

Livelihood Development by Investing Remittances of Rural Expatriates Through Sampath Bank: A Case Study In Galewela

DTPS Dharmawardhana^{1#}, M De Zoysa¹, and K De Silva²

¹Department of Agricultural Economics & Extension, Faculty of Agriculture, University of Ruhuna, Kamburupitiya, Sri Lanka

³Department of E-Remittance, Sampath Bank PLC, Colombo 2, Sri Lanka

thusharadharmawardhana@gmail.com

Abstract - Rural economy is another developing area. Rural people do not utilize these remittances for productive purposes as they are poor with low household income. In this study, utilization patterns of remittances by the rural beneficiaries, reasons for low investments with remittances as they mainly use this money for consumption, potential strategies to encourage the beneficiaries on livelihood development for their future wellbeing and some suggestions to enhance the investments of remittances on livelihood development were studied. This case study was done in Galewela based on Sampath Bank remittance beneficiaries as respondents. 40 Sampath Bank beneficiaries were selected purposively. Data were collected by using structured questionnaire and doing informal discussions with beneficiaries. Data were analyzed descriptively and statistically. Rural beneficiaries use remittances mainly for consumption. Other than that, they utilize on savings and housing. They were not satisfied with utilizing remittances on livelihood development due to low household income, poor private sector and government intervention, lack of guidance by the banks and unawareness of available livelihood opportunities. Agricultural investments, savings and small enterprises have the potential for the utilization of remittances as productive ways. In order to encourage the beneficiaries, - : encourage women entrepreneurship, co-ordination of relevant authorities, special credit systems at a lower interest rate for housing, agriculture and education, micro-financing and encourage personal savings in banks were suggested for development of five livelihood capitals. Consumption is the main purpose of the rural beneficiaries for the utilization of remittances other than investing on livelihoods. Banks should play a special role to pursue the beneficiaries.

Key words: Remittance, Livelihood Development, Consumption

I. INTRODUCTION

Remittances play a very important role in Sri Lankan GDP as its contribution is only second to the apparel industry

in Sri Lanka. Major income source is the remittances of most of the rural families which are suffering from poverty. It contributes a major portion of poverty alleviation in Sri Lanka. They use remitted money for various purposes such as for consumption, for durables, for child education, for constructing houses, buildings, for savings, for establishing small enterprises/businesses, etc...Out of that, rural expatriates use this money mainly for their consumption as they do not bother much about their future. They only concern about their daily expenses but they have to think on investing for their livelihoods also. Expatriates should be able to invest that money for their livelihood development in an effective way.

Among the different types of remittance uses, improving the households' living conditions is a key priority. This is especially the case for lower income households, who can use remittances to supplement other sources of income. In Bangladesh, for instance, Rahman (2000) found that more than 30 percent of the remittances were used to meet households' basic needs. This includes food, clothing and health care. Anecdotal evidence suggests that remittances are also used to buy consumer goods, such as domestic appliances, radios, mobile phones and satellite TV.

A key achievement of Hatton National Bank (HNB) is located in the rural areas of Sri Lanka in HNB's Gami Pubuduwa (Village Awakening) microfinance programme. Gami Pubuduwa (HNB's Microfinance) was launched in 1989 in the backdrop of an insurgency led by unemployed youth. The bank developed this program to provide an avenue for the rural population to gain access into the formal economy. It was believed that it could assist with social progress, and a focus on customer care has managed to turn things around (Abeywickrama, 2005).

Gami Pubuduwa (HNB's Microfinance) scheme plans to develop a new program that will give new orientation to the migrant remittance. The scheme will also encourage

participation in self-employment activities by identifying the strengths, weaknesses and resources available and offer banking products as appropriate (Abeywickrama, 2005).

Poor rural people think about their day today life. They do not consider much about their future. They use remittances mainly for consumption, but they have to think about how to improve their living standard by investing remittances which is benefitted for the betterment of their lives, rural development and economic development.

