

Empowerment and Disempowerment of Rural Women in Group Based Lending: Experience from Sri Lanka

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Microfinance interventions have been emerged as an effective mechanism in gender empowerment, and women comprise the majority of the clients of these programs worldwide, where the group based lending that borrowers from groups guarantee one another's loan is the most common methodology in use. However, the empowerment capabilities of this approach remain questionable. This study attempts to provide an insight into this debate with a qualitative case study of the largest microfinance provider of government Samurdhi program in a rural village of Sri Lanka. The study identified that the empowerment effects are mainly related to women's community standing prior to the program, where in most cases the majority of the benefits were received by the better off women in the village, while poorest of the poor were seen to be further disempowered through the program.

Field of Research: Microfinance, Women's Empowerment, Rural Community Development

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