

**A STUDY ON THE EFFECTIVENESS OF MICRO FINANCE  
PROJECT OF SEEDS (GTE) LTD IN UPGRADING THE QUALITY  
OF LIFE OF BENEFICIARIES IN THE MANMUNAI  
NORTH DIVISIONAL SECRETARIAT DIVISION.**



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## ABSTRACT

Micro finance as a system of complementary in situations can therefore, help improving information about small borrowers, reducing cost and accessing small borrowers through formation of self-help groups. The basic idea of microfinance is simple. If poor people are provided access to such financial services as credit, saving products and insurance, they may very well be able to start or expand a micro-enterprise that will allow them to break out poverty. The development process through a typical microfinance intervention can be understood.

. In this study the Manmunai North D.S.Division women are taken as the target group for the evaluation. Data was collected through issuing questionnaire and observing independently etc. 150 samples were randomly selected. Questionnaire was analyzed through SPSS Package and Excel. Univariate analysis method is specially considered, the results are illustrated by pie chart.

The main aim of this study is study the effectiveness of Micro Finance project of SEEDS (Gte) ltd in upgrading the quality of life of beneficiaries. This evaluation will helpful to the other Micro finance industries. For the evaluation purpose there are two factors are taken into consideration, which are personal information and Research information.

This research study has come to the conclusion that the easiness in the processing of the loan scheme, usage of credit, profit earning from livelihood project and compulsory saving and technology and training are moderately satisfied. According to the analysis, it was observed that there are no any identifiable improvements of their living conditions. In order to increase the living conditions some recommendations are given. Such as, effective training programs and monitoring services, and also provide some technical instruments, so on. If these recommendations are considered, the satisfaction level of beneficiaries would be increased.

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