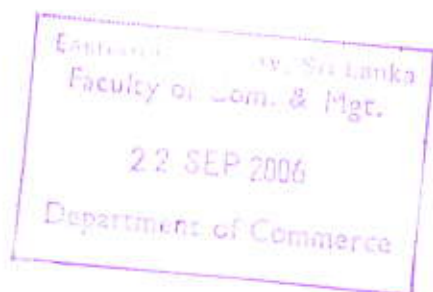


**AN EVALUATION OF THE SAVINGS AND CREDIT
PROGRAMME CONDUCTED BY CARE BATTICALOA
THROUGH COMMUNITY BASED ORGANIZATION IN
IYANKERNY**



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ABSTRACT

It was not too long ago when nation such as 'participation' and 'empowering the poor' could only be understood by the radical fringe and the non-governmental sector. But these concepts have now become part of the mainstream, commanding almost as much space and emphasis as growth-oriented macroeconomic policies in the poverty-reducing policy frameworks of governments and donors. In fact, participation and self-organization of the poor, from being essential ingredients of community-based, poverty reducing intervention such as **Microfinance** and rural infrastructure programmes, are now seen as mechanisms through which even Local government can be made more accountable, and good governance-'the missing link' established. Thus UNDP (2000), for example, calls for the organization and mobilization of local communities prevent otherwise beneficial decentralization efforts from 'buttressing the heavy hand of local elites'

The mainstreaming of the new paradigm is to be welcomed. Nevertheless, several unresolved issues remain about the long-term sustainability and relevance of efforts to assist the poor to organize themselves for the own empowerment.

The poor have very limited access to financial services. The potential of CBOs to provide financial services is good, but capacity is insufficient and also Still on the issue of sustainability, since building the organizational capability of the poor needs a catalyzing agency, which is presumably supported by a programme, the question arises as to when its task may be considered as done. What may be the exit criteria for the catalyst? And more importantly, can the process be sustained without one?

Care International motives women by formulating groups (CBO) and offer women opportunities to develop their personality. Iyankerny an ethnically mixed group (Tamil and Muslim) formed to promote reconciliation between the communities through stronger community cohesion. Iyakerney is located in the border of Tamil and Muslim villages under the D.S Division of Eravur Pattu, where CARE's Local partner is CDF (Community Development Foundation). The name of community-based organization in Iyakerney is called that Women's Organization for Community Cohesion. It was formed on 06.02.2004. There are 57 members in these CBOs. Therefore the researcher intended to find out the major problems faced by the beneficiaries and discover causes for it, for the purpose of finding but the causes for the survey of Credit Programme, Self-Confidence, Savings, Basic Needs, Income and Self-Employment.

Questionnaire had been prepared and issue to CBO's members in Iyankerny G.S Division. The elements used to prepare the Questionnaire are show in the Conceptual framework. Initiatives such as CBO that seek to assist the poor to organize themselves at community-level to reduce their powerlessness can have a noticeable impact in the short-term. But for large numbers of rural poor in densely populated countries such as Sri Lanka, the sustainable path out of poverty and powerlessness in the long-term is not mobilization but increased mobility. According to the research result, the beneficiaries do not agree that the micro credit programme enhance the standard of living therefore the CARE should take necessary action to uplift their standard of living, such as, Contributions also can be made regarding the education of their children, Marketing facilities, Storage facilities, Training programme, and The CARE should appoint a committee to advise the beneficiaries. Therefore the ultimate purpose of study is to evaluate whether the Scheme has been Successful and propose the remedies and strategies to improve the Credit Programme.

CONTENTS

	Pages.
Acknowledgement	I
Abstract	II
Abstract (Tamil)	III-IV
Contents	V-VI
List of tables	VII
List of figures	VIII
01. INTRODUCTION	1-5
1.1 Overview	1
1.2 Problem Identification	3
1.3 Objectives of Study	4
1.4 Limitation of research	4
1.5 Assumption of research	5
02. LITERATURE REVIEW	6-36
2.1 Introduction	6
2.2 Motivation	6
2.3 Personality	21
2.4 Self Confidence	24
2.5 Savings	26
2.6 Basic Needs	28
2.7 Income	32
2.8 Credit and Self-Employment Generation	34
2.9 Summary	36
03. CONCEPTUALIZATION AND OPERATIONALIZATION	37-42
3.1 Introduction	37
3.2 Conceptual framework	37
3.3 Operationalization	41
3.4 Summary	42

04. METHODOLOGY	43-47
4.1 Introduction	43
4.2 Populations and Sampling	43
4.3 Method of Data Collection	44
4.4 Questionnaire Administration	45
4.5 Data Analysis	46
4.6 Data Presentation	46
4.7 Method of Data Evaluation	46
4.8 Summary	47
05. DATA PRESENTATION AND ANALYSIS	48-61
5.1 Introduction	48
5.2 Personal information	48
5.3 Research information	53
5.4 Summary	61
06. DISCUSSION, AND CONCLUTION AND RECOMMENDATION	62-80
6.1 Introduction	62
6.2 Discussion on personal information	62
6.3 Discussion on research variables	64
6.4 Conclusion on research variables	69
6.5 Recommendation	74
6.6 Summary	79
REFERENCES	81-82
APPENDIX	