ACKNOWLEDGEMENT

Constant inspiration and encouragement given by a number of individuals served as the driving force that enabled me to submit this thesis in the present form. This is an expression of my gratitude towards all such people.

First of all, I would like to express my sincere thanks to my guide, Dr. Farah Naaz Gauri, Associate Professor, Department of Commerce, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad. Without her invaluable guidance and persistent encouragement this research work would not have been possible. I am deeply indebted to her, for all her precious suggestions, advices and valuable time which have made my research experience productive and stimulating.

I am also thankful to Dr. Maqdoom Farooqui, Principal, Maulana Azad College for his constant motivation and support.

I extend my sincere thanks to Dr. S. A. Mannan, Head, Department of Commerce and Dr. Mohd. Razaullah Khan, Associate Professor, Department of Commerce, Maulana Azad College, Aurangabad, for their moral support and co-operation throughout this work.

I am grateful to Dr. Abbas Manthiri, Associate Professor, Dept. of Commerce, Dr. Zakir Hussain College, Ilayangudi for sharing his knowledge in the construction of Empowerment Index.

I would like to acknowledge the support and valuable inputs of my friends Dr. Saloni Mehra, Dr. Hemlata Bhat, Dr. Aditi Bhattacharya and Mrs. Madhuri Sahasrabuddhe. Special gratitude goes to the staff members of Dept. of Commerce, Maulana Azad College, Aurangabad for their co-operation throughout.

I also thank the various officials of NABARD, Lead district Managers of State Bank of India, MAVIM authorities, project coordinators, officials from Divisional Commissioner office, DRDA officials, sahyoginis and various NGOs working in Marathwada, who willingly shared their resources to enable me gather insights into the subject. At the same, I sincerely thank the members of various women Self Help Groups throughout Marathwada for parting with valuable pieces of information which made my study meaningful.

I am equally thankful to the librarian and the staff of Dr. Babasaheb Ambedkar Marathwada University, central library for providing their in time help.
All my family members contributed significantly to bring this day in my life. My father, Late B.K. Bhonde remained a constant source of strength throughout my educational career. I feel lacuna of words to express my gratitude towards everything that my parents have sacrificed for me.

This work is a tribute to my parents (Mrs. Achala Bhonde & Late B.K. Bhonde) and my parents in law (Mrs. Meenakshi Saraf & Late G.D. Saraf) who have always supported me and provided the congenial environment. Without their blessings completion of this work would have been impossible.

I owe a debt of gratitude to Dr. N.G. Bapat and family for their valuable suggestions and inputs from time to time. My brother in law Shrikant Saraf and my sister Mrs. Arati Saraf deserve a special mention for supporting me throughout the course of this study. I also extend my warm gratitude towards my nephew Ameya Purandare who spared time from his engineering schedules to ease my typing and proof reading task. My well wishers, Mr. & Mrs. Daithankar, Mr. & Mrs. Purandare and Mr. & Mrs. Bhale, are also thanked for constant motivation.

Throughout the study my husband, Mr. Sarang Saraf stood by me, shared my concerns and anxieties. The voluminous field work would not have been possible without his support. I cannot adequately express my appreciation for this in words.

I humbly appreciate the maturity shown by son Anish at such a tender age. I thank him and my niece Siddhi for being co-operative all the while.

Last but not the least; I thank God for gifting me with the invaluable asset of habit of hard work and perseverance which has proven to be the key factor behind this success.

Bhonde Aparna Bhalchandra