

Women Empowerment through Microcredit on Poverty Alleviation, Self Employment and Health Nutrition

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ABSTRACT. 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. More than 65 million poor people have accessed microcredit schemes and about three quarters of them are women. This paper addresses the challenging issue of whether microcredit programmes are tools for empowering poor women. The study focuses the way of empowering women income through micro credit on poverty alleviation, self employment and health nutrition. For this purpose the problem is identified as "To what extent micro credit influences empowering poor women on poverty alleviation, increases health nutrition and self employment of women". The prime objective of the research is to identify the role of the micro-credit programmes in empowering women in Jaffna region under post-war development. It was assumed that higher the level of micro credit positively correlated with empowering poor women through health nutrition, poverty alleviation and self employment. For this purpose, the households who are getting loans from micro finance institutions i.e., CRBs, TCCSs, from Jaffna region is selected to meet the research objectives. In Jaffna, there are 29 000 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. In a post-war economy, a country like Sri Lanka will need to address multifaceted socioeconomic issues in respect of women affected by war. From more than 1,000 households, 10% of sample in Jaffna region are used to survey the results. The information has been gathered by using primary and secondary data. Finally, it is concluded that there is need to complement credit-delivery with social awareness raising, building confidence and self-esteem among women. Microcredit, thus, is not sufficient in the process of empowering income poor women, but it is of the very important ingredients in that process.

Key words: Poverty Alleviation, Self Employment, Health Nutrition, Empowerment.

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