

SETTING AN EXAMPLE

Posted on



Keasila Jayawardena, Chairperson, National Savings Bank.

National Savings Bank (NSB) has been pivotal in Sri Lanka's drive to encourage the habit of saving among its people. Having weathered the challenge of the pandemic in 2020, to emerge victorious with a record making profit after tax of over ten billion rupees and an increase in savings, Keasila Jayawardena, Chairperson, NSB spoke about the strategies adopted to realize these achievements under her leadership. She spelt out her plans for NSB to expand its portfolio to include the majority of the needy in the grassroots that would ultimately be in line with the Government's vision 'Vistas of Prosperity and Splendor' to develop Sri Lanka. Keasila Jayawardena is an inspiration, having overcome many obstacles in her life's journey. She has diverse experience ranging from politics, academics, and rural banking. She was the Chairperson of Regional Development Bank (RDB) and the Kadurata Development Bank. She is a loyal member of the SLPP and has worked tirelessly for the Party. Her experiences have made her the strong person she is today.

By Udeshi Amarasinghe. Assisted by Jennifer Paldano Goonewardene. Photography Menaka Aravinda.



Can you tell us about the performance of NSB since your appointment as its Chairperson?

I speak with great joy and pride of NSB's achievements under my leadership. NSB was established in 1972 by Dr N M Perera. The idea behind establishing NSB was to connect the Bank with the network of post offices in the country. Since its inception, the Bank has been promoting the habit of saving among people by establishing branches; and today, NSB has 259 branches in the country. NSB had become one of the leading banks, earning a place at least among the first four leading banks in the country. The victory that I see with my appointment on January 2nd, 2020 is the Bank's achievements despite the entire country going into lockdown by March 2020 as the COVID-19 pandemic spread. NSB too was confronted with the challenge of keeping some of its branches closed while reducing staff. Despite the challenges, I am happy to say that we did a great deal of work. We distributed a

maximum amount of loans and traveled to the villages for recovery. Under my leadership, the Bank's officers were engaged in ensuring that the Bank remained in operation and rendered its services to the people. I say with great pride that since the NSB's inception in 1972, the Bank, for the first time in its history, has reported a profit before tax of 15.6 billion rupees and a net profit after tax of over ten billion rupees in 2020. Of course, this is not a personal victory for me, it is a victory that belongs to the entire staff of NSB.

NSB is a savings bank with a wide network of branches across the country, but, as a savings bank, NSB had never achieved its full potential or reached its desired target before this. But in 2020, we were able to increase our savings by 63 billion rupees and total by 222 billion rupees, a target that we achieved after 49 years of serving the people of this country. I am extremely happy that we achieved this during my tenure as its Chairperson, an achievement that was possible through my leadership and guidance but executed by our team of officers. NSB also achieved a 21.7 percent increase in deposits; while assets grew by 17.8 percent. Large number of people called over at our banks seeking loans during the pandemic in 2020, the reason being the Government strategy to reduce interest rates on loans to a single digit, with eight percent for property loans and nine percent interest rate for personal loans for public servants. NSB was able to achieve a 25 percent increase in its loan portfolio from March to December 2020. I believe NSB demonstrated its capability and capacity in 2020, which I don't attribute to my personal ability, but an achievement made possible by the dedication and unity of the staff skillfully guided by my leadership.

Can you elaborate on the type of loans that NSB offered to the public during the pandemic?

As a Bank, we invest in Government projects, such as road development, constructions and electricity expansion, for which we extend loans to relevant Government institutions; the service that the Bank renders is to offer personal loans to State sector employees, an amount of up to three million rupees with two guarantors; we have been very generous in offering personal loans to members of the Armed Forces, amounting to 500 million rupees in total; we also offer housing and property loans; we give an outright loan to purchase a property at eight percent interest rate, and disburse the housing loan in stages.

I am extremely proud to say that when the most powerful and rich countries in the world came to near closedowns owing to the pandemic, the people in Sri Lanka were not too afraid of the pandemic and with Government assistance, they did not withdraw their savings for consumption purposes or to purchase other daily essentials. In fact, people were more inclined to save whatever they had, which may have contributed to the increase in our savings and our profit. On the other hand, the Government imposed a single digit interest

rate. And, when NSB offered loans starting from seven percent there were long queues of people waiting outside our bank branches seeking loans. We made sure that all our branches were kept open. Even I worked all 365 days of 2020, working until nine in the night. Members of the staff too worked till very late. I constantly communicated with the branches to boost their morale. This strategy helped us to give out loans to a large amount of people that queued up at our branches and we were able to fulfill all those requests on time. I believe that NSB's remarkable performance during the pandemic was possible because we adjusted our journey and our strategy to be in synergy with the demands of the pandemic environment and circumstances.

