

**"BORROWER RELATED DETERMINANTS ON THE RECOVERY OF MICRO
FINANCE CREDIT SCHEME PROVIDED BY THE BANK OF CEYLON IN
TRINCOMALEE DISTRICT".**

BY

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ABSTRACT

This study on the borrower related determinants on loan recovery level of micro finance credit provided by Bank of Ceylon in Trincomalee district. The main purpose of this research was analyzing the borrower related determinants. For this study 100 loan borrowers were selected and by using structured questionnaire data were collected. According to this study the researcher explained about the affecting of independent variable (borrower related determinants) to dependent variable (loan recovery level of micro finance). The presented in tables and figures. Through the survey data mean value and standard deviation finally gave the decision rule of the independent variable.

According to the findings and discussion with loan borrowers, except a few personal factors others are highly affecting to loan recovery level of micro finance credit scheme, and others are moderately or lowly influence to effective implementation of the micro enterprises credit scheme. Further, this study found that personal factors create problems to the loan recovery level of micro finance credit scheme provided by the bank of Ceylon. The loan borrowers have low level of entrepreneurial skills, experience education and income level. Therefore problems are faced by the loan borrowers to settle the micro enterprises credits they obtained. This leads to problems for the loan recovery level of micro finance credit. According to the results and discussion recommendations were given based on the personal factors.

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