

**SMALL AND MEDIUM ENTERPRISES (SME) OWNER'S
FINANCIAL LITERACY AND BUSINESS GROWTH IN
TRINCOMALEE DISTRICT**

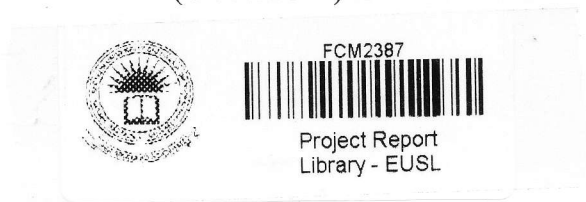


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A Project Report

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ABSTRACT

Small and Medium Enterprises (SME) is important parts of the economic development of a country. This research addresses financial literacy among the SME owner's in Trincomalee District. The research have six financial literacy factors. Such as money management, credit management, debt management, risk management, investment and retirement planning, SME growth. Purpose of this study are first objective measure level of money management, credit management, debt management, risk management, investment and retirement planning, SME Growth in SME owners of Trincomalee District. The second objective relationship among money management, credit management, debit management, risk management, and investment & retirement planning with SME Growth. The third objective significant impact among money management, credit management, debit management, risk management and investment & retirement planning with SME Growth. Quantitative research approach used for this research. As well as Structured questionnaire was used as the method of data collection and 150 SME owner's selected as sample out of 16565 SME owners. Random sample method used to make sampling frame of the study. The data were analyzed using descriptive statistics, Correlation analysis, Regression analyse. The findings exhibited there were money management, credit management, debt management, risk management, investment & retirement planning is in moderate level SME owner's financial literacy and strong positive relationship between financial literacy and significant impact SME growth in Trincomalee District.

Key-words: Money Management, Credit Management, Debt Management, Risk Management, Investment & Retirement Planning.

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