How have you aligned NSB's vision and mission with the Government's policy of 'Vistas of Prosperity and Splendor'?

Sri Lanka has been through countless misfortunes throughout the history, be it during colonial occupation or even recently during the civil war, still, we have always emerged victorious from these challenges. But, they were situations that demanded the country to be liberated from occupation or from war; it never involved dealing with a pandemic. As a Government, this policy document is very revolutionary. But the reason that every Government in power encounters issues and conflicts, which are also normal, I believe, is the lack of a consistent national policy. Even neighboring India has a national policy encompassing many sectors, which does not change every time when there is a change in Government. Hence, such countries are ahead of us. We, on the other hand, have witnessed so many changes in policy with every new Government. There has been no consistent national policy for the country. After the war ended, the then Government did a lot of development work, such as road construction and handed it over to a new Government.

'Vistas of Prosperity and Splendor' is a slogan that denotes a tenor of seriousness. What's important is that as leaders we must work towards fulfilling the policies in this document. NSB's performance is testament to one such victory. The leader who takes over NSB must reduce waste and corruption; the leader must be honest and create harmony. Therefore, I believe that NSB has had a fruitful run in keeping with the policies in the Vistas of Prosperity and Splendor vision statement.

NSB owns the subsidiary - the Sri Lanka Savings Bank, which we purchased for three billion rupees from the Treasury. This Bank has four branches, but, had never made such a profit before, but in the last eight months under my leadership, the Sri Lanka Savings Bank reported a profit of 500 million rupees. How did we do it? We went from city to city, from village to village and from door to door offering loans to women cultivating maize, while organizing for their products to be sold to a company making cereal; we gave loans to

fishermen, for sugarcane cultivation and for paddy farmers and for the self-employed.

This subsidiary also provided bulk loans to about 200 external institutions (NGOs) at an interest rate of ten percent; and we found that these institutions in turn charged 40 percent as interest rate for our money that they disbursed as loans. Those who had obtained those loans had been finding it very difficult to repay these loans as the interest rate was too high. When I found out about this situation following my appointment as the Chairperson of NSB, I visited people who had been taking loans from such institutions but didn't even know that the loans they received had been given by Sri Lanka Savings Bank, the subsidiary of NSB, to these institutions. They didn't know because the NGOs responsible for disbursing such loans under high interest rates have not been able to help these people come out of their poverty. I spoke to the representatives of these institutions at a leadership summit, that, the President also attended, where I pointed out to them that if they had eradicated poverty, 7.5 million people wouldn't have risked their lives to get the 5,000 rupees handout that the Government distributed during the lockdown. Today, we disburse loans directly to beneficiaries and not through other organizations. We take care of the recovery process as well. I believe that the Vistas of Prosperity and Splendor is a journey that can be undertaken to usher in affluence among the people.

As for NSB, I envisage being part of this Government's vision to usher in prosperity by making available a large amount of money to the Treasury, while lending to State Institutions to initiate development work in the country. Prosperity among people could be ushered in if the Bank also focuses more on providing personal loans to the people. Many people who had obtained loans from NGOs and unregistered agencies have been mired in trouble including family problems. There were also loan schemes introduced among people belonging to a community organization or women's association. Under the Government's Vistas of Prosperity and Splendor policy document, this Government has cancelled all such unregistered agencies. Today, there are only four Central Bank approved agencies, other large-scale agencies have been rendered unauthorized, which is very encouraging to the Government's initiative to usher in prosperity. As banks, I believe we have been given a task and have been blessed to contribute to this journey by strengthening women and men and children, but, as we occupy these positions, we must be cognizant of our role in assisting our leaders realize this grand plan for the country.

Does NSB work with the rural sector?

Yes. The original mandate of NSB is to promote the savings habit of the people, especially with limited means. Therefore, being true to our original mandate, we strive to reach the people in rural areas as much as possible and bring them under the savings net through our

branch network and the post and sub post office network. As a result, thousands of people have joined hands with NSB to reap the benefits of saving. The Bank caters to their needs through a range of products and services.

