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THE IMPACT OF MICRO CREDIT ON WOMEN EMPOWERMENT

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ABSTRACT

The micro-credit programs provide the credit facilities in empowering women in rural areas. The study focuses the way of increase the activities through micro credit in empowering poor women. For this purpose the problem is identified as "To what extent the micro credit programme influences in empowering poor women in rural areas". The prime objective of the research is to identify the impact of the micro-credit programme on women empowerment. For this purpose, the households who get loan facilities from micro finance institutions ie, Cooperative Rural Banks (CRBs), Thrift Credit Cooperative Societies (TCCSs), from Jaffna region are selected to meet the research objectives. The data has been gathered by using primary data. The fifteen women households who lived in Nallur, Kondavil, Jaffna, Kopay, sandilipay, Anaikoddai and Kurunagar were selected. The information has been collected from 95 respondents out of 105 households totally. The concept of micro credit is analysed by using the size of loan received, recovery of loan, and period of loan and the socio cultural empowerment and economic empowerment is used to analyze the empowerment. The results were tabulated by using of correlation and regression analysis. Finally, it is concluded there is a positive relationship between micro credit and economic empowerment than social empowerment. It is need to complement credit-delivery with training programmes regarding various types of skills training, leadership and other knowledge based activities. These noncredit aspects are an important component of the success of microcredit programs on women empowerment.

KEYWORDS

Cooperative Rural Banks (CRBs), economic empowerment, Micro credit, socio cultural empowerment, Thrift Credit Cooperative Societies (TCCSs) women empowerment.

INTRODUCTION

Sri Lanka is at a critical juncture in its history. After almost 30 years, the internal armed conflict between the Government of Sri Lanka and the Liberation of Tigers in Tamil Ealam was militarily resolved in May 2009. Over a long period, the economy of Jaffna was largely a crisis economy with very substantial subsistence characteristics supported by coping mechanisms. None or hardly and import and export links were maintained to other parts of the island. This situation has changed now with the opening of the A9 which as reconnected Jaffna to the rest of the island. Wide scale violence that characterized the conflict has come to an end. There is no disputing that women in Sri Lanka have made tremendous progress in the social and economic spheres in the last five decades.

The Micro Finance Institutions (MFIs) help to the rural women to avoid the challenges faced them by the way of micro credit schemes. The micro-credit program was first initiated in 1976 with the promise of providing credit to poor people without collateral, alleviating poverty and unleashing human creativity and endeavour of poor people. (Chowdhury, M, (2008)) More than 65 million poor people have accessed microcredit schemes and about three quarters of them are women (Chowdhury, M, (2008)). The micro credit schemes provide loans and facilities to health nutrition, poverty alleviation, self-employment and rehabilitation etc. This study focused on women empowerment through micro credit in Jaffna region which is selected from rural areas of Nallur, Kondavil, Jaffna, Kopay and Kurunagar. The selected micro credit organizations are Cooperative Rural Banks (CRBs) and Thrift Credit Cooperative Society (TCCSs). Jaffna had the best cooperatives in Sri Lanka before the conflict, as well as strong banking system. Although continued access to finance was provided by local cooperatives during the conflict, many branches closed down. Commercial banks provided saving facilities, but credit access remained difficult, and was almost entirely provided by international donors and relief development agencies. After the end of war in May 2009, many commercial banks have opened their branches in Jaffna. Also, banks have started providing loan facilities to the people.

REVIEW OF LITERATURE

After the nearly three decade war in the North and East which ended in 2009, Tsunami in 2004, two insurgencies in the South (1971 & 1988), other internal economic disturbances and global economic recessions/turbulence, Sri Lanka is now experiencing healthy and impressive economic growth rate. It is posed as an emerging economy in the Asian Region. The latest report of the Department of Census and Statistics (DCS) of Sri Lanka has revealed that the island nation has recorded in the second quarter of 2010 economic growth rate at 8.5 per cent, the highest ever quarterly GDP growth since 2002.

