



SAVING GROUPS AND SOCIAL STRUCTURE IN A RURAL VILLAGE IN KURUNEGALA, SRI LANKA

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Abstract

The purpose of this paper is twofold: (1) to analyse how the activities of self-help group (SHG)-type 'Saving Groups', a type of microfinance, have changed the social structure of a village in rural Sri Lanka and (2) to evaluate whether these activities have reached the poorest of the village as microfinance sometimes fails to include the least privileged. To achieve the aforementioned objectives, the researcher surveyed a whole village in Polpithigama Divisional Secretariat Division, Kurunegala District, Sri Lanka, where 'Saving Groups' have been active for a long time under the auspices of a non-government organisation. The implementing organisation of the 'Saving Groups' claims that exclusion does not exist in the village as it has tried to carefully include the poorest of the village during the formation of the 'Saving Groups'. I used social network analysis to visualise the social structure of the village and conducted qualitative interviews of key informants. The survey results reveal that the structure of the village has changed as a result of the implementation of the studied interventions in the village. It was found that, although the poorest were unable to voice their opinions at meetings organised by the local community organisations, their financial situation improved as a result of the activities; their social position in the village improved and discrimination against them reduced. Nonetheless, there are two distinct geographic spaces in the village, and different castes live separately from one another. Because of these spaces, the lower caste had been excluded from availing of the services provided by 'Saving Groups' through their activities on a long-term basis. These effects were unforeseen and unintended by the implementing agency of the programme. The success of the activities has been confirmed by other surveys conducted by the author in this area of study.

Keywords: Microfinance, Network Analysis, Poverty Reduction, Saving Groups, Social Structure

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countries. Microfinance, which has its roots in microcredit, is the provision of financial services to low-income people. The services generally include savings and credit; however, some microfinance organisations also provide insurance and payment services (Ledgerwood, 1998). A central theme of debate in microfinance research is the examination of the effects of use of the randomised controlled trial (RCT) method in policy intervention. When carrying out a study using RCT, the study subjects need to be separated into an intervention group, which is subject to policy, and a control group, which is not—comparing the changes thereafter. In short, individuals who do not make use of microfinance must also be included as study subjects. However, the main purpose of such research is to assess the impact of microfinance on its users. In addition, for microfinance, much of the research work centres on how microfinance impacts each individual. However, in reality, microfinance can be assumed to impact not only individuals but also the whole of society. Consequently, this paper seeks to examine the externalities from microfinance, specifically from the perspective of social rank, and to explore the potential impact that microfinance might have—not only on individuals but also on societies. In particular, this study examines one village, looking at how the activities of SHG¹-type ‘Saving Groups’—

a kind of microfinance—have changed the behaviour of the people and the social structure of the village. The evaluation required surveying all the households in the village. The study also looked at how the activities of SHG-type ‘Saving Groups’ affected those participating in them (i.e., each group’s members), as well as how they affected non-participants.

This paper has been organised into the following subsections. Following the introduction and research problem or issue, the research methodology section introduces the methodology, study location and outline, along with methods of data collection and analysis. Then, the objectives, scope and significance of the study are clarified. The latter part of the paper consists of the study’s results and findings; the paper closes with conclusions.

LITERATURE REVIEW

Much existing research on microfinance and society is based on the relationships within groups carrying out the activities together. For example, the Sanyal (2009) survey implemented in West Bengal, India, examined the economic ties among microfinance groups and concluded that they have the potential to promote women’s social capital and normative influence, thereby facilitating women’s collective empowerment (Sanyal, 2009). In addition, with regard to social connection,

¹ SHGs are small, informal, economically homogenous groups formed by self-selection with membership

ranging between 10 and 20 (Tankha, 2002, Premaratne et al, 2012)



Karlan (2006) discusses default risk and relationships in group lending. Feigenberg, et al. (2010) discuss how the collateral in group lending has a negative effect on the maintenance and construction of social capital. All of these studies focus on the internal groups' relationships pertaining to microfinance.