It is essential to develop the livelihood of rural people who suffer from poverty. We should encourage the rural expatriates of investing the remittances for their livelihoods in effective ways. So, this research study focused on "Less investment of remittance by expatriates on livelihood development activities rather than consumptive use".

II.METHODOLOGY

A. Study Area

According to the previous records of Sri Lanka Bureau of Foreign Employment, Kurunegala has a higher migration level. Not only that, Sampath Bank annual report (2012) also revealed that Kurunegala district is having higher number of remittance transactions monthly. Galewela was the study area of this research. Though Galewela Sampath Bank branch is newly established, Galewela Sampath Bank branch has a higher number of remittance transactions when compared to other rural areas in Kurunegala district (Annual Report of Sampath Bank PLC, 2012). Sampath bank remittance beneficiaries of Pathkolagolla and Wahakotte were selected for the study.

B. Population and Sampling Method

Target population was the remittance beneficiaries in Galewela Divisional Secretarial of Kurunegala District, North – Western Province. This research study was done with the collaboration of Sampath Bank PLC, Sri Lanka. Remittance beneficiaries of Sampath Bank PLC in Galewela are 82. That record has confirmed by the Sampath Bank data system. Sample size was 40 in this study and purposively sampling and simple random sampling were used as sampling techniques. Sample frame of Sampath Bank remittance beneficiaries in Galewela was taken from Sampath Bank PLC, Galewela.

C. Data Collection

In data collection, primary data and secondary data were used. Primary data were taken from questionnaires and

informal discussions with Sampath Bank remittance beneficiaries in Galewela area. Also secondary data were taken from previous research articles related to livelihood development and remittances. Previous records of Sampath Bank PLC were also used as secondary data. Information was taken from thesis and journal articles which are available in the web also. For the data collection, prepared questionnaire was used. It was divided into few sections addressing the objectives of the study. General Information of the beneficiary, household information, basic information of the migrant, utilization patterns of remittances, preference of investing remittances on livelihood capitals, reasons for not investing remittances on livelihood development and finally perceived suggestions to improve the investments on livelihood development were included in the questionnaire to facilitate the data analysis.

D. Data Analysis

Data were tabulated in MS – Excel sheets and data were analyzed by using appropriate descriptive tools and appropriate inferential statistical tools. Raw data were collected from the remittance beneficiaries. For the final outcome, that raw data were analyzed through computer processing. Inter relationships were built up between appropriate variables. Data were analyzed livelihood capital wise for the better understanding of the final outcome.

III.RESULTS AND DISCUSSION

A. Socio – Demographic Characteristics of the Families of Migrants

Beneficiary is the most important character in this research as he was the person who was willing to share the information regarding the research. He was the backbone of this research. Out of the total sample of the research, majority (65%) are the female beneficiaries. At the same time, representation of male beneficiaries in Galewela is 35%. Most of the beneficiaries are included in the age category of 20-40 years. Role of beneficiary plays by the young people is the highest percentage (57.5%) as a whole. As they are rural expatriates, they didn't have any higher education due to several reasons. Few beneficiaries have got the chance to have their education up to A/L. Other than that, 35% of the beneficiaries have educated up to O/L.

B. Basic Information of the Migrants

In this study, there is a small difference in age of migrants. Middle aged people have migrated to other countries mostly as they are willing to stabilize their life and to improve their living standard. There is a trend of migrating young people between twenty to thirty five years of age as they are the most energetic power of the

nation. They have the physical and mental energy to serve the country by earning foreign currency. 30% of migrants in this study are older people who are in the age between 51-65 years.

They are educated only up to O/L, and they had to migrate to foreign countries seeking jobs abroad as they do not get any chance to perform in professional level careers in the mother country. In abroad, they had to get the foreign occupations according to their education level. In Galewela area, about 17.5 % migrants have the education up to A/L. Minority of the migrants have educated up to A/L. Sometimes they may not get the jobs according to the educational qualifications.

