

ACKNOWLEDGMENTS

*I take this opportunity to express my profound gratitude and deep regards to my guide **Dr. Manjit Singh**, Professor, University School of Applied Management, Punjabi University for his exemplary guidance, monitoring and constant encouragement throughout the course of this thesis. The blessing, help and guidance given by him time to time shall carry me a long way in the journey of life on which I am about to embark,*

*I am thankful **Dr. Ritu Lehal**, Professor and Head, University School of Applied Management, Punjabi University, Patiala, for the valuable guidance and support.*

*My special thanks to **Dr. B.S. Bhatia**, Director General, RJMT & **Dr. G.S. Batra**, Professor, School of Management Studies, Punjabi University, Patiala, for excellent source of advice and for their readiness towards listening to and discussing my problems and providing constructive feedback,*

*I acknowledge the gratefulness of **Arvind ASHTA**, Professor and Holder of the Banque Populaire Chair in Microfinance, Burgundy School of Business, Paris, **Djamchid Assadi**, Professor, Burgundy School of Business, Paris and **Piyush Vats** for the cordial support, valuable information and guidance, which helped me in completing this task through various stages.*

I would like to express my gratitude to the women members of Self Help Groups of Punjab, who despite the 'ordinariness' of their daily lives are, in many ways, an extraordinary women. Their narrative of struggle and hope, despair and joy provide, at some level, meeting points for all women, irrespective of differences in backgrounds, lifestyles and worldviews. Personally, I went as a stranger and came back a friend.

*Also a "Thank You" to my **Father, Mother** for their blessings and suffering (always in silence !) whenever I use to reach late and engrossed in listening over and over again to the recorded interviews during the data collection & transcription phase; and to my daughter, **Simran**, who was bearing with equal measures of acceptance and irritation with the presence of the 'thesis' in my life, and she has been cheering squad urging me towards the finish.*

*Above all, I praise **God, the almighty** for providing me this opportunity and granting me the capability to proceed successfully.*

Patiala

Jaskiran Kaur