

A Study on Empowerment of Rural Women Through Microcredit Facilities in Sri Lanka*

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This study seeks to examine the impact of micro credit facilities on women empowerment in the context of the great importance being given to the entrepreneurs. Access to credit can help women by enabling them to start and expand small businesses, often accompanied by market access. This study has the research problem—whether the micro credit facilitates in empowering women entrepreneurs in the rural areas of Sri Lanka. Therefore, the study has the primary objective to identify the impact of micro credit on empowerment and the sub to assess the relationship among them. The study adopts a causal survey research design through which 337 members of microfinance institutions (MFIs) in the study area of Northern Province in Sri Lanka were selected using stratified random sampling and data collected from them by using a structured questionnaire. Correlation and regression analysis has been used to find out the impact of micro credit facilities on empowerment of women entrepreneurs in the rural areas of Sri Lanka. Linear multiple regression analysis was used to determine the micro credit facilities that affect women empowerment by using SPSS. The model summary indicates that 10.9% of the variation in the women empowerment can be explained for the micro credit facilities and remaining 89.1% influencing by other factors, such as education, experience, income, etc. The study concluded that micro credit facilities alone do not support the entrepreneurs to enhance them and it makes the policy recommendations to guide development of micro credit facilities that are beneficial to the clients and other stakeholders of the MFI institutions.

Keywords: empowerment, entrepreneurs, micro credit, microfinance institutions (MFIs), small business, rural women

Introduction

Most of the women are marginalized, evidenced by their limited access to education, healthcare, workplace, and their socially assigned roles around the world. This can cause an over-reliance on men for economic support and social status. Micro finance has evolved as a key instrument to afford financial and non-financial facilities. Micro credit is one of the significant constituent empowering incomes of poor women. Micro credit

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schemes have been accessed by more than 65 million poor people, of whom about three quarters are women (Nycander, 2008). In Bangladesh, Nycander (2008) found that microcredit schemes are extensively important, through the improvement of women's position in decision-making on household expenses and family planning. In some least developed countries in the world, Co-operative Assistance and Relief Everywhere (CARE) focuses on women, because in every society, they struggle against gender norms that limit their resources and opportunities for improvement and the women's empowerment is a tremendous resource for social change and a prerequisite to fight against global poverty (Retrieved from www.aic.ca/gender/pdf/CARE-Impact.pdf).

The government of Sri Lanka has given special consideration to uplifting the social and economic status of war widows in the country. The majority of populations (84.9%) in Sri Lanka live in rural areas and 4/5 of the country's poor are concentrated in the rural sector (Retrieved from www.statistics.gov.lk/census). Feminization of poverty is the major problem in Sri Lanka. It is described as "the burden of poverty bearing by women, in developing countries". It indicates a situation in which women constitute a disproportionate percentage of the world's poor.

Due to the 30 years conflict situation, there has also been an increase in the number of female headed households and disabled men. There are specific impacts on the agriculture sector and communities due to lack of working men killed, disappearing, and detained due to the conflict. The recent study on Sri Lanka dealing with the needs of aging people highlights the need for critical policy changes. Women live longer than men of reaching 65 years for men being 71% whereas 82% for women (Naoko, 2009). One of the findings in his report is the increasing economic strains on the family with the burden of old aged women dependents. By this quickly elderly population of Sri Lanka, it becomes a key issue for the government in order to build the abilities of women by giving opportunities available for them to dynamically contribute to the income generation of the families and the economic development of the country.

For attaining political, socio-economic, cultural, and environmental security among people, women empowerment and gender equality are important requirements (Retrieved from <http://www.un.org/womenwatch/daw/beijing/pdf/BDPfA%20E.pdf>). Access to credit is an important mechanism for reducing women's poverty and to empower them. In this regard, the delivery of micro finance is one of the approaches in empowering rural women. Lack of capital is a serious constraint to the development of poor women in rural areas who find little or no access to credit. Credit can help women take-up farm and allied activities, such as keeping milk cattle, tailoring, poultry or independent small enterprises, and handicrafts enabling them to respond to the opportunities created by the process of development. Micro credit for women has been the mantra that has worked like nothing else to pulling the poor women out of poverty and empowering them wherever it was introduced. Under post war development, the government has initiated various activities to enhance the standard of living of the women who have been affected by the war situation that killed or disabled their male partners and they have taken the responsibilities in the family as the household head.

