

**EFFECT OF THE MICRO-CREDIT PROGRAMS ON
HOUSEHOLD MICRO ENTERPRISES IN
DEHIATTAKANDIYA DIVISION**

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ABSTRACT

This research is about the impact of effect of the micro credit programs on household microenterprises in Dehiattakandiya Division.

The objective of this research is identifying the effect of micro credit programs to micro level enterprises. And also to identify changes of micro level enterprise's saving, income, employment and assets. Other objective is to identify the micro enterprises ability of re-payment micro credit.

Gathered data through the event study was analyzed using Microsoft Excel and SPSS package.

Majority of micro enterprises feel that repayment is very easy but some of micro enterprises are could not able to continuous repayment. The Researcher has been able to identify the reason for that. Among them, one of the reasons is misused of micro credit granted, addicted to liqueur and used for family requirements. On the other hand do not take stable market, problem of agricultural sector and natural disaster.

Finally it was focus to find out the relationship between the micro credit enterprises' performance and their re-payment ability.