Housemaids are the major foreign workers who send remittances to Sri Lanka. Their role is to look after the babies of foreign families, do household duties, washing and maintaining house works. Skilled and unskilled labour categories are divided assuming the skills needed for doing the task or job. Farm supervisors, garment factory officers, workers in hotel management sector, drivers, machine operators and mechanics are included in skilled labour category while putting labours and garment servants into unskilled labour category. Skilled labours contribute in 32.5% and at the same time, unskilled labours contribute 12.5% to international job market.

There are many reasons behind the migration of people. Prominent purpose of the migrated people is to earn foreign currency and have a better living standard. For poor rural people, it is the key advantage to raise their living standard. In this investigation, assumed reasons were asked from the beneficiaries about the migration. Beneficiaries answered that question in the sense of the migrant's view. May be it was not possible to get the exact reason of the migration from the beneficiary. People in Galewela suffer from poverty. They started to have small businesses, construct houses etc... Due to the low income levels in rural families, they tend to have a job to live. If they do not get the opportunity to get a job locally, those people migrate for seeking foreign jobs. This research reveals that the more than half of the sample (57.5%) was migrated due to the low income level.

In order to have a better salary, people in Galewela migrated to various destinations. Their main destination is the Middle – East countries. Kuwait and Saudi Arabia are the main destinations of these people in the Middle – East region. Middle – East countries are the major market for Sri Lankan labour. Korea is the next country which is having the potential for migration. Korea is a South Eastern country which is developing rapidly as it uses the

modern technology due to the industrialization. Therefore Sri Lankan people are willing to migrate to such countries to have a higher salary. One and only European country for migration of these rural people is Cyprus. There is a potential for migration to countries like Bahrain, Dubai, Jordan, Lebanon and Qatar as Middle – East countries.

C. Utilization Patterns of Remittances

It is evident according to the findings, about 70% of the remittance beneficiaries are getting monthly household income between Rs. 10,000 – Rs.40,000 per month. That is the most frequent monthly household income they get. Meanwhile, a less percentage of beneficiaries are getting the monthly household income more than Rs. 40,000 per month. Remittances contribute to about 16% of the total monthly household income in Nepal and the remittance share is the highest in the monthly income of rural households (20.6%) followed by urban (13.3%) (Nepal Rastra Bank, 2008). This income comprises income generated from agriculture, salary/wage, businesses, remittances and imputed rent.

Majority (67.5%) of the beneficiaries stated that they are getting remittances between Rs.15,000 and Rs.45,000 monthly. Few are getting more than Rs.45,000 monthly as they are doing high salary jobs in abroad. Sometimes migrants do not send the whole amount of their salary to the beneficiary.

According to the findings, monthly expenditure for basic needs varies in-between Rs. 5,000 and Rs. 35,000. Out of the total sample of the study about 32.5% beneficiaries spend Rs.25, 000 – Rs.30,000 for basic needs and wants basically including foods, consumer goods and durables.

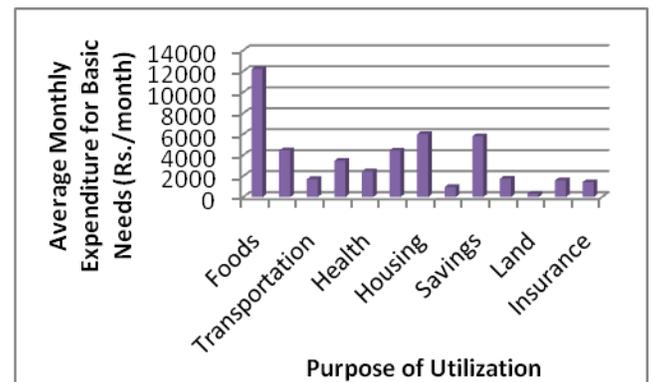


Figure 1. Average monthly expenditure for basic needs and livelihood capitals

Rural people spend money mainly for their consumption. They do not have any encouragement to invest for livelihood capitals. Always they do consumption as they

get a low income for their survival. It is obvious that this sample has highly involved in consumption purpose with remitted money. Foods and consumer goods are the major purpose of utilization of remitted money. It comprises about Rs.12,000 for foods and about Rs.4450 for consumer goods (Figure 1).