Direct involvement of males in a conflict in the form of combatants or victims or missing and disappearances results in increasing the female population in conflict affected areas in Sri Lanka. In these areas, with the absence of male partners in the household, females are forced to bear the burden of the family. In this situation, many of the women are imposed with the responsibility of the head of the household. These female headed families are socially and economically vulnerable and they face many difficulties in their day to day lives. These women not only have been affected by the violence but also they have witnessed the loss of their loved ones and they have to be supported financially and emotionally. Further, young widows and abandoned

young women face many social problems, too. In addition to this, disability brings additional burdens to most of the families, especially to the female households. It has been stated that some families are running by the female heads, because man is disabled or disappearing due to the conflict situation. Also there are some women whose husbands are in detainee camps and they have access to the detainees. These women are doing labour work and self employment as their occupation.

The *UN Security Council Resolution 1325* clearly stated that the full participation of women is essential for the rehabilitation process in the post war situation and women's specific needs should be taken into account in developing a prerequisite to this process (Women's Action Network, 2012). Women Action Network is deeply concerned about the lack of choices and decision-making power for women in the formerly war-torn areas and it requests that the civil administration be completely handed over to civil structures on a genuine measure of the government reconciliation program.

However, there is no sufficient research to look beyond microfinance's economic activities, at collectively empowered and stabilized situation. Most of the authors investigated the developments and situation of the regions in their reports and articles which were conducted by the aid of the Non-Governmental Organizations (NGOs) and other world nations. The impact of micro credit on women empowerment has been analyzed in developing countries especially in Pakistan, Bangladesh, and India. However, most of the researches have been done regarding the women empowerment and micro finance worldwide similar researches have been rarely conducted in Sri Lanka. The micro credit is considered as one of the major tools for the economic development through the enhancement of living condition of poor people specially women in the country. Most research studies on the impact of micro finance have been done for developing microfinance institutions (MFIs) in Sri Lanka by considering the rural people. There are few studies that empirically support the claim of microfinance in helping the poor in self employment, though the enormous contribution of the sector has been the organization of the poor, particularly women to access critical financial services. Some of the empirical evidence which shows that the involvement of women associated with the microfinance programmes has been on the increase, resulting in a greater awareness and confidence, forecasting them, are not properly recognized.

The micro loans are provided by the organizations with collective of collateral and the women repay regularly, but the self employment is questioned. As per the researcher's observation, most of the women are obtaining loan and they repay it regularly, but the self employment activities are not going on continually. The researcher tried to find out the impact of micro credit on women empowerment through the micro loan facilities for self employment activities in the war—torn area of Northern Province. In this study, the women empowerment at household level through micro credit has been considered into account to analyze the research problem identified in this study. The research gap and the changed socio-political-culture and economic condition in post war situation have motivated the researcher to undertake this study. It is an honest hope of the researcher that the present study will add some new dimensions to the stock of existing knowledge. This study raises research question: Whether the micro credit facilities empowering women entrepreneurs in the rural areas in Sri Lanka.

Objectives of the Study

The main objective of the study is to identify the impact of micro credit facilities on empowerment of women entrepreneurs in Sri Lanka and the sub objectives are:

- to assess the relationship between micro credit facilities and women empowerment in rural areas of Sri Lanka;

- to find out the significant differences among the variables;
- to suggest the improvement for the women empowerment through micro credit.

Literature and Hypothesis Development

In this study, it is expected that the micro credit facilities providing opportunity for increasing higher income which will lead to enhancing the living standard and empower women. Micro credit has facilitated the creation of self employment and the growth of businesses and generated wealth.

Littlefield, Morduch, and Hashemi (2003) acknowledged the evidence of the impact of microfinance on health, but they concluded that the micro finance clients have good health practices and health education and better nutrition comparing to non-clients. There are basically three important dimensions of women's empowerment at household level which are familial, psychological, and socio-economic dimensions (Malhotra, 2002). According to Malhotra, Schuler, and Boender (2002), household level studies have made major progress in conceptualizing broader perspective explicit frameworks and in signifying indicators that can be said to capture features for agency, but considerably more work is required in this area.

Noreen (2011) concluded that women empowerment was significantly influenced by age, education of husband, father inherited assets, marital status, and number of sons and it was statistically significant. Another conclusion was made that the economic determinant loan amount also contributed to the women empowerment at household level, even though its result was not as much as significant as predictable in their study. Further, this study implied that the females use loan by themselves and it had some enhanced results than where loan used by male family members.

Dubreuil and Mirada (2010) explained that the micro credit has direct impact on women empowerment through self employment and micro enterprises. Further, the demographical factors, such as age, education, and experience also have moderating effect on women empowerment.

Mushtaq (2008) explained that the role of micro credit on poverty alleviation increases the education and training, income and savings, nutrition and adequate food accommodation, clean water, and hygienic environment through the employment. Further, it was concluded that the micro credit program is effective in giving employment and to meet short term needs, such as debt taken, paying fee, treatment, etc.