Thus, there is actually very little research that examines how microfinance affects societies as a whole. For example, Kurosaki & Yamagata (2017) state that nearly all assessments of microcredit utilising RCT ignore general equilibrium effects on anything other than the borrowers themselves. General equilibrium effects include increased regional wages for individuals not participating in microfinance as a result of its propagation and increased wages for workers who are themselves not directly involved in its activities. Thus, it can be expected that the people in regions where RCT intervention has been carried out have been impacted by the externality effects of microfinance. Yet, this fact is not considered for RCT. In addition, research discussing regional impacts of microfinance tends to focus on whether the poorest are included, with little discussion of how shifts in social structure, that the poorest are not always excluded from the services (Mersland & Strøm, 2009).

A simple overview of the Sinhalese castes

particularly in social rank, come into play.

The purpose of this research is to analyse whether all the households, especially the poorest were given the opportunity to join the activities. To this end, this paper will first examine existing literature on the exclusion of the poorest from microfinance structures and the Sinhalese caste system.

As mentioned earlier, the exclusion of the poorest has been highlighted in the microfinance literature. In the initial Grameen Bank loan system, which is said to be the pioneer of microfinance, groups were formed and the members of these groups then shared joint liability. Therefore, there was mutual selection of members when groups were formed, which is perhaps a reason why the poorest might have been excluded. Even if the poorest could become members, they are considered risky loan recipients and are thus excluded for that fact, or they are excluded because loans disbursed to them are considered to involve high levels of repayment risks when loan specialists are involved. This combination of factors can be considered to be a reason why microfinance has difficulty in reaching the core poor (Montgomery & Weiss, 2005). However, there are also reports that suggest is as follows: the highest Sinhalese caste is the Govigama. The Govigama constitute approximately half of the total population of Sri Lanka, and it is said that the majority of farmers are Govigama (Suzuki,



2013:241). A stated feature of highland Sinhalese is that there are only a small number of castes within each village, with only one or two castes in almost all villages (Takakuwa, 1983). However, this is premised on villages being formed around the Govigama caste. Moreover, in Sinhalese society, each caste used to live collectively, so a single caste tended to form a single village, with each region having a high degree of independence and an established division of labour between castes. However, no such division of labour

exists at present (Suzuki 1996:61-62). In addition, social status in modern village societies is often formed independent of castes (Suzuki, 2013:90). On the basis of these examples, we can presume that the subject village in this study was possibly formed mainly around the Govigama caste, with potentially one or two other castes living in separate areas of the village in some cases. It is also inferred that social status within the village is determined independent of the caste system.

Table-1: Typical Sinhalese Castes in Sri Lanka²

Caste Level	Caste Name
High Caste	Govigama (farmers)
Low Caste	Nawandanna (hammerers) Hena (washerman) Wahumpura (palm-sugar makers) Berava (drummers) Badahala (potters) Bathgama (palanquin bearers) Rodiya (beggars) Ahikuntaka (snake charmers) [Mainly lowlands] Karava (fisherfolk) Durava (coconut alcohol brewers) Salagama (cinnamon cultivators)

Source: Cited from Suzuki (2013).

RESEARCH METHODOLOGY

This study utilises mixed-method research in which both qualitative and quantitative data are used simultaneously. The primary data for this study were collected from a

rural village in the Polpithigama Divisional Secretariat Division (DSD), Kurunegala District, Sri Lanka. The reason for selecting that DSD is that it features the second largest headcount ratio (the

² The caste table was created based on information from the cited sources. The low castes in the table are presented in random and not hierarchal order.



proportion of a population that exists, or lives, below the poverty line) in Kurunegala District, making it an adequate means to observe changes in activities. The village is one of two villages in the Grama Niladhari Division (GND), which consists of 268 households. The studied village consists of a total of 88 households, all of which are Sinhala Buddhist. I selected the village because both members and non-members live there together, with discrimination between classes that was reported at one time having since ceased, providing an important fact to check. I consider the number of households to be adequate for both the survey and the preliminary survey. The average age of the heads-of-household is 44 years. The village faces severe dry weather and has to contend with marauding wild elephants. The economy of the village depends on cash crop cultivation.

