ACKNOWLEDGEMENT

It gives me immense pleasure to acknowledge the advice, guide, support and encouragement provided by many persons at different stages of my research work. This work is the outcome of cooperation, support and suggestions from many quarters.

I consider myself very fortunate to have Dr. Gopal Bardoloi as the guide for my research work. I would like to express my gratitude to him for his immense support and encouragement at every stage of my work. I benefited immensely from his guidance, knowledge, expertise and research insights.

I wish to extend my sincere thanks to Mr Joydeep Baruah, Assistant Professor, Omeo Kumar Das Institute of Social Change and Development, Guwahati, for his valuable suggestions in shaping up my research work.

I would like to extend my sincere thanks to Dr. Sunita Changkakoty, Executive Director, Assam Centre for Rural Development, Guwahati, Ms Meenakshi Gopal Krishnan, Project Executive, Rashtriya Gramin Vikas Nidhi, Guwahati, Fr.Davis Aricatt, Executive Director and Secretary, Bosco Reach Out, Guwahati, Mr Raju Ahmed, Executive Director, South Kamrup Grameen Bikash Nidhi, Mirza, Mr Ananda Kumar Das, Executive Secretary, Human Resource Development Foundation of South Kamrup, Mirza, Ms Archana Das, Extension Officer, District Rural Development Agency, Bezera Block, Kamrup, Assam for providing information and help at different stages of my work.

I also wish to thank my teachers in the Dept. of Economics, Gauhati University, for extending their help and guidance whenever I approached them. My thanks also goes to Dr. Manab Deka, Assistant Professor, Dept. of
Statistics, Arya Vidyapeeth College, Guwahati for extending invaluable help at different stages of my research work.

I thank Shri P.R. Goswami, Director, Indian Council of Social Science Research, New Delhi and Smt. S Bose, Assistant Librarian, National Library, Kolkata for their cooperation in my research endeavor.

My thanks also goes to the Presidents, Secretaries and the members of the SHGs for their cooperation in the data collection from the field. In particular, I hereby like to express my heartfelt thanks to Ms Maloi Terang, worker, Bosco Reach Out for sparing her valuable time in interacting with me and helping me to find clarity. I would also like to express my appreciation to all those people whose names are not mentioned here, but directly or indirectly provided me help in carrying out this research work.

I must mention here the encouragement and support given by my family members- my husband, my two daughters- Manosha and Mahima and my parents. I am very thankful to my husband, Mr. Anupam Borah, who always acted as the main force behind the completion of my research work. Notwithstanding, the hardship and hard times during this period, he always stood behind me and provided all possible help throughout my work.

Last but not the least, I do not have enough words to express my love and gratitude to my parents -Shri Rohini Kumar Majumder and Smt. Bhabapriya Majumder – who always encouraged me to carry out this research work and excel in this field.

Mousumi Borah