Asim (2008) investigated that the impact of micro credit on indicators of women empowerment has been evaluated in the household level instrument which contains information on different dimensions of household decisions. In his study, the three channels improve the position of women within the household through micro credit, such as increases in independent income, control over credit and savings, and ability to bring a "valuable" asset to the household economy through the increased worth of women within the family.

Based on these past findings, the proposed study develops the following hypotheses:

- H₁: The micro credit facilities have an impact on empowerment of entrepreneurs in rural areas of Sri Lanka;
- H₂: There is a positive relationship between micro credit and women empowerment;
- H₃: There are significant differences between the variables of micro credit and women empowerment.

Methodology

Sri Lanka is an island in the Indian Ocean, located in the south of the Indian subcontinent. The total population of Northern Province is 997,754 and the female population of Northern Province is 517,231 which

is more than 50%. Among this, 52.6% was the 15 years to 59 years age group (Retrieved from [www.statistics.gov.lk,census](http://www.statistics.gov.lk/census)). The population for this study encompasses the people who have been engaged in micro credit programme for at least two years and live in Northern Province in Sri Lanka. Multi-stage sampling method was used by stratification in this study. According to the records of Industrial Department—Northern Province, the women are involving in self employment in Jaffna, Kilinochchi, Mannar, Mullaitivu, and Vavuniya Districts around 625, 275, 238, 340, and 178 persons respectively. However, the selection of sample population is 123, 52, 51, 73, and 38 in Jaffna, Kilinochchi, Mannar, Mullaitivu, and Vavuniya districts and altogether 350 women entrepreneurs have been selected for the data collection. Further, they are not only the widows but also the women heads of the family in which the male members were disabled or disappeared during the war situation and the divorced/separated cases and unemployed and detainees are also considered. Therefore, the female members of these families are the breadwinners and they have been forced to take responsibility of the family due to incapability of male members.

Researcher chooses 337 women with an experience in micro credit programme, because they are well informed and know much about the pros and cons about its activities, so they can reflect better to the questionnaire. They are involving in the production of packing food items (appalam, vadakam, chillies, rice powder, etc.), handicrafts, service activities (tailoring and beauty parlours, etc.), agriculture (home garden and livestock), and small business trades. In addition to this, these areas were war affected areas and their activities were affected by the war situation, so the people must be rehabilitated for their future. However, most of the developments are being implemented by the government people who are living in a critical condition.

The research work is also limited itself to the MFI due to time and financial constraints. In this regard, the formal MFIs were selected for the study. These formal institutions which were Samurdhi Banks (SBs), Rural Development Banks (RDBs), and the Women Rural Development Societies (WRDSs) were chosen because of its wide area coverage with members from Jaffna, Kilinochchi, Mullaitivu, Mannar, and Vavuniya Districts. Based on this selection, a wide range of clients were supposed to get information on different sets of ideas, opinions, and views. In addition, the assurance made by the staff and management of MFIs to provide the necessary cooperation in the course of the study was another reason for selecting the institutions.

There are mainly two kinds of data sources which were primary data and secondary data used in the present study. Secondary data regarding women entrepreneurs, women empowerment, micro finance institutions, and their micro credit facilities in Sri Lanka, its geographical location, socio economic information, conflict situation, and post war situation in Northern Province have been collected from Industrial Development Boards (IDBs), Divisional Secretariat Divisions (DSs) NGOs, and concerned organizations. Furthermore, research studies, books, magazines, articles, journal published in different universities and professional bodies both inside and outside the country, newspapers, and reports have been consulted for this purpose. Researcher has referred to many recent economic and social reports from United Nations Organizations (UNOs) and other important institutions such as, CARE, Asia Foundation, World Bank, etc. In primary sources, mainly the questionnaire has been used to collect the data. Primary data were collected with the help of Women Rural Development Societies (WRDSs), Rural Development Officers (RDOs), and Industrial Development Boards (IDBs) officers. Independent variable of micro credit has been measured by the variables explained above through the questionnaire using five-Likert scale measurement. Similarly, the women empowerment also has been measured by using structured questionnaire developed by the researchers on which the questions regarding decision making, control over resources, freedom to mobility and purchasing goods, etc., were asked

to get the respondents' perception on empowerment. The answers were given from strongly disagree to strongly agree and the scores were reflected from 1 to 5 respectively.

Results and Discussions

The micro credit dimensions have been highlighted and it is analyzed to find out the relationship and impact on women empowerment.