With the healthy economic growth rate in the country it needs to focus on whether it has helped in reduction of the poverty level. Economic growth helps not only in reduction/eradication of poverty but also in creating jobs, changing in consumption inequality, reducing inflation rate, increasing per income capita, reducing balance of payment, increasing foreign reserves etc.. Till recently (except for some short periods) Sri Lanka had slow economic growth rate and as a result the goal of poverty reduction was hindered. The Asian Development Bank (ADB) forecasted Sri Lanka's economy to grow by about 4 – 4.5% in 2010. The ADB is focusing its attention on the post war development in Sri Lanka for funding with special emphasis on the North and East. With the end of the war, Sri Lanka now faces a huge task of reconstruction and development of the north and east and the ADB expects to play an important role in infrastructure development in the north and is working on enhanced support to Sri Lanka.

WOMEN EMPOWERMENT

Women empowerment means that the women would be able to increase their self-confidence on participating, planning and implementing the activities. In developed and most of the developing countries both men and women work together in the same positions in the organizations and they contribute politically, socially, economically without gender imbalance. Women empowerment is giving lawful power or authority to perform. Women's empowerment is defined as a process to enhance women's capacity for self-determination or agency to meet their practical and strategic needs, through which women achieve equal rights, power and resources with men in society and in the economy (Drolet, 2010).

MICROCREDIT

Microcredit refers to very small loans for unsalaried borrowers with little or no security, provided by registered institutions. It is meant to help improve people's quality of life by lending them a small amount of money for a short period of time. In recent times Micro Finance has evolved as a major instrument to provide financial facilities. Microcredit is one of the important ingredients in empowering income of poor women. More than 65 million poor people have accessed microcredit schemes and about three quarters of them are women. (NycanderLotta, (2004))

Studies in Bangladesh have found that, microcredit schemes have had substantial, through the enhancement of women's position in decision-making on household expenditures and family planning. It has been found, among others, that women's mobility has improved dramatically, e.g. visits to health centres and NGO offices. [NycanderLotta, (2004)]. In recent years, governments and NGOs in many low income countries including Sri Lanka have introduced micro

credit program targeted to the poor. Many of these programs especially target women on the view that they are more likely than men to be credit constrained, have restricted access to the wage labour market, and have an inequitable share of power in household decision making (Pitt et al., 2006).

In Sri Lanka, since the beginning of the last century, Co-operatives, rural banks, state banks and the Central bank were involved in small credit distributions to farmers and others. However these were not identified as microfinance while replacing the traditional credit schemes that became a failure over the decades. The origin of the micro financing in Sri Lanka was the early 1900s. In 1911, the British Government authorized to set up Co-operatives in Sri Lanka. The village superiors and headmen dominated the cooperative societies up to 1942.

After the end of war in May 2009, many commercial banks have opened their branches in Jaffna and have started providing loan facilities to the people. But the supply of credit facilities is not sufficient to cater the needs of the people especially the rural poor. Gant et al (2004) claim that Jaffna had the lowest access to microfinance services in Sri Lanka, partly due to a lack of institutional capacity, the inefficiency of microfinance providers, the population's displacement, dependency on subsidies, as well as lack of skills among clients and staff. However, this contradicts with the more recent GTZ study on financial outreach (2007) which states that 91.3% of the district's population uses loans and/or savings, which is the 4th highest rate (along with Ratnapura) of all districts in Sri Lanka. 50% used loans and 78.8% maintained savings (GTZ, 2007).

Micro-credit, micro-finance and micro-enterprise are now seen as effective poverty alleviation mechanisms, especially for poor women. The 1997 Micro-Credit Summit Campaign aims to ensure that "100 million of the world's poorest families, especially the women of those families, receive credit for self-employment and other financial and business services by the year 2005." Many micro-credit schemes specifically target women as they have proven to be very good credit risks with high repayment ratios even with credit at market rates. Proponents argue that as well as increasing women's income, there are other benefits: Improvements in women's role in the household (i.e. through the provision of economic resources, a woman may gain a greater voice in expenditure decisions) Increased confidence for women gained not only through the economic success of their business but also through increased access to community services and collective action with other women. Changes at the community level in the perceptions of women's roles. Yet there is now evidence that questions an automatic relationship between participation in a micro-credit (or micro-enterprise) scheme and empowerment. Specific issues include: Concerns have been raised that given women's unequal position within the family, women's loans may be ultimately controlled by male family members. Despite increases in income, many participants report an increased overall workload, as there is no respite from their domestic responsibilities.