In terms of lending, NSB does not directly involve with the SME sector as per the provisions of the NBS Act. There were occasions during which, the Bank had organized such loans, but unfortunately, they became politicized. In the last few years 500,000-Rupee loans had been given based on political connections and recovering these loans has become very difficult as the beneficiaries believe that it was the politician who had given them the loan. We expect to engage in this task through our subsidiary, Sri Lanka Savings Bank.

My tenure at the RDB has given me immense experience about the rural sector. Today, our women supply ginger for the preparation of ginger beer in Sri Lanka, which was earlier imported from India. This is because as previously as the Chairperson of the Regional Development Bank and the Kandurata Bank, I reached out to these cultivators through loans to improve ginger cultivation and to find a market for them. We were able to export 10,000 tons of maize to Taiwan because we provided farmers with loans to increase and improve cultivation. Farmers in Anuradhapura and Monaragala were able to provide dried chilies to companies; in this way we were able to connect farmers with markets. Given these achievements in the rural areas, we look forward to working closely with and giving a helping hand to these people through our subsidiary, Sri Lanka Savings Bank.

Our outreach is to people of some means, but the real need is among a majority of 80 percent in the grassroots who still live with a welfare mentality and it is to them that our services are most needed. We work closely with Government employees and the armed forces personnel and large-scale businesspeople, who obtain millions of rupees as loans, but the majority, that is, more than 80 percent of the people in this country want small loans of 25,000 to 30,000 rupees, which we are giving to a maximum through the four branches of our subsidiary bank right now.

You have immense experience in the rural banking sector. Can you speak about your experiences?

At the RDB, of which I was the Chairperson, our strategy was to give loans to groups of low-income earners, which we arranged among groups of five individuals. Since these people had no one to provide surety, the group of five were their mutual guarantors. They had to trust each other. Sri Lankan women are scared to default on payments, while she is also ashamed of nonpayment. But, what is important is to inculcate financial discipline in them without which they would never come out of their low-income status. For instance, if

we give a loan for self-employment, the woman would, rather than primarily invest it for the purpose for which it was given, would buy the child a bicycle because the neighbor's child has one. Therefore, the first thing, my team and I did was to travel around the country educating people on the importance of financial discipline. At the same time, all the women in a village cannot be self-employed in the same vocation because it will not be possible to find a market for their products. As such we would rather encourage two women to go into sewing so that they will have buyers in the village; some others would be trained in the manufacture of exercise books, which the village cooperative society and the Sunday School would purchase; while those who had land were given seeds and plants free for cultivation, and the yields were to be sold at the village fair. These operations were executed very well through the rural banks. When I visited Chilaw recently, I noticed that there was a surplus of prawns being sold along the road because people couldn't find a market for their harvest, so when I met large-scale prawn farmers to approve loans for them, I requested that they purchase from small-scale prawn farmers who had no guaranteed market.



The problem lies with financial management. Take for instance the way people spent the 5,000 Rupees that they received during the lockdown. My personal experience from my neighborhood was that those who usually would buy only bread, bought buns and other short eats as well, and it was the same with vegetables and meats. People would buy too much, and they simply spent the money in two days; probably assuming that the Government would give them 5,000 Rupees continually. This is an indication of our people's reliance on welfare. I believe welfare schemes like Janasaviya and Samurdhi should be scrapped, if we are to wean people away from a welfare mentality. Then take for instance the cultivation drive that the Government promoted; people were given seeds free or at concessionary prices and everyone, irrespective of status took to home gardening. But then rains poured down and all the budding plants were destroyed, but no one even attempted after this, to cultivate vegetables again. And today, people are complaining that vegetables have gone up in price, which is true. In fact, we encouraged women to cultivate in whatever area of land that they had with them and sell the produce at the village fair. Financial discipline therefore is vital.



