Acknowledgement

It is such a relief to be writing the acknowledgement. This thesis is a product of various influences, individual and institutional over the past few years. The university and its vibrant culture prodded me on to an alternative paradigm of thinking. I am deeply influenced by my alma mater and the people at Centre for Economic Studies and Planning, more so by my supervisor Prof. Praveen Jha. This thesis would not have been possible without his able guidance. I thank him profusely for all his support, encouragement, time and patience. I also extend my gratitude to all the faculty members of the Centre for Economic Studies and Planning. Special thanks to Prof. Vikas Rawal, Prof. D.N.Rao and Prof. Jayathi Ghosh particularly for contributing to the thesis one way or the other. I am also indebted to the office staff, particularly Mr Bisht.

I am profoundly indebted to the staff of Kalpatharu Grameena Bank (KGB) for their cooperation during the field work. In particular, Mr P.N. Swamy Area Manager, KGB was very resourceful and Mr Ravi Kumar, Manager, D. Kymara Branch and his staff who were very approachable. I appreciate their support and co-operation. I also thank Ms. Pushpa and Ms. Saroja for introducing me to Non-Governmental Organisations and various Self-help-groups. The field work was a very enriching experience, mostly because of the respondents. Most of them were frank, forthcoming and I will cherish my interaction with them for a long time to come. Not only did they inspire my thesis, but they shaped my ideological leanings. I thank all my respondents sincerely. I also thank Mr and Mrs M.L. Rajan and Mr. R. Anand for their hospitality during the field work.

I am grateful to Sri Ravi Tirlapur formerly Lecturer, Bangalore University for grooming and mentoring me during my formative years. Without his encouragement, I would not have been a research scholar. Mr. Jayendu Krishna has been a great pillar of support during the toughest of times and has devoted a great deal of his precious time to help me out. I am deeply indebted to him. I extend my gratitude to the Library staff, JNU, Mr Gangaprasad in particular. They always made an extra effort to help us search for the right books from the often confusing collection of books. I also thank Ms. Sunita of the World Bank library for her co-operation.
I am also thankful to my friends and colleagues in our centre as well in the other centres, who contributed to this thesis in their own way. Ms Roopa Rani, Mr. Sudhakar Badiger, Ms Benazir, Ms. Nandini, Ms Rashmita, Ms Deepa, Mr & Mrs Basavaraj, Mr Sudhir Kumar and Mr. R. Prasad have helped me in one way or the other. I am thankful to the staff members of Sabarmati Hostel along with Mr. Sam, Aimet Internet Pvt Ltd. I also thank Mr. M.J. Sridhar, Mr N. Ashwatharam and Late S. Shetty for helping me out in their professional and personal capacities.

Finally, it’s my family. I thank my parents Mr. B. N. Raj and Mrs. Geetha Raj for letting me pursue my dreams. They loved me enough to let me go out and explore. Never did they force me into doing something I did not like. Their constant support and their respect for my decisions make me feel lucky. They are a constant source of energy and are always motivating me to do my best, irrespective of the outcome, After all charity they say begins at home. I am deeply indebted to my only sister and conscience keeper Ms. Shwetha Raj for both torturing me with her love and for her prayers, which seems to have worked. I cannot thank my husband Mr. Deepak Adinarayana enough for his love, patience and support- both emotional and material. He not only proof read the earlier drafts but also helped me with the formatting. Despite minor aberrations, he was largely supportive of my endeavours. My parents-in-law Dr. B. N. Adinarayana and Mrs. Kalpana also supported me through out. I thank them for their steadfast support, encouragement and for being extremely sweet. A special note of thanks goes to my grandparents Mrs Sushelamma, Mr. A. H. Bheemaiah and Mrs Veeramma for having been what they were and what they are today. I also thank my extended family all my uncles, aunts and cousins for their support and affection. Last but not the least I thank my best buddy Ms. Shubha G who grew up with me and nurtured me with a great deal of maturity.

Smitha Raj