In 1996, the government replaced the *Janasaviya* programme with the *Samurधि* Development and Credit Scheme to promote income generating self-employment opportunities among the poor so as to raise their income levels, thereby making them self-reliant and self-supporting. In 1997, the government established the *Samurधि* Authority and its microfinance scheme. Under that scheme, the beneficiaries were eligible to obtain loans of up to Rs.10,000 for undertaking new income generating activities or expanding an existing business. As part of this movement, *Samurधि* Bank Societies (SBS) were set up throughout the country to promote savings and to disburse credit. The other major institutions and programmes that provide microfinance facilities include Regional Development Banks (RDBs), Self-Employment Promotion through Micro- Enterprise Credit (*Surathura* Scheme), Sarvodaya Economic Enterprise Development Services (SEEDS), *Gami Pubuduwa* Scheme, Thrift and Credit Co-operative Societies (TCCS) Credit Scheme – *SANASA*, *Janasakthi* Banking Societies (in Hambantota) and Women's Development Federation (in Hambantota). (Colombage, S, (2004))

SIGNIFICANCE OF THE STUDY

In developing countries women work mainly in the informal sector and home based work. Globally, women earn 20-30 per cent less than men. Women have less access than men to investments in skills, knowledge and lifelong learning. The thirty years of war in the North East of Sri Lanka came to an end in May 2009. There were more than 300,000 Tamil civilians and combatants who were held in Internally Displaced Camp (IDPs) in the various geographical areas of the North East of Sri Lanka. In Jaffna, there are 29000 female-headed households out of the total of 100 000 women affected by war in the district of Jaffna. There were 2000 families in 15 camps in High Security Zones in Jaffna, families that used to be in the middle class bracket before the war. The women and children were affected in these areas. Jaffna region is selected to identify the microcredit element and how to help those programmes to poverty alleviation and income generation in empowering poor women. A distinct characteristic in Jaffna is that most microfinance clients were relatively well-off before the conflict but fell into poverty as a result of the war. In past, the cooperative department helped the people in the crisis situation and its role is important to rebuild the situation under the post war development. This study focuses to identify the degree of empowerment of women in rural areas and action to be taken in empowering poor women in those areas.

STATEMENT OF THE PROBLEM

Sri Lanka has been ravaged by civil war for more than three decades now, and the devastating effects of war has particularly affected the women and children of the country. Women and children have been affected not only socially and economically, but also physically and psychologically. The international trafficking of women and children is one of the most serious and fastest growing problems today. Many organizations were established to take care of the immediate and long-term humanitarian and rehabilitation needs of the women and children affected by war. The Micro Finance Institutions provide micro credit facilities to women to manage their problem faced by them in post war. The impact of micro credit programmes on women empowerment which related to CRBs and TCCs in Jaffna region has not been highlighted in any previous research papers. This research paper identifies the opportunity on women empowerment in economically and socially, through the micro credit programmes of CRBs and TCCs and find out the ways how to empower them by solving the problems and challenges faced by them. These women need to be recognized to highlight their problems and needs; they need financial aid to be able to develop socially and economically; they need assistance for uplift their life. For this purpose research problem is identified as "To what extent micro credit programmes influences on women empowerment in rural areas".