The survey was conducted in the village in March, August and September 2014 and December 2016. While 25.1% of the households have incomes over LKR 10,000 per month in the Poplithigama DSD, only 11.6% exceed that figure in the GND, in which the studied village is included (Table-3). Although the average monthly income of the Polpithigama DSD is much lower than the average for rural Sri Lanka, that of the GND is even lower. The fact that over one-third (35.8%) of the total households have an average monthly income between LKR 2,000 and LKR

3,000 also shows just how low the average income is within the district. The residential areas of the village are clay elevations with poor drainage that are called 'highlands', and the majority of the households farm the areas around their homes, mainly cultivating chilli peppers, tobacco, okra and beets, along with other assorted crops. Land for rice farming is located in an area adjacent to the village to which residents commute on foot. There are six 'Saving Groups' in the village, with 57 households being members and 31 being non-members. All the members of the 'Saving Groups' are women. No 'Saving Groups' dissolved in the village prior to 2014.

Collection of primary data was carried out by using various methods and tools. Community-level qualitative information was collected through focus group discussion (FGD) and through the groups (and individual members) of the 'Saving Groups'. Quantitative data were collected through questionnaire surveys of all the households in the village. The quantitative data were then analysed using the social network analysis (SNA) method. The author regards social networks as serving as counsellors in the event of a problem occurring. Then, using the results of SNA, individual qualitative data were collected through key informant interviews (KIIS) of about 20 people through semi-structured interviews. The author also drew housing maps of the village and analysed the



geographic distribution of the ‘Saving Groups’ and non-member households.

Objectives of the study

The objectives of the study are twofold: (1) to analyse whether the activities of SHG-type ‘Saving Groups’, a type of microfinance, have changed the social structure of a village in rural Sri Lanka (and to analyse how this has come to be if the answer is yes) and (2) to evaluate whether these activities have reached the poorest of the village as microfinance sometimes fails to include the least privileged.

Scope and significance of the study

The use of the RCT method has garnered particular attention in current research on microfinance (Kurosaki & Yamagata, 2017:165). Another current trend in microfinance research is the incorporation of the behavioural economics method of data collection, which measures time and risk subjects (Kurosaki & Yamagata, 2017:168). Experimental studies in microfinance that utilise behavioural economics methods in particular have garnered much attention in recent years. This fact is owing to the scholarly objective of determining how to best resolve the time inconsistency problem (Laibson, 1997).

However, there is little research that discusses the effect that microfinance has on changes in the social structure of a particular region. There are papers that discuss microfinance from a community

development perspective; however, these studies do not cover hierarchy changes within their respective communities.

The significance of this paper is found in its attempt to clarify the manner in which the social structure of the village, including people and households who are not participating in the showcased activities, is changed as a result of microfinance (particularly the activities of ‘Saving Groups’) and to clarify the influence of the microfinance activities on social structure, such that the wider influence that microfinance has on the relationships of the community may be observed. Determining whether the poorest are excluded from the showcased activities is another important point of the study.

RESULTS AND DISCUSSION

The study results focus on two points: (1) how the community changed as a result of the activities of the ‘Saving Groups’ and (2) whether these activities were open to all of the poorest of the village.

How did the community change?

Just how did the village community change? The results of the interview survey showed that the members of the ‘Saving Groups’, which are said to be formed by the poorest of the village, were poor before the start of the activities and were therefore discriminated against. One example of this discrimination—often stated in interview responses—was that of the village’s Dead



Donation Society and other community organisations. The poorest at the beginning said that they were not even allowed to speak at the monthly meetings of these organisations. However, the interviewees stated that starting and continuing the activities of the ‘Saving Groups’ had reduced economic disparity among the households that were comparatively poor earlier, which has resulted in there being no discrimination in society³. It can thus be said that economic improvement has had an effect on changes in the social status ranking. Most of the respondents commented that the process of taking part in the activities of the ‘Saving Groups’ almost made them less embarrassed to speak in front of others at societal organisation meetings. In addition, the results of other surveys by the author within the same DSD showed that the activities conferred benefits in terms of not only economic results but also independence, continuity and social aspects (Masuda, 2018). Partially as a result of these effects, members have even served as the chairs of community organisations. Many members also feel that bonds within the ‘Saving Groups’ grew stronger, and it can be expected that this also led to improved confidence of the members. One piece of evidence of the improved bonds within the ‘Saving Groups’ is that many of the ‘Saving Groups’ have organised group trips for pilgrimages to

visit holy places.