In Bangladesh, for instance, Rahman (2000) found that more than 30 percent of the remittances were used to meet households' basic needs. This includes food, clothing and health care. Anecdotal evidence suggests that remittances are also used to buy consumer goods, such as domestic appliances, radios, mobile phones and satellite TV. On the other hand, those people tend to increase savings, constructing houses and settling debts. Poor in investing on agriculture, vehicle buying, child education, health care and land. It is a key issue of utilization of remittances in effective ways.

Child education is another aspect which should be highly invested (average is Rs.3455 per month) by the beneficiaries as a human capital. It is a future investment for their children to be stabilized in the society with having a better living standard.

Agriculture is another effective investment of remittances. But due to many reasons those poor people do not invest on that. In Botswana, Lesotho, Malawi and Mozambique, labour migration to South African mines reduced crop production in the subsistence sectors in the short run, but over time remittances have enhanced both crop productivity and cattle accumulation, except in Lesotho (Miluka *et al.*, 2007).

50% of both male and female respondents are spending remitted money between Rs.20,000 and Rs.30,000 per month. As well as nearly 50% of both male (43%) and female (38%) respondents are spending remittances between Rs.10,000 and Rs.20,000 per month. Low percentage of male (7%) and female (8%) respondents are spending remittances up to Rs.10, 000 per month.

D. Reasons that expatriates do not invest remittances in livelihood development

All the beneficiaries answered the question for the satisfaction of investing remittances on livelihood capitals. Among them, there were some respondents who were not satisfied with investing remittances on livelihood capitals. It is a core objective of the research to find out what are the reasons for low investment on livelihood capitals. This was done livelihood capital wise. Majority (87.5%) of the respondents were facing the problem of low household income. If their household income is low, it leads to low investments on livelihood

capital as they use this money mainly for consumption. Then those poor people will not be able to incur remitted money for their childrens' education, and to get medicines. They should have proper knowledge for manipulating migrant's money in our country.

Migrant's main intention is to give a higher education to his/her children. To fulfill that purpose, beneficiary should utilize that less money efficiently. 50% respondents were responded the reason as lack of guidance by the banks. Rural expatriates expect that it will be better, if the banks can provide some benefits to the remittance beneficiaries to invest in effective ways. Also unawareness of available livelihood capital is another upcoming reason for less investment on human capital.

Low household income (85% of respondents) is the major issue for all the five livelihood capitals as same as for physical capital. If the respondents can manage the amount of remitted money monthly, they will be able to invest on physical capital. Guidance of the banks is also poor. It is essential to motivate by giving credit facilities to enhance the investments of remittances on physical capital. Sri Lanka Bureau of Foreign Employment has introduced some programes for house constructions through "Rata Viruwa" but it is not implementing properly.

As well as three reasons are mainly found which were affecting to the investment level on financial capitals like savings, small enterprises, self-employments etc.... Low household income and lack of guidance by the banks were equally contributed to the low investments of remittance on financial capital. Low household income leads to inability to save or invest on financial capitals as beneficiaries need monetary capability for consumption. They do not left behind remitted money for further investments.

Beneficiaries expect to save more without much withdrawing remittances for future use. But there was no any support from the bank side though banks were giving financial facilities to the beneficiaries. Beneficiaries do not have any knowledge about available financial capital opportunities to invest for the future use. Unawareness causes loosing of available opportunities to get future benefit.

Remittance beneficiaries stated the main reason for low investment on social capital as low household income. It causes the low investments on social welfare, social wellbeing investments. Ultimately social relationship, mutual support, collective representation in society and

leadership qualities among members in the society will decrease.

