

**A Study on Micro Finance Activities Impact on Living Standards of People in
Badulla District, Sri Lanka**

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ABSTRACT

Introduction - The main aim of this research report is to identify the micro finance activities to living standard of people in Badulla area. It tries to investigate the impact between micro finance and living standard.

Design/Methodology/Approach - Mainly primary data were used for the research. The primary data were collected through questioners, 100 in Abagahadowa and Nugathalawa villages. Filled the questionnaire, tests the normality. Correlation and regression analysis were used to investigate the relationship and impact between dependent and independent variables.

Findings - The correlation result indicates there is strong positive relationship between independent and dependent variable. That implies micro finance activities of the People's Bank influence the improvement of the living standard of people. The researcher proves that some other factors also affect to improve living standard of people other than the micro finance activities.

Conclusion - The research findings also indicate as a whole the study concluded that bank should more consider about the micro finance activities, because it will be the newly growing concept of developing countries. Micro finance along cannot improve the living standard of people. Finally, researcher gives the recommendation to improve the current position.

Keywords: *Micro Finance, Living Standard, People's Bank*