SNA was also conducted to determine the current conditions in the village. The results showed that when compared with non-members, the members of the ‘Saving Groups’ who were once discriminated against because of their poverty are now currently found more often in the cores (inner circles) of networks. The data show us that the 80% of the households in the top 10 (15 in total) are members (Table 4). In comparison to this, they only occupy around 65% of the village households. From this, we can observe that member households are gradually forming the core of these networks. This situation starkly contrasts the structure of the village when the groups were first formed. Further, in Figure-3, as with the interview results that said that bonds within the ‘Saving Groups’ became stronger, many ‘Saving Groups’ are also seen with strong intra-group networks. For example, the rows for Group B and Group F in Table-5 and Figure-3 serve as useful reference points. The indegree for members of Group B is 21, seven (33.3%) of which are from outside the group, and the indegree for Group F is 9, all of which are from within the group.

The results of a survey on ‘Saving Groups’ for non-member households showed that that 90% of them (for which responses were received) wanted to participate in the

³ Twenty-five out of 57 members’ households relied on moneylenders when they started the activities, but now,

all of them do not have to use moneylenders anymore even though moneylenders still exist in the district.



activities; 95% believed that village social relationships changed as a result of the activities of the ‘Saving Groups’ and 67% of households felt a sense of isolation regarding the activities. The results show that the discrimination was eliminated as the poor caught up economically. In contrast, those who were not originally thought to be part of the poor of the village were now found to feel a sense of isolation regarding the activities, given that social relationships had changed and that these individuals also want to participate in the activities.

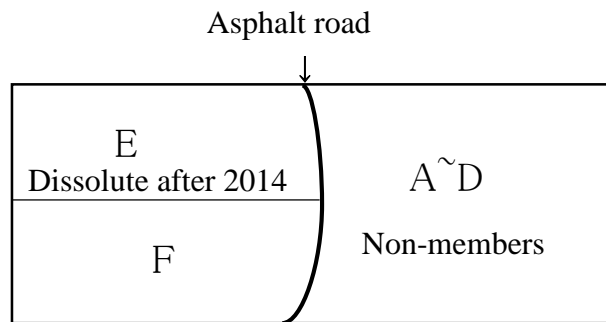
Were the activities of the ‘Saving Groups’ open to all members of the community?

Were the activities of the ‘Saving Groups’ open to all members of the village community? If we examine the process of the formation of the ‘Saving Groups’, we would see that the NGO carefully constructed the first groups over 3–4 months in a manner aimed at ensuring that the poorest would not be excluded. Therefore, there was no mutual selection of group members, which resulted in the inclusion of the poorest community members (as is often seen in microfinance studies). However, when examining group distribution on the basis of the spatial

geographical relationships from a household map, it was found that there are two castes within the village and that the people of each of these castes carried out their lives in separate spaces as was found in previous studies. As shown in the village schematic overview (Figure-1), the A–D spaces on the right-hand side were Govigama and were a mix of member and non-member households. All of the households in the E and F spaces on the left-hand side were Wahumpura. This geographical isolation led to a delay in the discovery of E and F on the left-hand side, and these were left out of group formation for many years. There was a difference between what the NGO considered to be the village and the actual village, which resulted in a community existing within the village that did not conform to the administrative divisions of the village. Consequently, the geographical isolation caused by the caste system also had an effect on the formation and distribution of the ‘Saving Groups’. The household composition of the village by caste was 78.4% Govigama and 21.6% Wahumpura.