Out of five livelihood capitals, natural capital plays an equal role like other four livelihood capitals. Nearly 90% stated as the major reason is low household income. There should be a major impact of the banks towards remittance beneficiaries for investing on natural capital including land and agriculture. They expect to have credits for land buying and agriculture at a lower interest rate. Another key reason in this case is poor government/private sector involvement in utilizing remittances for natural capital development. Poor rural expatriates need some facilities to buy lands and for their agricultural purposes with the better government implementations. Around 20% of respondents stated the reason as less productivity of agricultural investments. But its effect is less due to agricultural strategies for the purpose of enhancing crop production. That was stated thoroughly by the remittance beneficiaries in Galewela.

E. Potential strategies to pursue expatriates to invest their remittance in livelihood development

Giving a sense about this potential strategies, allows those people to identify the best strategies to develop their livelihood. To prove this objective, Wilcoxon Signed Rank Test was performed to check whether there is a significant potential of utilization of remittances on livelihoods or not by feeding data to "STATISTIX" software.

There are so many resources in this selected area to invest as livelihoods. Most of the people in Galewela are poor and many are engaging in agriculture. As well as they are doing tobacco cultivation for some extent. Higher potential found for coconut cultivation as the climatic and geographical conditions are ideal for coconut cultivation (Coconut Triangle).

For all the suggested livelihoods including child education, crop production, livestock management, export agricultural crops, self-employments, small enterprises, vehicles, land and women entrepreneurship calculated Z- values are higher than 1.96. That means there is a significant potential for every suggested livelihood (Table 1).

According to the findings, there was a significant potential for crop production and livestock management (Z-5.435, P-0.0000) in this area. Following crops can be cultivated with investing remittances by the beneficiaries there. As plantation crops, mainly coconut. As fruit crops, pineapple, papaw, banana and cashew. As oil crops, ground nuts and sesame. As vegetables, radish and

beetroot. As export agricultural crops, beetle. As livestock management, there is a significant potential (Z-5.435, P-0.0000) for cattle management, poultry management, goat management and buffalo management. Suitable conditions and feed ingredients are available in this region as it is located in the intermediate zone.

Significant potential for self-employments (Z-5.401, P-0.0000) and small enterprises (Z-5.394, P-0.0000) can be found, to prove that, mushroom cultivation, brick burners and cement creations were found in this area. Women engage in mushroom cultivation to earn extra income. It induces women entrepreneurship of women who left behind by their husbands in this country. Though the potential and resources are there, no any beneficiaries were engaging in such activities.

Table 1. Potential Strategies for Livelihood Development

Potential Livelihood Capital	Mean value	Calculated Z-value**	P value
Savings	3.55	5.322	0.0000*
Small Enterprises	2.7	5.394	0.0000*
Crop production / Livestock management	3.12	5.435	0.0000*
Self – employment	2.525	5.401	0.0000*
Integrated farming	1.7	5.435	0.0000*
Plantation Crops and Export	2.875	5.435	0.0000*
Agriculture Crops			
Small Shops	2.475	5.401	0.0000*
Education of Children	3.125	5.415	0.0000*
Vehicles	2.8	5.366	0.0000*
Land	2.425	5.366	0.0000*
Insurance	1.45	5.422	0.0000*
Jewellery	2.525	5.366	0.0000*
Women Entrepreneurship	2.83	5.366	0.0000*

Note: *P value < 0.05, Significant
**Wilcoxon Signed Rank Test

F. Suggestions to pursue the expatriates to utilize remittances in livelihood development in an effective manner.

It is essential to make suggestions to pursue the rural expatriates to utilize remittances in livelihood

development in effective ways. Few perceived suggestions were put forward to remittance beneficiaries in Galewela area. They highly preferred for those suggestions.

In order to encourage the beneficiaries on investing remittances on human capitals like training, child education and health care, few suggestions were put forward. Women entrepreneurship is one option to solve this problem. Ministry of Women and Development can arrange some programmes for female remittance beneficiaries in rural areas by giving business counseling to start a new business with facilitating monetary findings. Nearly half of the female beneficiaries (52 %) stated that option as a solution to improve remitted money investments.

