ENTREPRENEURIAL CHARACTERISTICS OF MICRO CREDIT BENEFICIARIES IN THE BATTICALOA DISTRICT



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ABSTRACT

This study attempted to identify entrepreneurial characteristics of micro credit beneficiaries in the Batticaloa District. The study examined only six entrepreneurial characteristics of entrepreneurs. These entrepreneurial characteristics are opportunity seeking, creativity and innovativeness, risk taking, goal setting, self-confidence and commitment to the work.

The objective of this study was to determine find out the entrepreneurial characteristics of micro credit beneficiaries. The population of the study will be all the entrepreneurs in Batticaloa District. A sample of 100 entrepreneurs will be selected using random sampling method for the study purpose. For these purpose about 100 questionnaires were distributed among sample. The research questions were developed based on research questions, research objectives, and this will be the base for research process.

Descriptive statistics and other analyze methods were formulated in order to come with finding related to the research problem. Frequency analysis was used to understand the sample profile and descriptive statistics were used to investigate the entrepreneurial characteristics among the micro credit beneficiaries.

The result of the study showed that influence level of success factors of the micro credit beneficiaries in the Batticaloa district is high, as well as each of the variables opportunity seeking, creativity and innovativeness, risk taking, goal setting, self-confidence and commitment to the work also in high level. There is no different in influence level of overall success factors by age, gender, civil status, educational level, type of business, period of entrepreneurship, monthly income level, no of employees and micro credit information.

The study found that mean, standard deviation between entrepreneur's related characters and success of business is significant. There is a positive relationship between relationship of variables and business success. Therefore some suggestions have been provided at end of the research improve the above variables and success of business holders in Batticaloa District.

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