Figure-1: Schematic of the village



Source: The Author

There were also other households that were not participating in the activities but wished to do so for the following reasons: (1) individuals who were working overseas or in Colombo when the groups were formed; (2) individuals who did not think that the activities were very effective and declined to participate or withdrew from the activities early on and who later wished to join or rejoin when the positive results began to be seen but were unable to participate because of financial reasons—or because of strengthened bonds within the groups; (3) groups that collapsed; (4) those who had difficulty joining because they were single or did not have access to information; (5) those who were not able to participate because they would have faced difficulty in contributing to group activities because of small children, personal illness or the illness of a family member, agricultural work, or the absence of a husband and (6) those who newly moved to the village after the activities had started. Note that these included the poorest of the village, as well as households that were once part of the poorest. However,

according to the results of SNA using counsellors in the event of some problem arising, it would appear that the exclusion of non-members was neither very severe nor common.

Summarising the aforementioned two survey results shows that the member households who started the activities of the ‘Saving Groups’ were members of the poorest segment of the village population at first and were discriminated against by people in the village. However, these members were able to catch up with the non-members economically through the activities of the ‘Saving Groups’, eliminating much discrimination between members and non-members. We can thus say that a hierarchal shift occurred in the village. Approximately 65% of the households participate in the activities of the ‘Saving Groups’. As can be seen from the comments from most of the groups, social bonds have grown stronger in the ‘Saving Groups’, the activities produced economic and social benefits, which resulted in significant changes in social conditions in the village.



Nevertheless, although the NGO carried out its support activities in attempting to carefully ensure that the poorest of the village were included in group formation, the spatial geographical relationships resulted in the compartmentalisation of the two castes, which, in turn, resulted in members of the lower caste not being able to participate in the activities for many years—including some of the poorest in the village. In addition, the majority of the non-members were most likely those who originally did not need to participate in the activities. However, they did come to experience changes in the village resulting from the activities, and as a result, they wanted to participate in the activities themselves and even felt a sense of isolation. These facts showed that the activities had an exclusive effect unintended by the NGO—separate from the exclusive effect of microfinance—on the poorest segments of the population.

CONCLUSION

In this paper, a survey was conducted to determine how the activities of SHG-type ‘Saving Groups’, a kind of microfinance, have changed the social structure of a village in rural Sri Lanka. At the same time, the author attempted to determine whether the activities were open to the poorest, given that microfinance sometimes fails to include the least privileged. The implementing organisation of the ‘Saving

Groups’ claims that no exclusion exists in the village. In fact, it tried to carefully include the poorest of the village during the formation of the ‘Saving Groups’. It was found that although the poorest were unable to voice their opinions at meetings organised by local community organisations, such as the Dead Donation Society, even after their financial situation improved as a result of the newfound activities, their social position in the village did rise and discrimination against them ceased.

On the contrary, those who did not originally participate in the activities were the villagers who were not so poor but who later decided that they wanted to participate in them experienced change in the village and thus felt a sense of isolation. However, there were also two distinct geographical spaces in the village where two different castes lived separately. These geographical spaces resulted in the people of the lower caste being excluded from the activities for a long period of time. This result was unintended and unexpected by the NGO that supported the formation and activities of the ‘Saving Groups’. There were also people who were unable to participate because of their being absent for various reasons, including working outside the village, working abroad, working in Colombo during group formation, moving to the village after the activities began, or suffering from illnesses. This resulted in an exclusivist phenomenon



that was unforeseen and unintended by the NGO.

Table-2 Attribution of members of ‘Saving Groups’ and non-members

	Total	married-couple: including nuclear and extended family	Widowed	Separated
Members	57(64.8%)	46(80.7%)	10(17.5%)	1(1.8%)
non-members	31(35.2%)	23(85.1%)	3(11.1%)	1(3.7%)
Total	88(100%)	69(82.1%)	13(15.5%)	2(2.4%)