OBJECTIVES OF THE STUDY

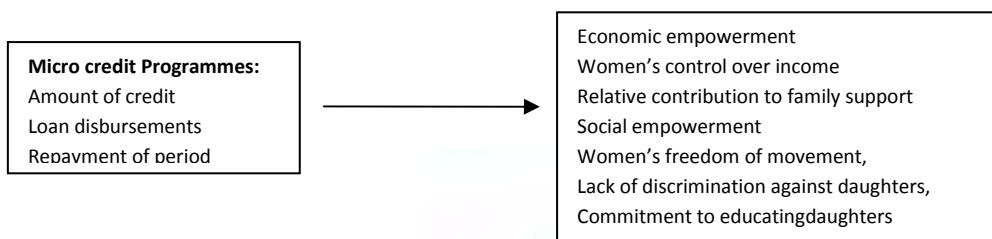
The objectives of this study focused the impact of micro credit on women empowerment in the rural areas in Jaffna. The prime objective of the research is to identify the role of the micro-credit programmes empowering poor women in Jaffna region. The other objectives of the research are as follows:

- To identify the degree of empowerment of rural women through micro credit Programmes supported by CRBs and TCCSs.
- To find out the relationship between women empowerment and the micro credit given to self-employment, health nutrition and poverty alleviation.
- To suggest the actions to be taken in empowering women in the rural areas.

HYPOTHESIS

The following conceptual model has been developed to show the relationship between micro credit and women empowerment.

FIGURE 1: CONCEPTUAL MODEL



From the above conceptual model micro credit is independent variable women empowerment is dependent variable and the following hypothesis is developed to find out the relationship as well.

- H₁ "Higher the level of micro credit positively correlated with economic empowerment."
- H₂ "Higher the level of micro credit positively correlated with social empowerment."
- H₃: "Micro credit has strongly impact on women empowerment."

RESEARCH METHODOLOGY

Four-stage random sampling technique has been applied in selecting program households. In the first stage, seven regions had been randomly selected out of 13 regions in Jaffna. In the second stage of random sampling, three branches of CRBs and five branches of TCCSs had been selected randomly for data collection purpose. In the third stage, the women households who lived in Nallur, Kondavil, Jaffna, Kopay, sandilipay, Anaikodai and Kurunagar were selected. In the fourth and final stage, the study randomly selected 15 members from each of the branches. In total, the study has collected information from 95 respondents out of 105 households. Besides information on microcredit and empowerment, the survey collected detailed information on a variety of factors. For example, demographic information (age, sex, marital status, etc.) and socio-economic information (education, employment, food consumption, expenditure on health, etc.) were collected for all household members. Information relating to the size of loan received, recovery of loan, date of joining and other membership characteristics was provided by branch officials and matched to the data.

Primary and secondary data were used for the study. Primary data were collected from the questionnaire developed by the researcher and direct interview with the branch managers and field officers of TCCSs and secondary data were collected from the books, journal and other reports.

RESULTS AND DISCUSSION

From the data collected and analyzed with the help of Statistical Package for Social Sciences (SPSS) and it revealed the relationship between micro credit and women empowerment in the Jaffna region is as follows:

TABLE 1: LEVEL OF MICRO CREDIT AND WOMEN EMPOWERMENT

Variables	Micro credit	Economic empowerment	Social Empowerment	Women empowerment
Micro credit	1	0.417**	0.235	0.435**
Economic empowerment	0.417	1		
Social Empowerment	0.235		1	
Women empowerment	0.435**			1

** Correlation significant at the 0.01 level

Correlation test was made to examine the relationship between variables and results are tabulated. Table 1 shows that there is a positive relationship between Micro credit and women empowerment at 0.01 significant level. From this result the hypothesis H₁ and H₂ of "Higher the level of micro credit positively correlated with economic empowerment" and "Higher the level of micro credit positively correlated with social empowerment" have been proved clearly and there is strong relationship between micro credit and economic empowerment than social empowerment..

TABLE 2: REGRESSION ANALYSIS FOR MICRO CREDIT AND WOMEN EMPOWERMENT

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.435(a)	.189	.177	4.03785

a Predictors: (Constant), Micro credit

TABLE 3: REGRESSION ANALYSIS FOR MICRO CREDIT AND ECONOMIC EMPOWERMENT

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.417(a)	.174	.157	4.0165

a Predictors: (Constant), Micro credit

TABLE 4: REGRESSION ANALYSIS FOR MICRO CREDIT AND SOCIAL EMPOWERMENT

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.235(a)	.102	.93	2.03685

a Predictors: (Constant), Micro credit

Regression analysis was carried out to test the impact of micro credit on women empowerment. In this study Micro credit is the independent variable and women empowerment is the dependent variable. From these independent and dependent variables, the following relationship is formulated.

