

A STUDY ON THE IMPACT OF MICRO-FINANCIAL PROJECTS OF SOCIAL WELFARE ORGANIZATION OF AMPARA DISTRICT ON IMPROVING ITS CLIENT'S SOCIO-ECONOMIC STATUS THROUGH THE SMALL BUSINESS DEVELOPMENT IN KALMUNAI TAMIL DIVISION



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EASTERN UNIVERSITY SRI LANKA

2010

Abstract

The NGO which is called Social Welfare Organization of Ampara District has been working for the people under poverty line to enhance their living standard. The SWOAD has been implementing a number of micro-financial projects especially for Small Business Development according to the local context whereas the impacts of these micro-financial projects have yet not been assessed properly. This study explores whether SWOAD's micro financial projects to its clients have made any impact at the business level and this has lead to improved socio economic status of the household among the Tamil community in Kalmunai Tamil Divisional Secretary Division.

There are four variable take into consideration those are business size, sustainability, business profitability to evaluate the small business development, and whether this small business development lead to improved socio economic status of owner.

There are 200 small business clients were taken as a sample almost all the respondents were female out of 400 number of population. Primary and secondary data were used in this study, primary data were collected by the structured questionnaire and interview and secondary data were collected from SWOAD annual reports, economic review, articles, magazines, journals and internet browsing. The collected data have been analyzed using univariate analysis and presented in the form of frequency distribution tables and pie charts.

According to the results obtained micro-financial projects of SWOAD have moderate level-impact on business size, sustainability, and business profitability. As well as the clients' economic and social status moderately improved through the small business development. Based on the analysis it is concluded that the business size, sustainability, business profitability are to be improved further more to develop small business by appropriate strategy.

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