

Optimizing Diversity by Leveraging the Power of Inclusion.

I as the pioneer of SANASA movement in Sri Lanka, thank the organizers of “Asian Credit Union Forum 2019” for inviting me to participate and address this important event.

I worked hard to establish Cooperative Credit Unions in Sri Lanka. I engaged in many cooperative activities in Sri Lanka as a school student, as an undergraduate, as an activist, later on as a national leader and help develop and contribute the cooperative movement. I learn, work and propagate the cooperative activities from my child hood. After graduation, my attention is mainly focused on Cooperative Credit Unions. I have many rational and valid reasons for my activities. However, **to liberate the rural poverty stricken people from their indebtedness and poverty is the most important main reason.**

My upbringing is rural and our family is highly admired and respected by villagers. I am very sensitive with the problems of poor people. I saw sufferings of the poor. I saw the hardships they faced. Their income is low and seasonal. They mortgaged and sold their coconut trees, paddy fields, lands, jewelries, and little little belongings when they are sick and needy. Even though, all these belongings are very essential for their existence, wellbeing and very survival, they have to mortgage or sell them to money lender to obtain money. Consequently, their lives transformed from bad to worse. All these incidents and processes broke my heart. I wanted to help develop their lives. I made my mind to fully engage in activities related to redress and remove their sufferings.

Consequently, I was able to revive Cooperative Credit Unions enabling me to establish World Renowned SANASA System covering SANASA primary credit societies, SANASA District Societies, SANASA Federation, SANASA Development Bank, SANASA General Insurance, SANASA Life Insurance, SANASA Uththamavee (For Women Development) and SANASA Campus (Legalized and accredited by the University Grants Commission and the Ministry of Higher Education in Sri Lanka) and many more. Once again, I pay my humble gratitude for those who organize the “Asian Credit Union Forum 2019” enabling me to share my life-time experience and thoughts with you all performing as a moderator of the Session “Optimizing Diversity by Leveraging the Power of Inclusion” of this “Asian Credit Union Forum 2019” also.

The SANASA Model is Co-operative Development through Micro-Finance. We started our formal activities based on Cooperative Principles in 1978 with small groups in villages and transformed into a National Movement with a clientele exceeding three million people in Sri Lanka at present.

On a philosophical level, SANASA Movement is centered on people working together to develop their inner capacity with a view to defeat their prime enemy “the Poverty”. The firm belief of the members of SANASA is that community activism can transform social and economic resources to face any challenge, especially the poverty. The SANASA members with this mentality through their community-based affairs and experience have proved to the world their power. If poor and deprived people adequately prepared with the Cooperative Principles, they are able to liberate from their all evils and misfortunes without any doubt or hesitation. This is really a miraculous behavior.

How do they perform these miracles? Because, they are empowered and energized by Cooperative Philosophical Values and Norms. With these, different set of organizations evolved as local, regional,

and national institutions under the SANASA Brand. Savings of local people are the crux of these institutes. Thrift habits inculcated into membership and proved all positive activities begin with savings mobilized within the movement.

At the local level, the rural poor form primary thrift and credit cooperative societies or primary societies which can start with as few as fifteen and grow to over one thousand members. These members pool their savings to provide financial services for them to improve their quality of life. Active participation is essential in monthly meetings if one expects credits. In the meetings their affairs are openly discussed. The cumulative effect of this process created a Movement with best records of VOLUNTARY MEMBER INVOLVEMENT CULTIVATING TRUST BETWEEN MEMBERS OF ANY CO-OPERATIVE MOVEMENT IN THE WORLD.

Today, we are living in a world where everything is dynamic. Everything is evolving but this evolutionary process has been accelerated after 1970s by the opening up of closed national economies to market oriented open economies. With all these changes, subsistence agriculture transforms into market-oriented agriculture. Small industrial activities run with manual labor transform into industries with advanced highly productive high-tech processes. Traditional transport systems have been transformed into a very effective one. Construction, automobile, communication, and computer industries are performing miracles. Traveling distance is no longer a problem for human mobility. World has been contracted by the equipment invented by fast growing digital and nano technology. Mobility and immigration are practicing crossing the national boundaries not only by the elites and rich, but also by general public.

The cumulative effects of all these transformations have created a world with full of diversity. There are no more monotonous landscapes and societies. Landscapes and societies are heterogeneous and changing without any stop. Therefore, we cannot expect this world to be a place full with collective sense of belongingness or full with inclusivity. But everything is changing remarkably in everywhere in a short period. This implies that it is difficult to maintain Inclusiveness. On the other hand, Diversity as a process has been a dominant phenomenon. However, when we properly measure and analyze the pros and cons of Diversity and let this process to be continue freely, we will face a lot of problems in the future. Inclusivity needs to place in its proper place to overcome these problems created by uncontrolled diversifications.