An interesting sight that I used to witness while on my evening walks when I was studying for my postgraduate degree in India were women worshipping trees and rocks. I built a rapport with these women. They told me that despite working very hard they struggled to rise above their current status because their husbands consumed alcohol and hence, spent a substantial amount on this habit. This is a social problem that requires intervention at State level. I could not help the women I met in India in resolving their husbands' issue with drinking, but I learned a lot from the way they lived; they lived in a very small house, the entire family lived in just one room, while the cow that provided them their livelihood was treated with great reverence and housed in an adjoining room. These are stories that we can learn from. Then in Vietnam, I watched women every morning selling fruits and vegetables in baskets and when in the evening some of them would be lying drunk on the floor. But Vietnam has no domestic violence. It is the woman who earns for the family. And when evening came, the husband would come to fetch his wife from the street, he would carry the basket on one shoulder and the wife on the other. And these women returned to work the next morning. I'm not approving alcoholism; my point is the way in which the husband appreciated the hard work and the role played by the wife.

We live in an abundantly blessed country that many people want to claim a stake in, but is not valued by the people living within, who continue to bicker and rely on handouts. We can't expect every leader that comes to be focusing on changing people. But, as for me, I believe serving as the Chairperson of NSB is a great strength and opportunity and as a woman, I intend to steer our depositors on a journey, while bringing in more people into the banking system. We intend to introduce new concepts into our operations in 2021.

You are a strong member of the SLPP and have worked hard for the Party. Can you tell us about your experience in politics?

I last served as the Chairperson of the RDB in 2015. I was also the Chairperson of the Kandurata Bank and served as a university lecturer for 14 years. I used to work for the SLFP back then. I became quite popular serving as the Chairperson of the Kandurata Bank in the Central Province as I supported the farmers and their work tremendously and found markets for their products. People used to come in large numbers for my meetings in the villages. Therefore, many people encouraged me to enter politics owing to my popularity. Although my husband and two daughters did not support my move I stayed positive; in fact, my husband pointed out that we had everything as a family, so questioned my move into politics. But since I liked politics then, I went ahead and was confident of winning. The Prime Minister discouraged me saying that there's nothing much I could do at provincial level while I could do much more for the people serving in a bank. Still I pursued and won. I was the only other woman after Thamara Kumari Illangaratna to be elected to the Provincial

Council from the SLFP.

While serving in local government, I realized that the political science I studied and taught students was absent in the political system I was serving in. I was disappointed and disgusted. In fact, provincial councils in Sri Lanka are a white elephant. This, I concluded in my master's dissertation as well. At council meetings my speeches included many proposals for development, but these were only entered in the Hansard, but nothing else happened beyond that. At the end of three years I was truly disappointed and disgusted. I soon realized that I could not go on. I resigned from the council after serving for three years realizing that I couldn't use my power to serve the people. I think I was the first member to do so. I set up the Keasila Jayawardena Foundation aimed at developing 300 villages in the Central Province. I traveled to Colombo in my personal capacity to meet ministers to solicit their support to construct roads and promote self-employment among people in these villages.

Subsequently, I was appointed as the Chairperson of the RDB, serving impressively in its 300-strong branch network by traveling around the country. It was Dr P B Jayasundera, who gave me that opportunity as he knew that I was the best person to work with the grassroots. He helped me greatly as Secretary to the Treasury. He gave us excellent leadership at all times and was quick to appreciate our efforts. I have utmost respect for him because even today I can say confidently that I was able to contribute to the banking industry because of his support and leadership. Similarly, Prime Minister Mahinda Rajapaksa also knows my style of work.

In 2015, I had to leave my post at the RDB and for the next five years I used my resources to travel the country addressing and meeting women's groups, educating polling agents and counting agents; I personally undertook to work in 14 districts with their Members of Parliament. Many assumed that I was planning to re-enter politics and the Parliament, but I played my part for the SLPP expecting nothing in return. All I wanted was to get back to the RDB. I did all the work that was entrusted to me by Mr Basil Rajapaksa. We had a resounding victory. And I was appointed as the chairperson of NSB.

At the outset, Mr Basil Rajapaksa inquired whether I wanted to be a candidate at the election. I said I was not interested and, he advised me to not go to Kandy as politicians felt uncomfortable by my presence, assuming that I wanted to be the party's candidate. Therefore, I campaigned for the SLPP all around the country except in Kandy. I attended 150 women's seminars that were held throughout the country and as we continue with these women's seminars, I am being invited to be part of this program again. But President Gotabaya Rajapaksa has instructed that public servants cannot attend such propaganda

programs and that has been a good point for me to stay away, after all, I played a pivotal role when these women's seminars were held initially in preparation for the election. My sole focus today is to serve the Bank. Of course, when I worked for the party I reassured everyone that I was not expecting a parliamentary seat but desired a chairpersonship in a state institution. Otherwise, a majority in the party assumed that I was trying to impress through my work with the intention of receiving a parliamentary slot. I believe I can do much more serving in NSB.

