



THE ROLE OF FORMAL AND INFORMAL FINANCIAL  
INSTITUTIONS IN RURAL DEVELOPMENT

AMBALAKANDAGE JAYASINGHE


Class	414942
No.	114942
Acc.	
No.	

THE DISSERTATION SUBMITTED FOR THE MASTER OF ARTS  
(SOCIOLOGY) EXAMINATION, FACULTY OF ARTS  
UNIVERSITY OF COLOMBO, 1987

UCLIB

414942

CR



## CONTENTS

Preface	
Map of Hulandawa	
CHAPTER 1	
i. Objectives of the study	1
ii. Definition of concepts: Rural development	5
Formal institutions	12
Informal institutions	16
iii. Methodology	20
CHAPTER 2	
i. Description	
Moneragala District	25
ii. Introctution to the Study Area	29
iii. History of the emergence of entrepreneurs	38
iv. The nature of the activities of peasants	45
v. The present situation	47
vi. Population: Family size	50
vii. Land ownership	55
viii. The type of problems in low land cultivation	59
ix. Annual income of the family	63
CHAPTER 3	
Theoretical framework	66
CHAPTER 4	
Description of financial institutions	80
i. General character of the institutions	
ii. Settlement shop keepers	81
iii. Money lenders, Pawn brokers	87
iv. Buffalo owners	89
v. 'Seettu' organizers	90
vi. Equipment hirers	93
vii. Formal financial institutions	95
viii. Analysis	100

CHAPTER 5

Conclusion

132

Footnotes

139

Bibliography

148