Source: Study conducted by the Author

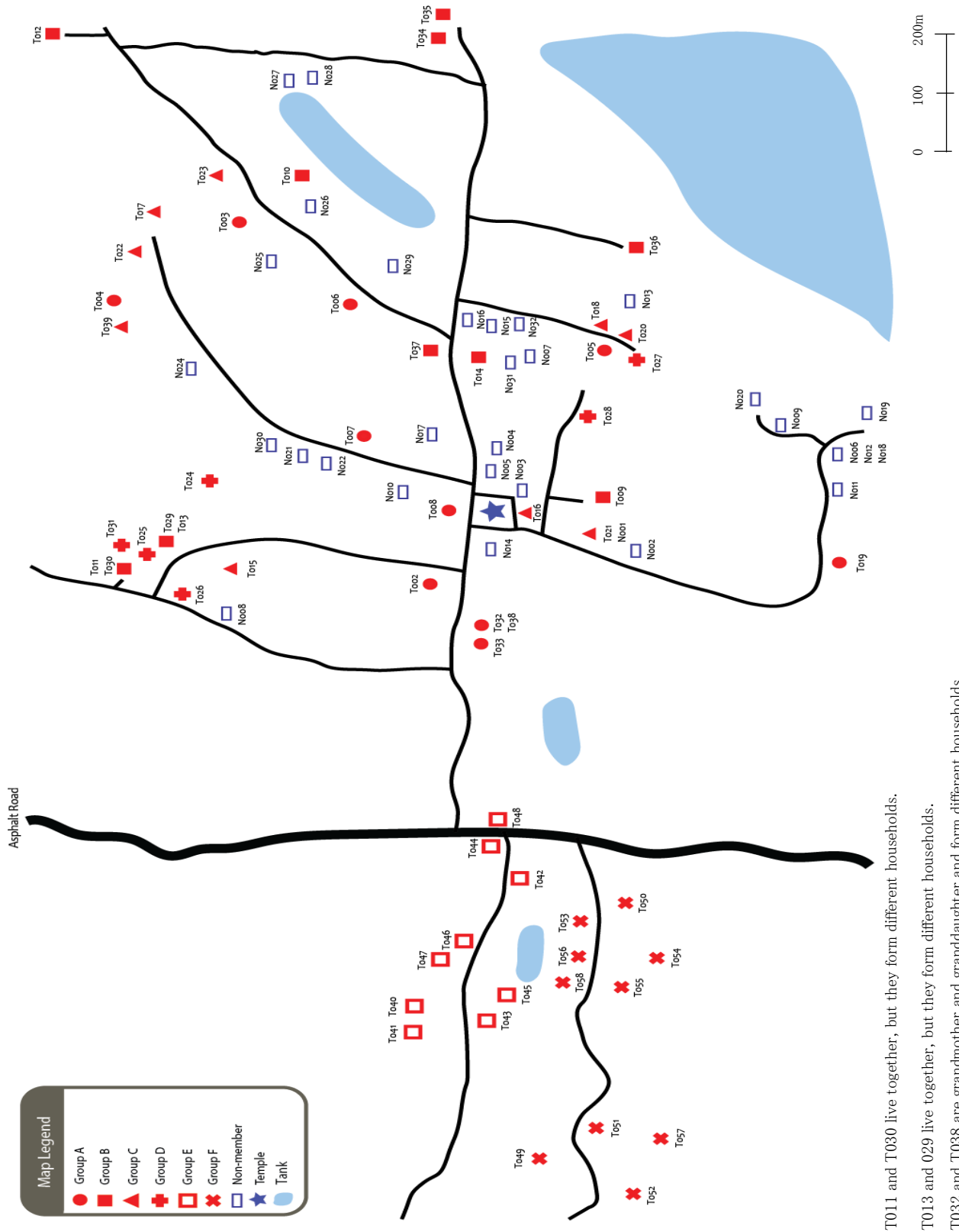
Table-3: Income Distribution of the Polpithigama DSD and the Studied ND(LKRs)

District	Income	0-999	1,000- 1,999	2,000- 2,999	3,000- 3,999	4,000- 4,999	5,000- 9,999	10,000-	Total
Polpithigama	Households	1,150	2,633	3,470	4,093	3,582	4,400	6,345	25,706
DSD	%	4.0%	9.8%	13.6%	16.5%	14.5%	16.6%	25.1%	100%
Studied	Households	0	16	96	54	41	30	31	268
GND	%	0.0%	6.0%	35.8%	20.1%	15.3%	11.2%	11.6%	100.0%