In recent years, international agencies operating in the Asian region and some other labour exporting countries have launched entrepreneurship development programs aimed at converting migrant savers into entrepreneurs. A major constraint is the limited outreach of such schemes, accounting for only a fraction of total remittance inflow to the given country. The Welfare Division of the Overseas Pakistanis Foundation OPF has published a 'Guide to Investment' for return migrants giving information on the available credit facilities, savings schemes and business advisory services (Puri and Ritzema, 1999).

Relevant government authorities like Ministry of Foreign Employment Promotion & Welfare and SLBFE can take necessary actions to encourage to utilize remittances to get various trainings. Available livelihood opportunities for human capital development can be introduced by the Ministry of Vocational Training.

Four perceived suggestions were put forward to analyze the suitable strategies to encourage the investments on physical capitals. 100% responses are come up with special credit systems for housing, vehicles at a lower interest rate. Banks and other financial institutes have to give their hands for this purpose. There is a loan scheme which is launched recently by SLBFE in collaboration with some state banks. Even if the migrant is not in Sri Lanka, he/she can nominate a person with a Power of Attorney, to receive the loan amount on behalf of the migrant. Migrant worker should have a NRFC (Non Residence Foreign Currency) account at relevant banks (SLBFE, 2014).

Another productive suggestion is co-ordination of relevant government authorities. This can be facilitated by the SLBFE. SLBFE has started such a programme ("RATA VIRU" HOUSING PROJECT) in the collaboration

with Sri Lanka Samurdhi Authority (SLBFE, 2014). Through this programme, SLBFE and Samurdhi Authority would agree to construct a house within six months. But there are some conditions to fulfill by the beneficiary. It is implementing in the present but it should be more effective to remittance beneficiaries.

87.5% responses are given to the suggestion, micro-finance. Micro financing facilities should be provided by micro-finance institutes to start businesses by giving monetary support. Then remittance beneficiaries can invest a part of money to start a business for the future purposes. As well as, rural beneficiaries should have the knowledge about available livelihood opportunities for physical capital to invest on.

Social aspects are very important when cope up with the society. Social relationships, mutual support, collective representation are some attributes of social capital. So, it is important to enhance the social perspectives. For that purpose, especially in a rural village like Galewela, it is essential to develop those mutual qualities among villages. It is effective to enhance the facilities for women entrepreneurship in such a rural area. Then female beneficiaries try to enhance remittance investments to start new enterprises. As a result of that, those females can have a better recognition within the family, society also. Therefore, they can enhance mutual support among other women in their village.

At the same time, available livelihood opportunities should be introduced to rural expatriates, to utilize remittances. Then beneficiaries will get the financial, mutual and material support from others. Automatically, their social capital would develop.

Among five livelihood capitals, financial capital is the most important capital to invest remitted money by the beneficiaries. Majority (90%) stated micro financing as the most productive financial capital investment. There is a special loan scheme launched by the SLBFE in collaboration with some state banks.

Gami Pubuduwa (HNB's Microfinance) scheme plans to develop a new program that will give new orientation to the migrant remittance. The scheme will also encourage participation in self-employment activities by identifying the strengths, weaknesses and resources available and offer banking products as appropriate (Abeywickrama, 2005).

There is a specific role of the banks as they are the leading financial institutes in the country. As well as banks can provide loans at a lower interest rate for small

and medium enterprises. Sampath Bank is maintaining some Re-Finance schemes for small and medium enterprises. Few Re-Finance schemes providing are "SAUBHAGYA" for agriculture and "SMILE 3" for small and medium enterprises. Sampath Bank provides these loan schemes for local products which brings GDP. They give loans for rice mills, oil mills, coir mills, paddy cultivation and plantation crops cultivation under the "SAUBHAGYA" Re-Finance scheme. There is a good potential to invest on these three businesses as this area is ideal for coconut cultivation.