The ultimate objective of those who enter politics through local government bodies is to someday be in Parliament. Don't you have the same ambition?

This is absolutely not true in my case. With experience I can say that no work gets done at Provincial Council level, which sometimes extends even to the Parliament. Listening to speakers from both sides in Parliament is sometimes disheartening. It puzzles me why our Parliamentarians behave the way they do when one witnesses the way people's representatives in other countries conduct themselves in Parliament. Just because I enter Parliament I can't correct such behavior. I do not want to accept even a national list slot; my first and last attempt at politics ended at the Provincial Council.

Women face harassment within the Provincial Council system, which I believe, extends even to the Parliament. Here at the NSB, as its chairperson I ensure that the women who work under me are treated with respect. I give women their due place. Serving in the Provincial Council, I realized that I had very limited capacity to help people. Women used to come to my gate before I left for the Provincial Council office because they wanted my help, but there was nothing much I could do in that position. I realized that membership in local councils and even Parliament are sometimes namesake. I wonder whether these positions even garner much respect. On the other hand, my position as chairperson has a great deal of reception and respect, which I have earned. All that I derive from serving in the Bank is job satisfaction. The objective of this Government is to develop the country. So, I don't live off this position. All that I accept is a cup of tea. My objective is to serve the Bank and ensure that it is elevated to a higher ranking among the banks in the country and I believe we have shown that with our profits.

Many professionals have entered politics. What is your advice to them?

There are plenty of people already in the government who have served the party and the country for a long number of years; but I believe that people who have served the country for many years but today are not able to do so as efficiently as they used to and should move over and allow others to come in. Likewise, among the young professionals, there are those

who can work and perform, who should be groomed for the future, but, initially they will receive a state minister portfolio. These Parliamentarians should not expect a cabinet portfolio right away. On the other hand, we can't develop a country with only very senior people in power. Likewise, in Parliament, members who are senior with certain limitations brought about by age must gracefully bow out or accept some other position outside. Yet, new comers to Parliament cannot expect top portfolios in the first instance. It took me months to study the Bank when I was appointed as the Chairperson and I continue to inquire and learn in order to have a thorough knowledge of its operations. New parliamentarians must do the same; they must first take time to learn; they need to impress the country through their speech and conduct in Parliament. They should be able to prove their ability even in a State Ministerial portfolio. But the supreme institution of the Parliament has been tainted by the behavior of its members on both sides of the isle, so the junior members as well as the senior members must be cognizant of where they stand and how they respond to issues inside its hallowed grounds.

It is true that there are many new professionals in Parliament, but just because you have a degree and you have the qualifications you may not be able to fulfil the requirements of a portfolio. Back then, as I was preparing to contest for a seat in the Provincial Council, people were prodding me to demand for a portfolio; that was the desire of some of those around me. But I was mature enough to realize where I stood at that point in time, whether I was qualified to be given a portfolio and whether it was the right thing for me. If I were to enter Parliament as a 60-year-old, then I should be prepared to serve the people even as a State Minister. Every non-cabinet Parliamentarian receives financial allocation, which allows them to work for the people in the villages. It is by working more closely with the people that one is able to receive more votes and then be eligible for a portfolio. My advice to these professionals is to first prove themselves by serving and working among the people; to be exemplary in their conduct inside Parliament by the way they speak and act. I believe President Gotabaya Rajapaksa is observing their performances and they would be recognized accordingly.

The problem with our system of politics is that failure to secure a portfolio or a chairpersonship or any other high-level position has led people to sabotage the progress of the party in power by breaking ranks with the party that they supported to bring to power. This has become a big issue for Sri Lanka; the Government in power that may enjoy a two thirds majority in Parliament is destabilized when coalition partners decide to withdraw support. This is the malady of party politics in Sri Lanka. But all this could be avoided if our leaders espoused a national policy that remains unchanged through different Governments.



You have worked for former Minister Basil Rajapaksa and Dr P B Jayasundera. These are two individuals known to appreciate people who demonstrate performance. What has been your experience working with them?

