ACKNOWLEDGEMENT

Acknowledging and thanking people who supported throughout or at any point of time in your research journey becomes a necessary part after the study is concluded. I would like to thank a lot of people without whom I may not have been able to complete my thesis. I owe a favour to many individuals who have helped me, in many ways, to fulfill this work. At the outset, I want to show my gratitude to my Guide, Mentor, and Supervisor Dr. Upasana Srivastava and Dr. G.L. Sharma, for always directing and supporting me for my work. They have always been there to provide useful suggestions and channelize my efforts in the right direction.

I am deeply indebted to Dr. Haritika Chattwal, a senior colleague, and friend, from whom I have learned a lot. She has been a backbone for my research. She was the one who used to encourage and activate me. She was hard on me for monitoring my pace of work. She was very much open to providing the constructive criticism with which I was able to get the quality output from my research work. It will not be incorrect in saying that “It’s not only the research scholar who do the doctorate but rather his/her whole family does it”. Without the tireless support of family members, a researcher can never think of doing research. Blessings of my parents have made my thesis completion possible. They have always pushed me to undergo higher qualification. I would also like to appreciate my wife for her tolerance and patience for my long and late working hours. My brother and sister-in-law were always concerned about my PhD work and used to persuade me to complete it on time. My whole family provided me with a comfortable environment that was congenial for carrying out my work.

Primary data collection has always been a hard task. Most of the people don’t have time to spare for providing data to any research work. Most of them believe that the investigation happens but nothing gets implemented. I met the same category of respondents who were mostly farmers suffering from many village-level issues. Still, lot many of them participated in my research and made my research possible. I am obliged to all my respondents, including the personnel of MFIs, who provided useful and relevant data for my study. With respect to this, I would also like to thank Mr. Gaurav Bhaduria from Lal Bahadur Shastri Research Center for Public Policy and Research, New Delhi who helped me a lot in primary data collection with the support of Mr. Rajkumar (Personal Assistant to Sh. Charan Singh Kandera, MLA Narela District) who had good networking with the local farmers and shopkeepers in the selected sample region.

In the end, I would like to thank all my academic colleagues, friends, PhD batch mates, the staff of Mewar University for their continuous assistance and cooperation. I would like to thank everyone who has contributed directly or indirectly towards my research.

(Himanshu Puri)