

**STUDY ON THE EFFECTIVENESS OF MICRO FINANCE  
SCHEME IMPLEMENTED BY OXFAM AUSTRALIA IN  
UPGRADING THE QUALITY OF LIFE OF BENEFICIARIES IN  
THE KORALAI PATTU DIVISIONAL SECRETARIAT OF THE  
BATTICALOA DISTRICT.**

**USHANANTHINI THIYAGACHANDRA**



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**DEPARTMENT OF COMMERCE  
FACULTY OF COMMERCE AND MANAGEMENT  
EASTERN UNIVERSITY, SRI LANKA**

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## ABSTRACT

This study is measuring the effectiveness of the past activities of Oxfam Australia which had implemented the microfinance scheme in Koralaipattu D.S. Oxfam Australia implemented the microfinance scheme with objective to build the capacity of the household to meet their needs and improving their quality of life.

This research reveals the opinion of beneficiaries in regard to the microfinance scheme implemented by Oxfam Australia. In this research the 100 beneficiaries from five villages in Koralaipattu D.S of Batticaloa district were selected as samples and found the effectiveness of microfinance scheme implemented by Oxfam Australia. The quantitative research approach specifically designed to evaluate the effectiveness of microfinance scheme. 100 questionnaires were issued to beneficiaries who are involving microfinance scheme. Data evaluation was made through the Descriptive statistics with use of SPSS 11.0 version.

As research findings reveals dissatisfaction results from this survey. Even after the implementation of these programmed there has not been observed a significant change in the people present life. However, there is a need to uplift their life even to some extent in future. To implement new scheme in future the analysis of these scheme provide a good feedback. This research carried to find the effectiveness of microfinance scheme to upgrading the quality of life understanding the actual problems and findings ways to further upgrade their quality of life in a successful manner.

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