ACKNOWLEDGEMENT

I express my deepest and sincere gratitude to my supervisor Dr. Nikhil Bhusan Dey, Professor, Department of Commerce and Dean, Mahatma Gandhi School of Economics and Commerce, Assam University, who guided me with constant inspiration, encouragement, valuable suggestions and useful ideas in completing this work.

I would like to express my heartfelt and deep sense of gratitude to Prof. B.B. Dam, Dean, Royal School of Commerce for his valuable suggestions, kindness and affection that largely contributed in the execution of this work.

I also express my profound sense of gratitude to Mr. L. Mahanta, Assistant Manager, NABARD, Assam Regional Office, Guwahati and Sri. B.N. Sarma, Accounts Officer, NIRD-NERC, Guwahati for their constant encouragement and make available all the necessary data.

I am also thankful to all the teaching and non teaching staff of the Department of Commerce, Assam University, Silchar, for extending their cooperation and support during this work.

I acknowledge the library staff of Central Library of Assam University, Silchar, Gauhati University Library, Guwahati, Central Library, Royal Group of Institutions, Guwahati, Library of IIE (Indian Institute of Entrepreneurship), Guwahati, Library of NIRD (National Institute of Rural Development), Guwahati, Library of IIBM (Indian Institute of Bank Management), Guwahati, for their kind cooperation and providing different kinds of relevant information in pursuance of my research work.

I also express my sincere thanks and gratitude to all those respondent SHG members without whose cooperation, the data base for the study could not have been felt.

I am thankful to all my esteemed colleagues of Royal School of Commerce, Guwahati, especially the suggestions contributed by Mrs. Durba Dutta, Assistant Professor, at the time of drafting of the thesis and Mr. Bapan Kalita, Assistant Professor for helping me while making statistical analysis.

Over and above, I am indebted to my mother Mrs. Meera Chakraborty, my father Mr. Sitanshu Chakraborty, my wife Mrs. Sarmistha Chakraborty, my elder brother Mr.
Samujjwal Chakraborty for their constant inspiration and encouragement throughout the course of this work. I am also indebted to my one year child Master Adhiraj Chakraborty for giving me the opportunity to complete my research work by sacrificing his managerial time to be spent with me.

I also express my gratitude to the Assam University for allowing me to complete my Ph. D. work.

Last but not the least; I would like to thank God for blessing in the course of the research work.

Sudip Chakraborty