

Preface

The report '*The potential of empowering the urban poor through micro-financing*' is a result of the combined effort of the Department of Economics, USJP and the SANASA Development Bank Ltd. in providing a research training to final year Economics (special) students and the junior staff while increasing the research output of the members of the Department. Having obtained the approval from the University and the SANASA Development Bank Ltd, the activities such as training students for the purpose, the field investigation and the data-base preparation were sponsored by the SANASA Development Bank Ltd. Hence, I would like to thank Dr. P.A. Kiriwandeniya, former Chairman of SANASA, and his staff for the generous support and the enthusiastic encouragement made for this training-oriented research activity.

The data was not collected through in-depth qualitative techniques due to the time constraints arose for the students from the academic calendar. Instead, the investigation was completely based on a questionnaire survey conducted in 21 underserved settlements (or settlement blocks). Although the field investigation was not reached the expected targets, it was sufficient to collect some basic information needed to understand the potential of mobilizing micro-enterprises in the underserved settlements.

The report is not merely a presentation of results. It attempts to draw conclusions on the potential of empowering the urban poor through micro-financing based on the results. Moreover, the report proves that even very basic information is helpful in attaining at conclusions relevant to the aim in the light of the economic theory. The report will be useful for any person who is in need of identifying the urban poor who are living within the city limits in Colombo, for micro-finance or other purposes as well.

Finally, we are grateful to all the contributors and well wishers for their unstinting cooperation extended in various forms to this project.

Dr. D.P.S. Chandrakumara