ACKNOWLEDGEMENT

The contribution of many individuals has made it possible to complete this thesis and I owe them all my sincere gratitude. However, I am solely responsible for the shortcomings and possible errors.

At the outset I would like to express my sincere and humble thanks to my guide, Dr. Jayanta Kumar Parida, Professor, Department of Commerce, Utkal University whose timely assistance, support and guidance enabled me to undertake my doctoral studies at Utkal University, Vani Vihar; to conduct fieldwork in 24 North and South Parganas districts of WB, to present papers at conferences in different places, to publish research articles and to bring the results together in this thesis. I am extremely grateful to my esteemed teacher, Dr. Parida who first initiated me to do this research project, very patiently supervised me with constructive suggestions and taught me the value of being precise and focused. I do not know how to thank him who has been a great source of inspiration and who has supported me throughout in his different roles - as mentor, guide and teacher. I could not have achieved this quality of outcome had it not been for Professor Parida’s encouragement during the whole process of creating, developing and writing this research thesis. Thus, I can only express my gratitude by saying thank you sir so very much for everything.

I am deeply indebted to my father Mr. Prasanta Kumar Das and my mother Mrs. Krishna Das for their inspiration, untiring wishes and enlightened blessings to undertake this research work. They had shown me the path to overcome all hurdles in achieving the long cherished goal of mine. I dedicate this thesis in their loving memory.

I am deeply indebted to Prof. Samson Moharana, Prof. PK Pradhan, Prof R K Bal, Prof M Sahu, Prof PK Hota and other faculty members of Department of Commerce, Utkal University, Vani Vihar for their inspiration, untiring assistance and enlightened advice to undertake this research work. I also thankful to my principal Ms. (Dr.) Deepali Singhee for her help and support.

Dr. Sanjeeb Kumar Jena, Associate Professor, Department of Commerce, Rajiv Gandhi University, Itanagar, has been a source of knowledge, with academic experiences from micro-finance, tribal economy and rural finance and development. I am grateful for his inspiration, encouragement, honest scientific advices and encouragement to reshaping this dream come true.
I am really thankful to different authors, libraries, institutes for their generous support; otherwise, I would not have been in the pinnacle. I have been fortunate in having the benefit of their views, suggestions and ideas, which helped me a lot in improving the quality of the study. I am grateful to the Subject Research Committee members of Vikal University, anonymous committee members of my dissertation for having kindly consented to be my external examiners and for giving helpful comments on the thesis.

To conduct my fieldwork, I approached many resource persons for help and access to institutional libraries. Many are and continue to be supportive and a source of encouragement in my work. Even though some of them remain unmentioned in this list, I am extremely grateful to all for their help and contributions. My sincere gratitude to all those grassroots women and men entrepreneurs, including officials of different government organizations, and non-governmental organizations who have spent precious time being interviewed, provided valuable information and have shared their experiences and perceptions to make this project successful.

I am grateful to my husband Sri Sanjay Ghosh, sisters Soma (didî) and Rûna (Bonu), brother-in-laws – Saîkata, Ambardha and Subhranshuda, my sister-in-law Sonalîdi, Nephew Devanshu and Āviraj and mother-in-law Sumitra Ghosh who have been a constant source of inspiration and emotional support. I could not have managed both fronts without the help and support of my family members, who in spite of their individualist roles and official activities took full responsibility of my family and made things possible for me. I thank them.

My daughter Ishani (Tani), who will be soon eleven years old, has been a close part of the process of completion of my research. I could not have completed the research had it not been for all of her invaluable understanding and inspiration during the critical phases of my study, when I neglected her.

Last but not the least, I am grateful to all my well-wishers, friends and colleagues who were directly or indirectly a source of inspiration to me and I missed to name them here.

Keya Das