Source: Provided by the Divisional Secretariat of Polpithigama DSD



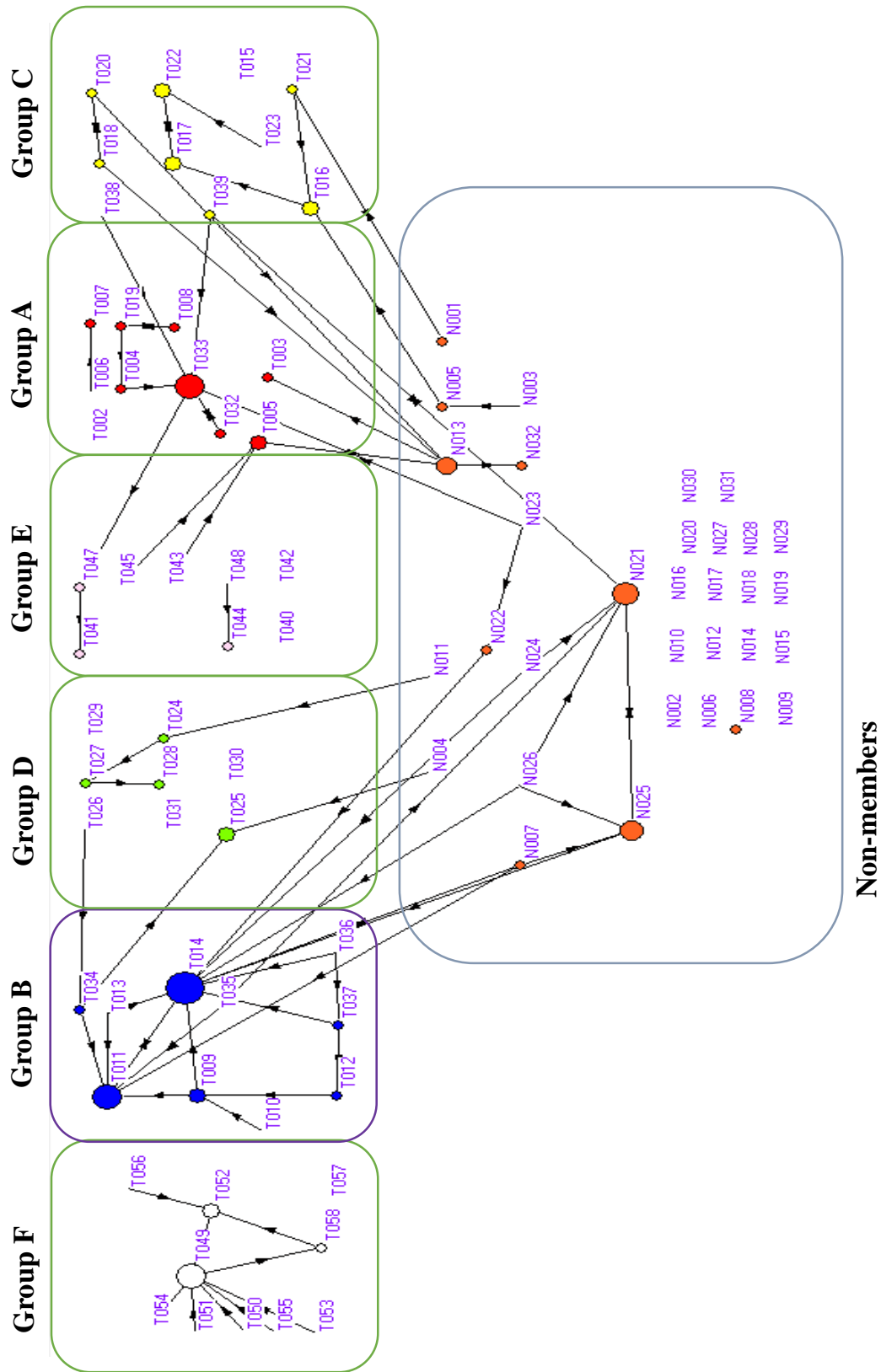
Figure-2: Households map of the studied village



Source: Study conducted by the Author, 2014 and 2016

Figure-3: Social Network Analysis Chart of the Studied Village

T011 and T030 live together, but they form different households.
 T013 and 029 live together, but they form different households.
 T032 and T038 are grandmother and granddaughter and form different households.
 T021 and N001 live together and form different households.
 N006 and N012 and N018 live together and form different households.