Women Empowerment (W) is dependent upon the Micro Credit (M). It is represented as follows:

W = f(M)

To test the impact of micro credit on Women empowerment, the following equations can be formulated.

W = β₀ + β₁ (M)

E = β₀ + β₁ (M)

S = β₀ + β₁ (M)

Where β₀ and β₁ are the regression coefficient

W = Women empowerment

E = Economic Women empowerment

S = Socio Cultural Women empowerment
M = Micro credit

From the Table 2, 3 and 4 we can observe that the Women empowerment is influenced by micro credit by 19%, 17% and 10% in respectively and remaining 81%, 83% and 90% are determined by other factors such as Skill training, advising, monitoring, and other non-financial services etc.,

SUGGESTIONS

1. Micro credit is essential for women and makes them with good living condition and income generators for sustainable economic development for Jaffna region. But most of the women are not aware about micro credit loan facilities. The awareness programmes should be organized from time to time and allowances should be paid them to ensure their regular attendance.
2. Most of the loans are given to self-employment purpose and these loans are utilized for other purposes such as poverty alleviation, education and health nutrition etc. Therefore the loan for poverty alleviation, education and health nutrition should be encouraged by TCCSs, and CRBs.
3. After providing the loans the officers in charge should communicate with people and observe their activities whether they are using their funds proper way or not.
4. CRBs are making actions only in saving deposits, pension payments but they should be encouraged to provide loan and actions should be taken to collect the loans partially. The cooperative department should take care of these CRBs.
5. The poor women are in the urban areas also. Therefore, the poor women in Urban areas also should be considered like women of rural areas and to be considered for providing loans and other facilities like rural women.
6. The education programme and vocational training programme should be provided to all rural women. This can be introduced in the schools in rural areas.
7. In the post war, most of the women and children are disabilities. Therefore more attention should be given to these people and self-employment facilities should be given to enhance their living conditions.
8. In the post war, when most of the donors give more attention the affected people in the war area, the CRBs and TCCSs encourage their activities by getting donation from these donors to help poor women.
9. While a health insurance scheme targeting government servants of both sexes (*Agrahara*) is now available, there is a need for a similar scheme which targets reproductive and other health needs particularly of informal sector and unemployed women.

CONCLUSION

From the above discussion researcher can conclude that there is a positive relationship between micro credit and women empowerment. However, other factors such as training facilities, social awareness, advising regarding the usage of micro credit and other non-financial services, also have impact on women empowerment. The micro credit loan facilities for self-employment, health nutrition and poverty alleviation are not enough in empowering poor women in rural areas because the other factors have strong impact on that.

Most of the loans are not recovered by the CRBs than TCCSs because the people believe that the loans are the charity which is belongs to them and need not to be settled within the period. For this reason, the loan facilities have been blocked by CRBs until they recover the loans from people. Most of the loans provided from TCCSs not touse the same purpose for what they were issued.

Finally, it is concluded that there is need to complement credit-delivery with social awareness raising, building confidence and skill training among women. Women need advice about how to utilize public, private, natural and other resources and services. Microcredit, thus, is not sufficient in empowering the women, but it is of the very important ingredients with the noncredit aspects in that process.

LIMITATIONS

In this study, there are realized certain significant obstacles. Those barriers are related with Collection of data, measuring the variables and accuracy. To give reliability and validity of the data some of the limitations are mentioned.

- Only the micro finance institutions CRBs, TCCSs, are considered to find out the microcredit programmes in the survey.
- The research sample is limited to 5 regions in the Jaffna area and two Micro credit organizations as CRBs and TCCSs.
- The data only collected from women households in the region.
- The micro credit programmes are only selected for self-employment, health nutrition and poverty alleviation.

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24. Prepared by Sida by Woroniuk and J.Schalkwyk,, November 1998, Mailing Address: 105 25 Stockholm, Sweden Visiting Address: Sveavagan 20, Stockholm Mailing www.sida.se.



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