

**STUDY ON THE ROLE OF MICROFINANCE ON  
EMPOWERMENT OF WOMEN HEADED HOUSEHOLD IN  
MANMUNAI WEST DS DIVISION OF BATTICALOA**



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## Abstract

The women are the most valuable resource in the world. They act dual role both in the family as well as society. Women continue to be economically dependent on their spouses. The microfinance has an important role in empowering women in developing countries as well as in Sri Lanka by accessing credit facilities for their income generating activities to empower the rural women. With the conflict situation in eastern part of Sri Lanka, most of the men left from that area and they were unable to withstand by political condition. In this situation, many men were killed and women had to take the responsibility of the family as leaders. The Sri Lankan government has a responsibility to rehabilitate and revitalize the situation under post war development. The study further examined role of Microfinance activities is really contributed on empowerment of women headed household in Manmunai west DS division.

The research conducts with women headed household in Manmuani west DS division. There are 1429 women headed households in 24 GN division of Manmuani west DS division. The 12 Manmunai west GN divisions were selected and 120 women headed household identified as sample. After data were collected from selected women headed household through questionnaire and these data were presented and analyzed. These analyses were used to find out the level of contribution on empowerment of women headed household. Here, need for women empowerment women employment opportunities, income, saving, investment, and expenditure are independent variables used to measure the level of contribution of microfinance on poverty alleviation. According to the finding all five variables are in moderate level of satisfaction that helps to improve the level of microfinance scheme in upgrading women empowerment.

Therefore, to achieve the long term sustainability and poverty alleviation of the program with positive impact on its clients, it is needed to pay more attention to areas such as understanding the real needs of the beneficiaries, expanding the outreach while targeting the beneficiaries, community participation, regular monitoring and evaluation, providing a holistic approach and providing non-financial benefits.

**Key words:** Microfinance, Micro credit, women empowerment, women headed household.

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