

**THE STUDY BASED ON AN EX – POST EVALUATION
OF POVERTY ALLEVIATION MICRO FINANCING
PROJECT (PAMP)
UNDERGONE THROUGH ISURU LOAN SCHEME
WHICH IS CONDUCTED BY CENTRAL BANK OF SRI
LANKA
(WITH SPECIAL REFERENCE TO THE BADULLA
DISTRICT)**

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Micro financing Project (PAMP) Undergone through Isuru Loan
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Key words: Rural poverty, Poverty alleviation, Isuru Loan Scheme

ABSTRACT

The PAMP project included the provision of collateral free loans to poor people in rural areas. The borrowers organized into small groups and it reduced the risk of default. It targeted one of the most helpless groups in society - women, who live in households with little or almost no assets by providing opportunities for self-employment.

The research was buildup based on the poor people, who barrowed loan from loan scheme. The objective of this study is to investigate whether it achieving the main expected objectives of Project and how it affects the living standard of the poor people in selected areas in Badulla District.

The study is based on field work with questionnaires filled by beneficiaries and direct interviews with project officers. There for have chosen sample based on the

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random sampling technique, from selected five branches of UDB and selected 50 beneficiaries and collect data via questionnaires.

By analyzing the data in descriptive manner, found that the project was positively impact on the standard of living of the poor people. It has not only helped the poor people to uplift their standard of living, but also helped them to empower themselves and improve the saving ability.