

**A STUDY ON EFFECTIVE UTILIZATION OF FINANCIAL  
ASSISTANCE OBTAINED FROM BANKS BY THE FARMERS IN  
WELIMADA REGION**



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## ABSTRACT

The title of this research study "a study on the effective utilization of financial assistance obtained from bank by farmers in Welimada region". This research found out what extent financial assistance obtained from by farmers in Welimada region is utilized effectively? This research found out the effective utilization of financial assistance obtained from farmers of Welimada region.

The variables included in this study which were income level of farmers, production level and standing living level of farmers. Data were collected from a sample of hundred farmers who got the financial assistance from state banks. The study was used random sampling techniques. The data were collected through questionnaire and collected data were analyzed using Ms Excel 2003 package. Analyzed data were presented in form of tables and bar chart using univariate analysis method.

The findings showed that moderate improvement of effective utilization of financial assistance obtained from banks by the farmers in Welimada region (mean value 2.97, standard deviation).

This study also recommended some suggestion the findings of the study effective utilization of financial assistance.

# CONTENTS

<b>Acknowledgement</b>	<b>I</b>
<b>Abstract</b>	<b>II</b>
<b>Abbreviations</b>	<b>VI</b>
<b>List of Tables</b>	<b>VII</b>
<b>List of Figures</b>	<b>IX</b>
<b>Chapter 01 Introduction</b>	<b>1-5</b>
1.1. Background of the study	1
1.2. Problem statement	3
1.3. Research Questions	3
1.4. Objective of the Study	3
1.5. Significance of the Study	3
1.6. Scope of the Study	4
1.7. Limitation	4
1.8. Summary	5
<b>Chapter 02 Literature Review</b>	<b>6-27</b>
2.1. Introduction	6
2.2. Rural Economy	6
2.3. Rural Credit	7
2.4. The government, policies, institutional support and Issues for Agriculture	8
2.4.1. Agriculture	9
2.4.2. Export agriculture	9
2.4.3. Domestic agriculture	11
2.4.4. Forestry	12
2.4.5. Fishing	12
2.4.6. Livestock	13
2.5. Economic growth and Agriculture sector [year2008]	14
2.6. Financial assistance scheme by the state commercial bank	16
2.7. Standard living level	20
2.7.1 Measurement of living level	20

2.8. Prosperity index of Sri Lanka	23
2.8.1. The structure of Sri Lanka prosperity index	25
2.9. Production	26
2.10. Income	27
2.11. Summary	27
<b>Chapter 03 Conceptual Framework and Operationalization</b>	<b>28-31</b>
3.1. Introduction	28
3.2. Conceptualization	28
3.3. Conceptual Framework	29
3.3.1. Income	29
3.3.2. Production	29
3.3.3. Standard living level	30
3.4. Operationalization	30
3.5. Summary	31
<b>Chapter 04 Methodology</b>	<b>32-35</b>
4.1. Introduction	32
4.2. Study setting	32
4.3. Sampling	33
4.4. Data Collection	33
4.5. Methods of Data analysis and Evaluation	34
4.5.1. Data analysis	34
4.5.2. Data evaluation	34
4.6. Summary	35
<b>Chapter 05 Data Presentation &amp; Analysis</b>	<b>36-49</b>
5.1. Introduction	36
5.2. Personal information	36
5.2.1. Gender	36
5.2.2. Age level of farmers	37
5.2.3. Monthly income	38
5.2.4. Types of production	39
5.2.5. Number of children in family	40
5.2.6. Selection bank obtain financial assistance	41
5.3. Research information	42
5.3.1. Income level	42

5.3.2. Production	44
5.3.3. Standard living level	46
5.4. Overall impact of variable on effective utilization of financial assistance	48
5.5. Summery	49
<b>Chapter 06 Discussion</b>	<b>50-54</b>
6.1. Introduction	50
6.2. Personal information	50
6.3. Research information	51
6.3.1. Income level	51
6.3.2. Production	52
6.3.3. Standard living level	53
6.4. Summery	54
<b>Chapter 07 Conclusion and Recommendations</b>	<b>55-60</b>
7.1. Introduction	55
7.1.1. Difficulties obtain from financial assistance	56
7.2. Conclusion	56
7.3. Recommendation	57