

**AN EVALUATION OF CREDIT AND SAVINGS
PROGRAMME CONDUCTED BY CARE -
BATTICALOA THROUGH THE COMMUNITY-
BASED ORGANISATION IN KARADIPOOVAL
AND VALAIKALAI**



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ABSTRACT

The credit and savings program is important to the self employment ventures. The self-employment ventures don't have more money to start their self-employment, although they have all resource of self-employment. Therefore my research is on the topic 'An evaluation of credit and savings programmer conducted by CARE - Batticaloa through the Community- Based Organization in Karadipooval and Valaikalai'. The main objectives of this study evaluate to increase the capacity of already existing community based organizations with saving and credit groups, co-operative societies, and newly formed savings and credit groups to provide demand-based financial services. and to improve the access to and use of financial services by vulnerable and poor households towards improved economic security.

There are 106 credit holders in the village of Karadipooval and valaikalai. So, they were selected for this study from Karadipooval and Valaikalai. The data were collected about the variable, which were concerned in the conceptualization of the study, such as self-confidence, saving, Basic needs, Income and self-employment. These data were analyzed through the Univariate analyses there fore SPSS 11.0 computer software was used.

The research findings reveal that the credit holders are now facing the several constraints, related to self-confidence, basic needs, income and self-employment.

Therefore, the CARE should take necessary actions such as advising about health care, Conducting the seminars and career, guidance programme and workshop, Introducing further CARE's housing project, Explanation of marketing strategies, Explanation about maximum resource utilization and Handling of non - traditional techniques to the credit holders. By increasing the loan the CARE can make more income and fulfill the basic needs. The CARE should undertake continued supervisions and strict control measures.

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