EFFECT OF THE MICRO-CREDIT PROGRAMS ON
HOUSEHOLD MICRO ENTERPRISES IN
DEHIATTAKANDIYA DIVISION

A M Sumith Karunarathna

Index No: MG 0578

This Dissertation submitted to the Department of Accountancy and Finance,
Faculty of Management and Commerce of the South Eastern University of
Sri Lanka, in partial Fulfillment of the Requirement for the Awards of the
Degree of Bachelor of Business Administration (BBA) Degree
Specialization in Finance.

Finance Unit

Department of Accountancy and Finance

Faculty of Management and Commerce

South Eastern University of Sri Lanka

Oluvi

2013
ABSTRACT

This research is about the impact of the micro credit programs on household microenterprises in Dehiattakandiya Division.

The objective of this research is identifying the effect of micro credit programs to micro level enterprises. And also to identify changes of micro level enterprise’s saving, income, employment and assets. Other objective is to identify the micro enterprises ability of re-payment micro credit.

Gathered data through the event study was analyzed using Microsoft Excel and SPSS package.

Majority of micro enterprises feel that repayment is very easy but some of micro enterprises are could not able to continuous repayment. The Researcher has been able to identify the reason for that. Among them, one of the reasons is misused of micro credit granted, addicted to liqueur and used for family requirements. On the other hand do not take stable market, problem of agricultural sector and natural disaster.

Finally it was focus to find out the relationship between the micro credit enterprises’ performance and their re-payment ability.