Therefore, Optimizing Diversity by Leveraging the Power of Inclusion as a process to maintain sustainability of the world has been a must and it is our paramount duty to help strengthen this process.

The diversity and inclusivity processes have been mainstream topics under the Human Resources Management at present. Diversity is natural. Inclusivity is mental. Diversity creates divisions. Inclusivity creates unions. Therefore, unionized and unionizable people must understand and realize the power of Inclusion and the beauty of Diversity. Therefore, right from the beginning, the SANASA community behave and implement their affairs knowing the value of Diversity and Inclusion processes in order to eradicate their number one enemy "the poverty" as a group. But they perform representing different races, religions, regions, creeds, castes, communities, economies, societies, cultures, politics, belief and many more differences.

Present SANASA membership exceeds three million people. They all know their diversities. They all know the power of their inclusivity under the SANASA Movement. As a result, they perform their racial harmony, religious harmony, regional harmony, political harmony, social harmony, economic harmony maintaining an exemplary behavior before the Sri Lankans as well as before the international community. ??????????????????????

We have peace in Sri Lanka since 2009. Before 2009, we had a violent environment due to communal war. However, I am happy to mention you all, I was able to visit the entire country without any fear and any problem even under violent situations. From where did I get that power. People of Sri Lanka gave me that power. I worked and dedicated my entire life to transform poverty-stricken Sri Lanka to a country free from poverty and misery. I know the diverse nature of the world. I know the virtues of inclusive nature too. People are full with diversity. Therefore, they create diverse problems creating complexities. I loved people, love people, will love people. I love all living beings until my death. My heart full with love, taught me a lesson. That is, see and admire the diversity of people and love them all alike with an inclusive mind.

Therefore, Inclusive Development is the only way for us to follow as we do under the SANASA Movement to solve diverse problems of the people those who represent full of diversities. When you start your journey to help develop your country and the people, and to free them from hunger, despair, hopelessness and poverty, selfish people will definitely attack you. The reason is that you work to help reduce income disparities between the rich and the poor. That is also human nature. On those occasions, you must be patient and courageous to face them realizing the nature of diversity. Do not give up. Love People and all living beings and march forward bravely. I tell you the results of your brave behavior. Wherever you start a work or duty you will end up with a great win and success defeating your opponents. All these I mentioned to you my research findings. I tested them over and over many a times in the field practicing with the poor communities.

Now, I am going to draw your attention to the core seven Co-operative Principles and Values adopted by the Rochdale Pioneers in England in 1844. These were changed introducing seven principles by the International Cooperative Alliance in Manchester. The world and its affairs are changing rapidly diversifying all the global spheres. Social, economic, political and cultural diversities have emerged. With these divisions, people have to go through various phenomenon. Some of them are positive. Eg. Health and education. Some of them are fatal and emerge as a fatal threat for all living beings. Eg. Climate Change.

In order to find solutions for these problems, I feel that it is high time for us to add another principle to our seven (7) Cooperative Principles. This new principle must address our problems created by the man-made Diversity of the world. In order to address the problems created by Diversity, we must leverage the power of Inclusion. Therefore, I kindly request you to consider my request after thinking, researching and analyzing the global events and the power of Cooperative Movement to introduce and add new principles too.

Moreover, it is my paramount duty to bring your attention for the global enterprise activities. There are three mainstream enterprise systems in this world. 1). Private enterprises, 2) State enterprises and 3). Cooperative Enterprises. The concept, Social Market Economy is used in Germany instead of

Cooperative enterprises. With my long personal working experience of fifty years in the Cooperative Movement, I strongly suggest you all to adhere to the Global Cooperative Principles enabling us to help eliminate the poverty, sufferings and misery of human beings.

Distinguished Cooperative Leaders and Practitioners, I would like to conclude my speech with a Sri Lankan historical saying which conveys the feelings of Cooperative Movement.

“Sabbe Saththa Bhavanthu Sukhithaththa”.

May all living beings be happy, prosperous, peaceful, long live, free from hunger, diseases, sufferings and injustice!

AYUBOVAN! May All Live Long!

THANK YOU.

Presented by: Dr. P.A. Kiriwandeniya.

The Sanasa Movement – SRI LANKA.