To enhance the investments on financial capital, another suggestion was put forward to the respondents. That is co-ordination of relevant authorities. To make this suggestion most productive, micro financial institutes (Sanasa Development Bank, LOLC and Commercial Credit) and macro financial institutes should play a collective role. Especially there is a giant role of banks to enhance the investments of remittances on financial capital development by rural beneficiaries.

Under the natural capital, special consideration was given to agriculture. Majority (92.5%) of the beneficiaries are willing to have special credit systems at a lower interest rate for agriculture. Sampath bank has a Re-Finance scheme which is given for paddy cultivation and coconut cultivation. Its annual interest rate is 9% in last year (Sampath Bank Annual Statistics, 2013). This credit scheme for agriculture is called as "SAUBHAGYA". But this is not functioning for remittance beneficiaries. It will more productive if this scheme can be further extended towards the remittance beneficiaries as they are willing to invest remittances on agriculture.

A study in rural Jiangxi found that on account of remittances, the poorest households with migrant members no longer needed to rely on borrowing seed and fertilizer from neighbors before the harvest and on making their repayments in grain after the harvest (Murphy, 2002).

Equal amount (95%) of beneficiaries stated the suggestion as making aware of available livelihoods to invest on. It is essential to make aware about what are the livelihood opportunities available for remittance beneficiaries to invest on especially about the agricultural investments and land investments. About 60% stated the suggestion as co-ordination of relevant authorities. It is productive, that relevant authorities who are engaged in plantation sector can give their hands to these poor people to utilize remittances for a certain amount (Coconut Cultivation Board and Small Estate Holders Association).

IV. CONCLUSIONS

It is obvious that beneficiaries use this money mainly for consumption and durable goods. Older expatriates highly use this money for consumptive purposes. Most of the beneficiaries receive nearly about Rs.15000 – Rs.45000 per month. Meanwhile, majority of the beneficiaries' monthly expenditure for basic needs is around Rs.25000 – Rs.30000.

Poor people are not satisfied with the amounts of remittances what they have utilized on livelihoods. Low household income is the major issue for this dissatisfaction. Another important reason is lack of guidance by the banks. It is mostly related with financial capital and physical capital. Poor beneficiaries are willing to save more money or are willing to have special credit systems at a lower interest rate to invest on vehicles, child education and land. Agriculture is the main occupation of some beneficiaries. They expect the facilities from commercial banks for agricultural credits. In Galewela area, some potential strategies were found to pursue investing remittances on livelihoods. Thus this area is an agriculture based area, there is a good potential on investing remittances towards the agriculture as a natural capital. Women entrepreneurship, small enterprises, self-employments, crop production, livestock management, export agricultural crops and plantation crops have significant potential throughout this area as this area is having enough resources and ideal climatic and geographic conditions.

Top most suggestions are micro financing and special credit systems at a lower interest rate. This is valid mainly for physical capital, human capital, natural capital and for financial capital. Encourage women entrepreneurship is under the social capital development, financial capital and human capital. Co-ordination of relevant authorities like SLBFE, commercial banks, micro finance institutes and other relevant authorities is highly preferred by the rural beneficiaries in order to enhance their investments on five livelihood capitals. Role of commercial banks is very important part of these rural people.

This research thoroughly emphasizes that if the relevant authorities can find the reasons, potentials and if they can give solutions by implementing practically, these poor rural people can have a better life than today in the future. Ultimate objective is to pressure on those authorities through doing such a research for a rural area like Galewela.

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BIOGRAPHY OF AUTHORS



DTPS Dahrmawardhana is a B.Sc. Agriculture(Sp.) Graduate of Faculty of Agriculture, University of Ruhuna, Sri Lanka who was specialized in Agricultural Economics and Extension. Her research interests include Socio-Economic Aspects relevant to Agricultural Economics, Agricultural Resources Management and Natural Resource Management. At present, she works as a Temporary Demonstrator (Temporary Academic Staff) at Faculty of Agriculture, University of Ruhuna, Sri Lanka.