IMPACT OF DEMOGRAPHIC FACTORS ON WOMEN EMPOWERMENT THROUGH MICRO CREDIT – A SPECIAL REFERENCE TO JAFFNA DISTRICT

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ABSTRACT

Rural women play a significant role in the domestic and socio economic life of the society. Therefore nations’ development is not possible without developing this segment of the society. Women face numerous challenges in accessing education and health services, as well as economic development. Most micro finance organizations target poor women and usually who excluded from social groups. This study explores the personal demographic factors’ influence on empowerment of women in Jaffna District. Quantitative method has been used for gathering information and purposeful sampling method has been used to collect the data. The survey instrument in the form of close-ended questionnaire was developed for the purpose of collecting the main data for the study. Regression analysis has been used to find out the impact of demographical factors on women empowerment and the Independent sample one-way Anova (f-test) and independent sample t-test (t-test) were used to identify the significant mean differences between the degree of women empowerment across the demographic factors. The results showed that the demographic factors surveyed education, occupation and experience influence on women empowerment and that have weak impact on them. Based on the findings, it has been concluded that there is no significant mean differences between the degree of empowerment across the education level, occupation and years of experience.

KEY WORDS: Demographic factors, Poor women, Women empowerment and Micro Credit.