Table 1

Descriptive Statistics of Micro Credit Dimensions Related to Women Empowerment

	Mean	Number
Women empowerment	3.81	337
Repayment of loan	4.22	337
Amount of loan	3.72	337
Credit delivery	4.32	337
Loan interest	4.14	337

Source: Established by the researcher.

In the above Table 1, the descriptive statistics shows the means of the variables in the regression analysis. It can be noticed that the means for independent variables excess to credit delivery (4.32), repayment of loan (4.22), loan interest (4.14), and amount of loan (3.72) are above the mid-point of the five-point agreement scale and therefore it shows the positive perceptions of the respondents about these attributes.

Table 2

Regression Analysis Between the Dimensions of Micro Credit and Women Empowerment (Model Summary)

Model	R	R square	Adjusted R square	Std. error of the estimate
1	0.331 ^a	0.109	0.099	0.65108

Note. ^a Predictors: (Constant), loan interest, amount of loan, credit delivery, and repayment of loan.

The above Table 2 model summary indicates that the value of *R*-square for the model is 0.109. This means that 10.9% of the variation in the women empowerment (dependent variable) can be explained from the four independent variables. In general, *R* square always increases as independent variables are added to a multiple regression model. To avoid over estimating the impact of adding an independent variable to the model, some analysts prefer to use the adjusted *R*-square value (it recalculates the *R*-square value based on the number of predictor variables in the model). This makes it easy to compare the explanatory power of regression models with different numbers of independent variables. The adjusted *R*-square for the model is 0.099, which indicates only a slight overestimate with the model.

Table 3

Regression Analysis Between Dimensions of Micro Credit and Women Empowerment (ANOVA)

Model		Sum of squares	df	Mean square	F	Sig.
1	Regression	17.286	4	4.322	10.195	0.000 ^a
	Residual	140.736	332	0.424		
	Total	158.022	336			

Note. ^a Predictors: (Constant), loan interest 3, amount of loan 3, credit delivery 3, repayment of loan.

The overall regression results are shown in the ANOVA Table 3. The regression model is statistically significant (F ratio = 10.195, probability level 0.000). The probability level 0.000 means that the chances are almost zero and the results of regression model are due to random events instead of a true relationship.

Table 4

Regression Analysis Between the Dimensions of Microcredit and Women Empowerment (Coefficients)

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. error	Beta		
(Constant)	3.000	0.320		9.387	0.000
1					
Repayment of loan	-0.014	0.072	-0.013	-0.190	0.849
Amount of loan	0.284	0.061	0.293	4.637	0.000
Credit delivery	-0.185	0.092	-0.135	-2.020	0.044
Loan interest	0.147	0.062	0.159	2.360	0.019

Note. Dependent variable: Women empowerment.

In the above Table 4, the women empowerment (as dependent variable) and repayment of loan, amount of loan, credit delivery, and loan interest (as independent variables) were considered. Based on the above calculations, shown in Table 4, the impact of micro credit on women empowerment has been explained using regression analysis.

The P-P plot (Figure 1) from the regression output is consulted to assess the normality of the residuals. The residual plots show a random scatter of the points (independence) with a constant spread (constant variance). The normal probability plot of the residuals shows the points that close to a diagonal line; therefore, the residuals appear to be approximately normally distributed. Thus, the assumptions for regression analysis appear to be met.

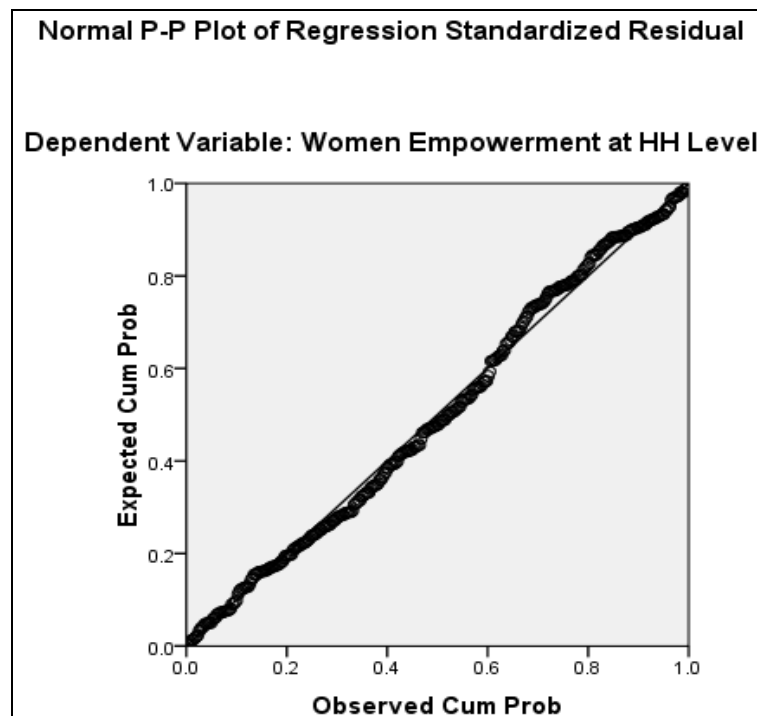


Figure 1. Multiple regression between different variables of micro credit to women empowerment.

