

**FIRM'S PERFORMANCE AND LENDING  
CONSTRAINTS OF SMALL AND MEDIUM  
ENTERPRISES IN AMPARA DISTRICT**

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## ABSTRACT

Small and medium Enterprises can be generally characterized especially in developing countries as the engine of growth of the economy, the highest employment, reducing poverty by creating self-employment opportunities, earning revenue and contributing Gross Domestic Production (GDP). The main focus of this thesis is to explore the nature and the characteristics of SMEs together with the lending constraints facing the SMEs. Basically this research focuses Ampara District as the main area of study. The researcher uses questionnaire to collect the data from four areas. The researcher has concluded that many studies have shown most of the SMEs lack access to finance for starting, operating, and expanding their business, therefore they borrow loan from many ways.

This research is structured in to five chapters. In first chapter is introduction of study, definition addressed. In the second chapter previous research findings about Small and Medium Enterprises are concerned. In third chapter present the methodology of this research.

In forth chapter presents data presentation and analysis of this research. In the final chapter give conclusion and recommendation.