First and foremost I pay sublime obeisance to ALMIGHTY for his presence and for giving me strength, motivation and persistence right from the thought of the study to its completion.

It is my humble privilege to thank and express my deepest gratitude towards my worthy supervisor Prof. Sham Lal Kansra, Department of Economics, Panjab University, Chandigarh whose keen interest, constant encouragement, unfailing & inspiring guidance as well as critical evaluation of entire manuscript made it possible for me to complete this work. I consider myself singularly fortunate and highly privileged for having the chance to be his student and to have worked under his supervision.

I am grateful to chairperson, Dr. Umpinder Sawhney and Ex-Chairman Dr. Naveen Sharma for providing all the help for smooth functioning of my research through out the course of the study. My obligation extends to Mr. Hari Chand and all the office bearers of Economics Department for the much needed support.

I am indebted to Mr. Ved Prakash, librarian, Department of Economics and to other staff members of the libraries of Panjab University, Chandigarh for whole hearted promptness to meet my frequent requests for research material.

In assembly of the material I owe my thanks to many institutions and individuals from whom I derived enormous support in bringing out this research. I am extremely grateful to the whole staff of “Punjab Scheduled Caste Land Development and Finance Corporation” for providing the required data for the successful completion of this study. In particular I would like to thank Mr. Ajinder Singh & K.K.Dewan of PSCLDFC. I desire to thank National Scheduled Castes Land Development & Finance Corporation, Delhi, Special Component Plan, Chandigarh, Ministry of Social Welfare (Delhi), Himachal Pradesh Scheduled Castes Finance Corporation (Himachal Pradesh), Haryana Scheduled Castes Finance Corporation (Haryana), Chandigarh Scheduled Castes Finance Corporation (U.T.), Punjab Backward Classes Finance Corporation (Punjab), Department of Social Welfare Punjab (Special Component Plan, Punjab), Department of Welfare of Scheduled Castes and Backward
Communities (Punjab), Department of Rural Development (Govt. of India, Punjab) and National Commission for Scheduled Castes and Scheduled Tribes, ESA Punjab, National Sample Survey Organization and Economic & Statistical Organisation.

I wish to record thanks to the beneficiaries and non-beneficiaries for providing information patiently and with their keen interest.

I am deeply beholden to my husband Mr. Kamal Saggi for his constant source of encouragement, support and advice to me at various stages of my research work. I would like to thank my younger brother Mr. Yashveer Chaudhary and my elder sister Mrs. Rajan Chaudhary who are indeed responsible to large extent in coming through this long path.

I acknowledged with great sense of humility and utmost reverence the contribution of my parents and my parents in-laws. I am highly indebted to them for motivating and supporting to me to pursue my research work uninterruptedly and emboldening me with their blessings.

(Rani Sanjeev Rajan Chaudhary)