

The Impact of Communication on Attitudes of Rural Women in *Gemidiriya* Microfinance Operations: A Case Study Based in the Hattellegoda GS Division (Rathnapura District)

K. L. E. Karunadasa

Department of Social Studies, the Open University of Sri Lanka

Gemidiriya as a major community development program in Sri Lanka has introduced Microfinance (MF) operations as a key poverty reduction strategy. In the context of introducing MF operations to women, communication can play a significant role to motivate women, because, the application of appropriate communication methods and strategies can directly influence in the success or failure of development programs. Somehow application of communication as a tool to strengthen MF in Sri Lanka has gained scant attention and evaluation. The objective of this study was to examine the communication strategies used and also their impact on women's attitude towards MF operations to achieve its target. The secondary objectives are to examine the traditional communication methods used and explore whether the microfinance information can change the attitudes of rural women. This study was conducted in Hattellegoda *Gemidiriya* village organization in Rathnapura. To carry out the study, qualitative methods were used, namely, case studies, in-depth interviews and field observations. The study found that several communication strategies applied in MF operations have helped to motivate changing attitudes of women positively at different stages of the project. Interpersonal oral communication is most powerful in all project stages as it has been used to clarify MF related matters conveniently. However, ICT as a main communication strategy has not made a major impact to encourage women to engage in MF operations. Yet, it has played a supportive role in conducting administrative functions. *Gemidiriya* field officers have played a strategic and interactive role in changing attitudes of women at the project's introductory and implementation stages using communication strategies and methods for their consultation. After the completion of the project, women were familiar with the MF system and had confidence in conducting MF activities. All rural women in the sample had benefited from MF operations. This study concludes that appropriate communication strategies in MF activities at different stages can change attitudes positively in women to achieve the MF tasks. It proves that communication is a powerful tool to influence rural women to change attitudes and promote MF activities in community development operations.

Keywords- Attitudinal Change, Communication, Microfinance Operations, Rural Community Development, Rural Women.