From the above results, it could be concluded that there is a relationship between microcredit facilities and women empowerment. In addition to this, the microcredit facilities have an impact on women empowerment at household level, because there is 10.9% of variation of women empowerment that can be explained by micro credit facilities. However, the variation is small and remaining 89.1% of variation could be explained by other factors, such as age, education, income, and other non financial aspects. The hypothesis can be proved because there is a chance for statistically significance among the variables ($p < 0.05$). Further, it could be concluded that there are no significant differences among the variables of amount of loan, loan interest, credit delivery, and women empowerment ($p < 0.05$) at 0.05 significant level other than repayment of loan ($p > 0.05$, i.e., $p = 0.849$).

According to Perah (2008), microfinance can reduce poverty. As a push factor, if poverty is reduced, it will serve as a protective measure but not a remedial one. In this model, not only financial services but also non financial services of MFIs have been explained clearly and it is explained that the financial services include micro credit other than savings, leasing, insurance, etc., which lead to high income, self dependency, and women empowerment. In addition to these, non financial services are also in line with the women empowerment through education, business advisory services, skill training, etc. Both financial and non financial services lead to poverty reduction and women empowerment.

This study explained that the micro credit leads to empowerment gradually. According to Mushtaq (2008), the micro credit has been provided for the poorest women for self employment purposes which lead to women empowerment and self employment that has been stated as micro enterprises. The micro credit facilities and necessary logistics support, initiatives, savings mobilization behaviour, marketing facilities, and group formation are significantly motivating people towards self employment activity to empower themselves.

Conclusions

From the above discussion, researcher can conclude that there is a positive relationship between micro credit activities and empowerment of women entrepreneurs and there is no significant difference among these variables ($p < 0.05$). However, the other factors, such as self confidence, attitude change of clients, monitoring and guiding activities, and cultural norms also have an impact on women empowerment. The micro credit facilities are not enough in empowering poor women in rural areas, because the other factors have strong impact on it in the post war situation.

According to Asamoah (2011), micro credit has positive implications on respondent's economic empowerment. It helps them to increase and sustain their working capital. It enables them to purchase more raw materials and goods for increased production, as well as to expand their options and choices regarding purchase of goods. It also helped them to increase saving capacity. This helped them indirectly to incorporate banking practices and subsequently made them eligible for bank loans. The findings in this study support earlier studies, such as Hulme and Mosley (1996); Chen (1996); Pitt and Khandker (1996); Buvinic and Yudelman (1989); MkNelly and Dunford (1999); Hashemi, Schuler, and Riley (1996); and Afrane (1997), which found the positive relationship between micro credit and women's empowerment.

In conclusion, micro credit has been found to have the potential of changing the lives of the poor for the better by enhancing their businesses. In addition to this, proper group formation and supporting infrastructure facilities are prerequisite for an effective use of micro credit as a tool of empowering women. Micro credit could lead the way towards women empowerment through self employment activities through the development

of social capital, better access to loans, repayment schedules, and multiple financial services. But like the Grameen model, the MFIs require a well-trained and motivate grass root workers who would assist poor women in their savings mobilization, skill development on their self employable activities, access to and use of financial services, and closely monitor repayment of loans to ensure financial sustainability of the credit schemes and self employment activities.

This study would contribute greatly to the literature of micro credit, women empowerment, and impacts of micro credit on women empowerment in Sri Lanka. Besides, the suggestive recommendations will have much effect on women empowerment, micro credit programmes, and the economic development. The appropriate strategy formulation, based on the findings of the study, to the best interest of the micro clients as well as the country, will go a long way to open a new era in the field of the country's economic development and growth in the post war development. Since, women development is important to the development of the country, it is believed that the suggestions for women empowerment through micro credit lead to a sound economic development in the country and it will be helpful to the policymakers MFIs and other institutions related to the development of the country.

Although this study focuses primarily on micro lending methodologies, the researcher needs to acknowledge that empowerment can take place through individual lending as well as encouraging further study in this area.

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