Yes, they are both good workers and like to work with likeminded people. Dr Jayasundera is focused on the country's development and for this he has made it clear his desire to reach out to the smallest entrepreneur in the grassroots. He used people like me to push forward his mission for the country's development and for that he provided constant guidance and leadership. Dr Jayasundera set up the RDB with the objective of reaching out to the unreached people in the grassroots. We were successful during my tenure as its Chairperson, which unfortunately suffered during the Yahapalana Government. Dr Jayasundera has no political ambitions; his focus is the country's development.

Our party collapsed with the defeat of H E Mahinda Rajapaksa. But people still loved him.

The SLPP was planned and formed by Mr Basil Rajapaksa while in prison. He built the SLPP with his brains and foresight. Mr Basil Rajapaksa was familiar with my work as the Chairperson of the RDB, so he delegated the work associated with women's groups in promoting the profile of the new party among them to me. It is important that this party is safeguarded in the future as well. A very admirable trait in Dr Jayasundera is that he has no favorites, while he doesn't encourage dishonest conduct. These are the types of people that this country needs. Both Mr Basil Rajapaksa and Dr P B Jayasundera don't speak much but are the brains behind most of the work that is done to develop the country.

Your experience in working with Prime Minister Mahinda Rajapaksa and President Gotabaya Rajapaksa?

Hon Mahinda Rajapaksa is a real politician who is loved by all. He is a politician that can be approached by any person. He is a mature politician, who, supported by President Gotabaya Rajapaksa as Defence Secretary was able to win the war. Hon Mahinda Rajapaksa is an individual who can feel for the people; someone who is sensitive and listens and offers solutions to problems. He is ready to speak up for anyone. I believe that Hon Mahinda Rajapaksa is the most loved politician today in the country.

President Gotabaya Rajapaksa although elected by the people is not a politician; his main objective and focus is to develop the country, for which he has a vision and a plan. He has no intention of staying in power for a long period to execute his agenda for the country. Unfortunately, his first two years have been impacted severely by the pandemic. There is much that he has achieved even during this challenging time. The team around him has been working to realize his objectives and it is up to us to highlight his achievements. I intend to highlight his achievements at a forthcoming workshop, which I will do with evidence of employment given to youth and graduates and road development programs. President Gotabaya Rajapaksa is a leader who doesn't want to be involved in corruption and has no intention of making money in power. All must follow his example.



Can you tell us your journey so far?

I am a woman who has risen the ranks, from the grassroots, who entered university and obtained two degrees, served as a lecturer for 14 years in the university and served in local government, served as chairperson of the Kandurata Bank and the Regional Development Bank and now, I am the Chairperson at NSB.

My life story is a very sad one, which I am not ashamed to narrate. In fact, I narrate it with great pride. I am from Kabulumulla in Yatiyantota in the Sabaragamuwa Province. My father was a driver by profession. My mother was a housewife. There were ten children in our family; eight girls and two boys. Although my father was a driver, he had built the most beautiful seven-bedroom house in our village, I would claim that was a result of my mother's

hard work as well. My father worked hard. But, my mother was very persevering and hardworking, so together they built a beautiful house. When my father passed away I was 16 years, and all that we had was the house. By then three of my elder sisters had been married. But my father's death rendered my mother helpless as she had not saved any money, because she had spent everything that my father earned to feed ten children.

We went to the village school. I did not even have a pair of shoes to wear to school. We siblings did art in one book; if my older brother had an art class in school I stayed back home. We lived a very hard life. I can remember plenty of instances when we didn't have food. But, we never demonstrated our limitations to the world. In fact, my mother was a very proud woman. She never allowed us to show the world what we were going through inside the home. We were receiving rice from the village cooperative store. My mother used to have a smile on her face only on two days of the month, which happened to be the day the cooperative store received its stock of rice and we got our quota. She was also used to a welfare mentality. On the second day of the first week of every month my mother used to greet us cheerfully after school asking us to bring the quota of rice from the cooperative depot. We used to finish this quota in three days, and by the fourth day my mother's mood would change and she'd be brooding on the step, sometimes even unaware that we were returning home from school. I used to love my mother immensely, so when she was sad I used to hug her. She'd be in tears thinking of the date the next stock of rice would arrive at the cooperative store.