Source: Study conducted by the Author, 2014 and 2016

**Table-4:** Counselees in the event of problems: High rank indegrees by households

Rank	Household ID	Group	Indegree	Degree Centrality ⁴	Indegree from outside the group	Ratio of group outsiders %
1	Facilitator	-	42	0.477	—	—
2	T014	B	10	0.114	5	50.0
3	T011	B	6	0.068	1	16.7
-	T033	A	6	0.068	2	33.3
-	T049	F	6	0.068	0	0
6	N021	N	5	0.057	2	40.0
7	N025	N	4	0.046	0	0
8	N013	N	3	0.034	3	100
9	T005	A	2	0.023	2	100
-	T009	B	2	0.023	0	0
-	T016	A	2	0.023	1	50.0
-	T017	C	2	0.023	0	0
-	T022	C	2	0.023	0	0
-	T025	D	2	0.023	2	100
-	T052	F	2	0.023	0	0

Source: Study conducted by the Author, 2014

Table-5: Counselees available in the event of problems: Indegree by groups

Group	Indegree	Indegree from outside the group	Ratio of group outsiders %
Group B	21	7	33.3
Non-member	16	8	50.0
Group A	12	5	41.7
Group C	10	3	30.0
Group F	9	0	0
Group D	5	3	60.0
Group E	3	1	33.3

Source: Study conducted by the Author, 2014

⁴ If degree centrality is $C_d(v_i)$, a node v_i , the degree of the node v_i is given by $deg(v_i)$ and the total number of vertices is N , then this is represented as $C_d(v_i) = deg(v_i)/(N-1)$. The degree centrality can be obtained by dividing the value of the degree of a node by the maximum number of possible edges (Sato, 2006:99).



Table-6: Information on each of the 'Saving Groups' and non-members

Group	Members								Non-members (1)
	A	B	C	D	E	F	Average	Total	Total
Numbers	10	10	10	8	9	10	9.5	57	27
Activities: years	18.8	20.0	12.7	0.9	1.0	1.5	9.6	—	—
Residence: years	38.5	40.8	29.1	12.3	22.0	38.9	31.3	—	39.8
Average age	47.3	45.4	43.8	40.3	35.9	44.2	43.0	—	46.1
Marital Status	10	10	9	8	9	9	—	57	27
Married	7	7	8	7	8	8	—	46	23
(%)	70%	70%	88.9%	87.5%	88.9%	88.9%		80.7%	85.2%
Widowed	3	3	1	1	1	1	—	10	3
(%)	30%	30%	11.1%	12.5%	11.1%	11.1%		19.3%	11.1%
Divorced	0	0	0	0	0	0	—	0	1
(%)	0%	0%	0%	0%	0%	0%		0%	37.0%
Separated	0	0	1	0	0	0	—	0	0
(%)	0%	0%	11.1%	0%	0%	0%		0%	0%
Samurdhi	7	4	5	6	5	4	—	31	16
	70.0%	40.0%	50.0%	75.0%	62.5%	40.0%		54.4%	59.3%
Clue person: Total	29	29	28	11	22	27	—	146	31
Relatives	16	7	14	7	8	8	—	60	27
Members of the same group	3	11	6	3	4	9	—	36	—
Members of other groups	3	0	1	1	1	0	—	6	—
Others	0	1	0	0	0	0	—	0	4
Facilitator	7	10	7	0	9	10	—	43	0
Want to join the activities	—	—	—	—	—	—	—	—	18 90%
Feel the change of the village	—	—	—	—	—	—	—	—	20 95.2%
Feel isolated	—	—	—	—	—	—	—	—	14 66.7%

Source: Study conducted by the Author, 2014

(1) There are 31 non-member households and we got 27 answers. 44% of the non-members who answered were men.



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