our needs such as obtaining medicines etc is a grate thing The cash box of the group will help us in solving all our problems .It helps us as our neighbor and as a relative. To save even a small sum as Rs.50 or to save on behalf of our children had been encouraged by Mrs Pathmalatha. We have obtained furniture for our house and improved our houses through the support of our branch. We wish with bottom of our heart to grow our programmes day by day which provided us with all the requirements of our lives.



T.M.Ratnasheeli.

I have taken the membership of the Atawarala Bank branch in the year 2001.There are 4 members in my family. I have joined the branch to strengthen my family economy by way of saving very small Rs,5 and doing transactions through that and to achieve the prosperity of my family. I tell with pleasure that the Women Development Bank Federation is conducting a programme of fulfilling all our needs and they have achieved their goals

I had been suffering from illness throughout last years. Realizing my situation the officers of the Atawarala Bank Branch allowed me to participate in the general meetings once in three months. I have participated in the meetings when ever possible and protected the80% participation requirement. In the year 2001 I have contributed Rs.100 in the Visal Surakshi insurance. In the year 2008 I have obtained Rs.350 from Surakshi hospital grant benefit. and in the year 2009 Rs.450 as same benefit. I am appreciating the support of my group and the dedication of my branch. I have spent hat money given as benefits to obtain medicine.

My mother and mother in law died in the year 2010. For those funerals I got Rs.5000 from Surakshi insurance. I consider this grant received to do my duty to on behalf of my mother and my mother in law as a fortune in my life when I was suffering from financial difficulties I say that the Surakshi Insurance Programme is a very important program introduced by the Women Development Bank Federation .I wish that the WDBF may grow well in the future. .. .

Mrs. Somalatha,

Isuru Group.

The benefits that I have received and My wishes.

This programme brought to Atwarala by Mrs.Pathmalatha with the guidance of Mr.Upali Suithre and the support of Mrs Murin Fernando on 17th December 1997.

There were only 31 members at the beginning.

Among those members Mrs. Pathmalatha had been appointed as the Treasurer Mrs. Swarnalatha as the President and Mrs Milina Chandralatha as the Secretary. We have started saving Rs.5 and after 5 months established the Bank Branch.

My first transaction with the branch was Rs,500. After doing cultivation with that money I have obtained a loan of Rs.5000 and bought a water pump. After settling that loan I have taken a housing loan and prepared coconut timber and fitting that protected my house. After repaying that loan I have taken a loan of Rs.10,000 and spend on doors and windows. After that obtained a loan Rs.30,000 to buy tiles for the roof. After paying that obtained a housing loan Rs.50,000 and constructed the house. Again I have taken a loan Rs.15000 on self employment loan to start the brick making business. I have settled it within 3 Months .In all those events my brother members helped me.

I have spend some money out of those loans for my children's education also. After settling that loan I have obtained a loan of Rs 100000 and bought a land master tractor. This loan was given to me by the District Society. I could settle that within 2 years. Another loan was taken to do the rest of work of my house. I was given a loan of Rs.30,000 to take electricity to the house. My ambition had been the completion of my house. I could realize that dream of a good house.

I have started the construction of my kitchen in the year 2010. I am expecting to obtain another loan to complete the kitchen, Because of WDBF programmes I could fulfill all my expectations.

My next attempt was to buy a vehicle. I am grateful to the officers and the members of this women programme. I wish that this programme may prosper well in the future.

I.G.Kanthi.

I have joined the small group on 12 February 1998. I have taken loans from the group and the Bank Branch .I have obtained loans for my daughter's attainment of age, new year festival, and for education and to settle loans taken from outside.

I am pleased to tell you that I have taken a loan under the toilet programme and completed the toilet in a very short time and settled the loan and it had been a great relief for me.

I have two children a daughter and a son. They are attending school. My husband is a laborer. To get over our financial difficulties we have taken a loan of Rs.25000 from the loan programme. Because of this loan we were able to give the light of education to my children who were living in the darkness. Through this programme our lives also enlightened.

Although our family income is in a very low level, I am impatiently looking forward with hope to get rid of our difficulties one by one. I am very much thankful to my group society for giving us some sort of a victory for our lives. In the future I will get the support of the group society and also promise to give my fullest support to the society .