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**WOMEN EMPOWERMENT THROUGH MICRO CREDIT ON
SELF EMPLOYMENT - STUDY BASED ON POST CONFLICT
AREAS IN NORTHERN SRI LANKA**

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(Reg. No. FGS/02/01/02/2011/03)

Submitted in fulfillment of the requirements for the degree of

Doctor of Philosophy in Micro Finance

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Sri Lanka.

2015

ABSTRACT

Micro finance has vital role in eliminate the poor situation of the people especially in women. Sri Lanka has introduced micro credit programmes targeted to the poor in the post war context. The thirty years civil war ended in 2009 left women single and widowed and they are marginalized by their families in Sri Lanka. The study aims at finding whether there is a possible causal relationship between women empowerment and micro credit on self employment. Mix methods both quantitative and qualitative methods have been used and the quantitative analysis which have the statistical techniques such as Factor Analysis, Correlation and Regression have been engaged in Study I and twelve case studies have been investigated in Study II. Stratified random sampling technique was used to gather information for quantitative analysis and fourteen Focus Group Discussions (FGDs) and individual interviews with women beneficiaries were conducted for the case study analysis. In the findings from both studies it was recognized that access to micro credit has an effect on the household level and community level of beneficiaries. In which some were able to increase their savings level, expand their business and improve the living standards of their household and it was concluded that micro credit has been found to have the potential of changing the lives of the poor to have their self employment activity. However participants were able to finance their basic needs and by implication had increased self confidence to participate in household decisions and provided social collateral the non financial services also very important other than credit delivery.

Keywords

Community level, Household level, Micro credit, Self employment and Women empowerment.