

**THE STUDY ON EFFICIENCY OF MICROFINANCIAL  
INSTITUTIONS  
(WITH REFERENCE TO SEEDS KURUNEGALA DISTRICT)**

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## ABSTRACT

The purpose of this study is to examine whether the efficiency has been enhanced due to the micro financial services and banking practices of the SEEDS in Kurunegala district. For the purpose of providing credit, savings to poor people who executed from formal financial institutions, Micro finance is being launching & implementing based on small scale business in the society.

Through this study, researcher expects to examine whether there is efficiencies or inefficiencies have been occurred in the SEEDS of Kurunegala district. The study was based on secondary sources of data and three braches selected as a sample in Kurunegala district.

According to the observations & research findings, the researcher could be able to assess enhancement of the efficiency of Sarvodaya Economic Enterprise Development Services (Guarantee) Limited in Kurunegala District.

In this case, the results cannot be generalized as a whole, due to the limitations of the study such as lack of accurate data, problems in sampling and limitation of time. Researcher concludes the study by giving recommendations to enhance the efficiency of SEEDS Kurunegala district.