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APPLICABILITY OF COMMUNITY- BASED DEVELOPMENT APPROACH IN WOMEN DEVELOPMENT PROCESSES - A SOCIOLOGICAL STUDY BASED ON MICRO CREDIT PROGRAMME

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Abstract

This paper analyses the relevance of community- based development framework to the development processes aimed at women socio-economic upliftment, specifically focusing on the implementation of Micro credit programme. There have been many inimical impacts on communities brought about by Micro credit programmes, which have not been made consistently with community- based development approaches in its implementations, and in which women beneficiaries are not very much conscious about the significance of the implementations of the programmes for their socio-economic advancement. The main objective of the study is to analyze how such implementations, which were not made according to community- based development framework, cause detrimental aftermaths and also become ineffective in producing expected outcomes in targeted communities. This descriptive study is mainly based on qualitative method, and quantitative method has also been used to a lesser extent. Primary data was collected by using questionnaire survey, key informant interviews, personal interviews and focus group discussions. Secondary information required to the study was accessed from relevant documents and records of the implemented programmes. Purposive sampling and simple random sampling were used for the selection of the samples in this study. Here, fifty women who have taken micro credit from ten micro credit companies have been selected as simple random samples based on purpose sampling and they have been analysed using the data collected via interviewing and questionnaire. The study found that micro credit programmes implemented in the Mayadivembu 02 GN division, the study area, prompted various negative outcomes than the expected ones, and in some cases, exacerbated the conditions of the targeted beneficiaries. Excessive burdens of debts, unemployability, decreasing tendencies of income generations, conflicts, suicides and so on were identified as issues caused by the micro credit programmes in the area. The study also found that those implementations were not based on the approaches depicted in community-based development theory as suitable strategies for community development initiatives such as community consciousness, empowerment and establishments of supportive structures and failed to achieve intended and preferable effects on the lives of beneficiaries.

Keywords: Women, Community, Development, Micro credit programmes, Economy

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