I could not enter a better school to pursue my GCE Advanced Level studies due to financial hardships. Subsequently, when I was accepted by a school situated ten kilometers away. I didn't have the money or the resources necessary to buy books or receive the coaching I needed. As if God given, then I met my future husband in school. He had sat for his GCE Advanced Level exam and had been accepted to the University of Moratuwa. He sacrificed his higher education for a job, so that he could use his salary for my education and on my family. I eventually entered university. He made me study for my master's degree; he sent me to India to pursue further education and allowed me to travel; he trusted me completely. He genuinely desired my progress. After a courtship of ten years we were married and have stayed married for the last 33 years. We have two children; my older daughter is in Canada, and the younger daughter is in New Zealand. Everyone in my immediate family and extended family treat me with great respect. But despite where I am today, I never forget the poverty that I experienced growing up, which has given me the motivation to help anyone who comes to me for help. Although my life story is unpleasant and difficult I have embraced it as an important part of my life.

My family and I had been longstanding supporters of the United National Party, but due to

certain events, we left the party and put our weight behind the Sri Lanka Freedom Party. I have been working for the SLFP from my undergraduate days. But, even at 29 years I had no job despite being a graduate. My husband and I used to go from one place to the next by bus in search of a job, but without success. As fate would have it, I applied to NSB as a management trainee with two degrees. I got through the first interview and was called for the second. The events that unfolded that day before the interview panel was very sad. Seated before the interview panel listening to their conversation I felt that they were keen to hire me. I was so happy, waiting to tell my husband the happy news. But then everything came crashing with their final question. They wanted to know my father's profession. I had no hesitation in telling them that he had been a driver; everything in the room changed with my response. The members on the panel looked at each other. Somehow, I missed that opportunity. But today, as fate would have it, I occupy the seat of the chairperson of the very bank that rejected me because of my father's job. I have been narrating this story to my officers from the first day I joined this Bank. Imagine my father's sadness had he heard this story. Look at the pile of job applications on my table; I don't throw any of them because their parents are pleading for their children to be given a chance at employment in this Bank and when the time is right I will ensure that these young people receive employment at NSB. In selecting people for jobs, I give equal treatment to the poor as well as to education. Not all the educated people are heroes, even the poor can be heroes.

I have never allowed my children to go through the suffering that I underwent and ensured that they are educated. I have a good husband as well as a good set of extended family members. I am 60 years old now and I will continue to be of service to my country until I can.

Going forward, what should be the focus?

As chairperson of NSB, I am a woman with a great deal of experience and maturity. NSB as well as the rest of the world will be celebrating International Women's Day; but our slogans in support of women's equal rights is limited to just one day and the next day the media will be reporting on crimes committed against women. I offer myself as an example to other women; as someone who rose to this position from scratch, I have had the privilege of winning the UN award for eradicating poverty among women. I tell our women to get over the welfare mentality and to stop depending on others for support. I advise women to be self-employed. Although the man is the head of the house, it is the woman who maintains unity and order in the family unit and manages the family economy. Every woman takes on a great deal of responsibility within a family unit. Domestic violence is often a result of poverty. One needn't be employed in a Government job, it can be a job anywhere, in one's garden or making garments at home. My message for International Women's Day is that we

have 365 days of the year, which are ours and we women have a good country from which we can develop ourselves, a country that has everything.

This Government has allocated five acres each for young entrepreneurs and I encourage women to make use of this initiative to launch a self-employment project. As chairperson of NSB, a Bank that has over 1.2 Trillion rupees in deposits and 4,000 post offices along with 259 bank branches, I urge women to begin to save, starting with just one rupee; and teach your children to save. Sri Lanka had Prime Minister Sirimavo Bandaranaike and President Chandrika Bandaranaike as leaders, along with neighboring India's Indira Gandhi, Pakistan's Benazir Bhutto and Bangladesh' Sheik Hasina and Kalida Zia who have served their countries. New Zealand is led exceptionally by Jacinda Ardern. Aung San Suu Kyi in Myanmar who has been imprisoned is a great leader. I'm not telling our women to enter Parliament or a local government body to prove themselves. But I believe women can do much more for their families and country outside these institutions.

NSB will be celebrating 50 years in 2022 and we hope to celebrate this milestone on a grand scale. We hope to take a large replica of our savings till across the country, while we intend to construct an irrigation tank and a maternity ward in a remote village in the country. We will continue to work with a positive spirit encouraging all our customers to continue to save with the NSB.