ACKNOWLEDGEMENTS

Three years of working single-mindedly on the present thesis is a challenge for anybody. There are times with confusions, lack of clarity, frustrations, happiness and joy etc. This could be hardly done alone. During all these moments there was sharing of those feelings with somebody which helped me to pass the critical phases. It helped me to complete the work. Hence, this is the place for me to take a long pause and thank everybody and expresses my gratitude to all for their direct and indirect help. I could complete the study because of their words and actions of encouragement, guidance, support, care, help, prayers and good wishes.

My sincere thanks go to Prof. Amalesh Bhowal, my research guide and supervisor. His critical inputs led me all the way to build the thesis. At times he was so strict; I would feel like leaving study, but he showed the sliver line of black cloud encouraging me to march on. His appropriate guidelines and directions helped me to keep on the track. He would not be satisfied fully without the best work from me. He helped me to be a careful and disciplined researcher. I am thankful to Dr. A. I. Chanu, Assistant Professor, my research co-guide and Co-supervisor for taking pain to critically analyse & feedback and Dr. Ratan Borman, the then Head, Department of Commerce, and other faculty members of the Department of Commerce, Assam University, Diphu Campus who showed personal interest to complete my research work as early as possible without taking any other assignment in between. It helped me to concentrate on my research work.

The compilation of the thesis entitled “QUALITY ASSESSMENT OF SOME SELECTED SELF HELP GROUPS (SHG): AN EMPIRICAL STUDY” has given me immense pleasure and knowledge. During my research period I have written a good number of research papers which has been published for publication in different national & international journals of repute such as Journal of Finance and Economics, USA; International Journal of Scientific Research, India; International Journal of Economics, Finance and Management Sciences, USA; International Journal of Business and Economics Research, USA; International Journal of Advanced Research, UK; Global Journal of Management and Business Research Finance, USA; European Journal of Business and Management, USA;
American Journal of Rural Development, USA; British Journal of Economics, Management & Trade, UK; International Journal of Business and Management Invention, India and TJ’s Research Journal of Social Science & Management, Singapore. I acknowledge thanks to the anonymous reviewers and editors of the journals who forwarded lot of suggestions and recognising the scales of different constructs of the research works.

I extend my heartfelt thanks the honorable members of Pre-Submission of Thesis Committee, Assam University Diphu Campus for providing valuable inputs. I thank all members of SHG, NGO and other different stakeholders of SHGs of Nagaon district of Assam who provided their time for sharing their life and practical experiences so that I could successfully bring the work to the academic world. I thank all the officers, executives and staff of various stakeholders like nationalised commercial banks, DICC, RRB, NABARD, KVIC, DRDA, Block Office and Panchayat Office from the study area.

In spite of the best efforts put in by me in the endeavor, the report may be subjected to various faults and errors. Hence, any kind of constructive criticism for improving the contents of the report is highly solicited.

I remain grateful to them all.

Place: (Sanjay Kanti Das)
Date: Research Scholar