ACKNOWLEDGEMENT

I am profoundly grateful to my guide, Prof. Devadas Bhorali, Ex. Head & Dean, Department of Commerce, Gauhati University, currently Visiting Professor, North Eastern Hill University, Shillong, but for whose invaluable guidance and direction, my work would not have seen the light of the day. Words and expression are not sufficient to record my debt and gratitude to him.

I acknowledge with deep sense of gratitude and appreciation, the suggestions and guidance received from Prof. H.K. Baruah, Prof. S. Sikidar, Prof. N.C. Das, Dr. P.L. Hazarika, Dr. N. Barua and other faculty members of the Department of Commerce, Gauhati University.

I am particularly indebted to Mr. F.C. Das and Mr. A.K. Talukdar, staff of Department of Economic Analysis and Planning Cell, Reserve Bank of India, Guwahati and Mr. I.H. Borbora, an official of SBI, Consultancy Cell, Local Head Office, Guwahati for their encouragement and providing important information for my research work.

I would like to express my thanks to the Block Development Officers, Staff of DIC's and Lead Bank Officers of both Golaghat and Jorhat districts, all of whom helped me a lot with their co-operation and valuable suggestions.

My sincere thanks are due to the staff of K.K. Handique Library, Gauhati University, North-Eastern Institute of Bank Management, Guwahati, Assam Administrative Staff College, Guwahati, Indian Institute of Entrepreneurship, Guwahati etc., for their ungrudging help and allowing me to use the library facilities.

I do not find sufficient word to express my very deep sense of appreciation and gratitude to Mrs. Debajani Bhorali and Dr. I.S. Mumtaza of Guwahati, who have been a source of constant encouragement.

I am highly obliged and remain grateful to the Principal and all my colleagues of Girls' Polytechnic, Guwahati for their help and co-operation. I am also grateful to
Dr. Bibekananda Sarmah and Dr. (Mrs.) Sovarani Borkotoky of Golaghat Commerce College, Golaghat, Syed Ubedur Rahman of Noonmati, Guwahati, Dr. P.K. Deka of Nagaland University, my sisters Syeda Mafruza Hassan and Syeda Jennifer Faiyaz of Golaghat, Syed Nazrul Hussain and Mrs. Sabina Haque of Barbheta, Jorhat, for their encouragement and support to complete my work.

I owe my gratitude to the Branch Managers of several banks and the beneficiaries of priority sector who helped me by responding to my questionnaires. I am also grateful to my brothers, Akhter, Jofir, Tutukon and specially, Syed Mahmood Hassan who were very generous to help me in different ways.

I pay my homage with reverence to my father Late S.A.A. Faiyaz and my in-laws Late Syed Habibur Rahman and Late Syeda Hafsa Khatun for their blessings.

I would like to specially thank my husband, Syed Muhibur Rahman whose co-operation and countenance was a source of inspiration to me. My daughter Neha deserves my deep love and appreciation for her patience and co-operation during the long period of research work. My mother, Syeda Sufia Begum, deserves a special mention but for whose continued support and encouragement it would not have been possible to complete my work in time.

I thank the staff of M/S Essence, G.N.B. Road, Guwahati, specially Ms. Monika Dihingia who completed the computer typing job in the shortest possible time.

Dated: 20th June, 2002
Guwahati-781020.

(SYEDA MUSFIA BEGUM)