

**INVESTMENT BEHAVIOUR AMONG SMALL BUSINESS
OWNERS IN MONARAGALA DISTRICT**



By

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ABSTRACT

The small business sector has been identified as an important strategic sector and it is seen as a driver of change for inclusive economic growth, regional development, employment generation and poverty reduction. The government of Sri Lanka recognizes Small business as the backbone of the economy. Investment is key to develop of any business organization. Investing is not an essential expenditure short term, but is vital for long term success, so that owners have to do proper investment plan. So that study aims to make identify what is level of Investment Behavior among small business owners in Monaragala District.

In Sri Lankan Context, there is no empirical studies have been conducted based on investment behavior among small business owners. Hence, this study attempt to fill this knowledge gap. The investment behavior are measured using four concept as risk attitude, type of investment, expected return and investment analysis. Data were collected using questionnaire from 378 small business owners. The data were analyzed using descriptive analysis, frequency analysis, cross tabulation analysis, ANOVA testing and independent sample t- test.

The result show that small business owners have Moderate level of investment behavior.

And according to frequency analysis identified most sample are responding investment behavior, type of investment and investment analysis were high level but sample are responding risk attitude was moderate level.

Moreover this study has identified that risk attitude, type of investment, risk attitude, and investment analysis not varying with the personal information and business information, but investment analysis is varying with the age of the business.

Keywords: Investment behavior, Risk attitude, Type of investment, expected return, Investment analysis

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