

Research on Mobile Based Scratch Card Saving System for Micro-Finance

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Declaration

I declare that, this thesis is my own work and has not been submitted in any form for another degree or diploma at any university or other institution of tertiary education. Information derived from the published or unpublished work of others has been acknowledged in the text and a list of references is given.

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Abstract

The recent year's microfinance sector infrastructures were boomed than previous in sri lanka[1]. Government of sri lanka introduce major policies to develop micro finance sector. Under these policies various micro finance schemes introduce to citizens with help of finance ministry. Governments mainly focus to develop vulnerable people with less income. Government offers various credit schemes and interest subsidiaries for target low income families[1].

Financial inclusion of low-income households has a power to drive the economic and social development of the country [2]. Microfinance institutions play a key role in ensuring access to formal financial services especially for the low-income families [3].

This research has been focused on Mobile Based Scratch Card Saving solution for micro-finance sector to improve savings habit of people who don't have quick access to physical bank. By using this proposed System, people can do savings via mobile prepaid cards. The Low & Middle class income communities and local shops also can directly get benefited from this solution. The system can be accessed using devices such as basic mobile phones, Smart phones and device selling points and etc.

The main objective of this project is implementing a new system to make cash deposits and withdrawals without visiting the bank via mobile phone devices. This System can be used beyond the formal banking hours (24 x 7). It will help to reduce operational cost of funds in the bank's point of view.

Customer can deposit money via using scratch card. Not only can that customer withdraw money visiting local shop. The system gets inputs via SMS and the input data could be a scratch card number when deposit cash. The system gets the input via a SMS and the input data could be a merchant number, amount and Personal Identification Number (PIN). The proposed system consists of SMS gateway, Banking transaction core, Scratch Cards Authentication API.

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