Acknowledgments

Firstly, I would like to thank my supervisor Prof. M.N. Panini for giving me inspirations to write this thesis. I extended my thanks to him for providing me creative, constructive and substantial ideas throughout my nine years of JNU academic life which I have started with MA course work in 1999. Most importantly, it is my pleasure to work with him, this work could not have been formulated in a profound structure, nor could I reach to this stage had I not received his innovative thoughts and productive comments and criticisms. I am also thankful to Prof. Anand Kumar for his thought-provoke guidance during the process of writing this thesis.

I would like to thank Bishnu dada, who deposited my JNU MA entrance examination application form at the eleventh hour of last date of March in 1999.

I have also had a great luck to be connected with JNU that has an extraordinary libraries viz. Central Library, DSA, EXIM bank and so have had available a wide range of books and journals. Special thanks to Assistant Librarian Dr. Gopal Krishna. With regard to the communication age, I am greatly indebted to CSSS/SSS computer centre network.

For nine years I have been blessed to be part of the Centre for the Study of Social Systems, popularly known as “Social Systems” JNU and have had colleagues from across the corner of India and world. I have depended upon countless acts of support, generosity, and guidance from my teachers Prof. C.N. Venugopal, Prof. R.K. Jain, Prof. J.S. Gandhi, Prof. T.K. Oommen, Prof. K.L. Sharma, Prof. Dipankar Gupta, Prof. Nandu Ram, Prof. Ehsanul Haq, Prof. Avijit Pathak, Prof. Susan Visvanathan with whom I did my course work in MA and M.Phil in 1999-2002. In general, I have had nurture my academic career by attending seminars and lectures of different Centers of JNU and particularly “Sociology Centre” teachers lectures by Prof. Tiplut Nongbri, Associate Prof. Vivek Kumar, Associate Prof. Renuka Singh, Prof. Maitrayee Chaudhuri, Associate Prof. Nilika Merhotra, Associate Prof. Amit Sharma, Prof. S.S. Jodhka, Assistance Prof. V. Sujatha, Associate Prof. Harish Narayandas and Assistance Prof. G. Srinivas. I express my sincere thanks to them. Of course it was a great opportunity for me to have an incredible academic boost up from Prof. Emeritus Yogendra Singh. I am greatly obliged to him. I would also like to thank the office staff of CSSS and SSS especially Satishji (SO), A.K. Talwar sir, Negi sir, and Jangiani sir, Bharat Bhaiya, and Bhupinder Bhaiya for always helping me out whenever I landed in any trouble.

I would like to thank JNU health Centre staff and Dr. Aggarawal, Dr. Patra, Dr. Rath for taking care of my health during my stay at JNU.
Words cannot express my gratitude for my Maa & Baba and Maa & Babu, Aunt & Uncle, whose unconditional support and inspirations provoke me to higher education. Naturally, this has been a family members love and affection which cannot be convey with words, of them-Sona Uncle, Cheena Uncle, Sidhartah, Kakali Kaki & Mona uncle, Kishor uncle & Marta aunt, Sabita aunt, Jonathan, Kamalachan, Makrand, brother Dharmendra, sister-in-law Sunamani, nephew Aditya; cousins Popu, Guddun, Bebu, Sonu, Viva, Rekha, Shika, Eva, Rupa, late Iti, Sankhu, Siva, Nanda Bhaina, Sada Bhaina, Shyam, Rajendra, Surendra, Narendra, Rina, Putu, Turshar, Chintu, Bimal, Mini, Soraj, Muna, Kuna, Runa, Lique, Lima, Bablu, Hemant and Ulumpa, Rajkumar, who believed in my potential and encouraged me. My profound thanks to brother-in-laws Lakhan, Udyada, and Haldhar.

I am grateful to my family-doctor, Dr. B.B. Sahu who takes care of my family members even in my absence.

Trilachan Mamu, and Papu the ‘blood donor’ for Das, Sahu and Sona family, who stand by whenever anybody required blood. I am greatly obliged to them.

I would also like to thank Narayan uncle, Dilip uncle, Sundarlal uncle, Dr. Gabinda dada, Dr. Santash Panda, Dr. Monaj Panda, Dr. Lachhu, Dr. Das, Uttam dada and Sapan dada, and Rabi dada for their constant inspirations of value of higher education.

I would also like to thank my School and college teachers Rath sir, Natha sir, Ray sir, Maharana sir, Santra Sir, Prakash Patnaik (General Science specialist), S. Mishra (NCC, coordinator), Khirda Patnaik (sports coach), Dr. Pradip Chaudhary (Western Orissa Historian), Dr. Anil sir, Pankaj sir, Sasanka, Soraj sir, Deebakar sir, Rath sir, Smt. Anita Majhi (Principal), Suren Parida (Gandhian) who build up my academic base and constant inspirations and sources of knowledge for me.

My heartiest thank to all my school and college friends-Santunu, Avaya, Anil, Buni, Krushna, Hari, Gupta, Ruby, Sanjukta, Sabita, Madushmita, Ashit, Gyanendra, Bishawjit, Phiraj, Babula, Dasarath, Gopal, Tapan, Dipti, Tukuni, Usha, Rebati, Sarala, Minoti, Linga, Papu Gilani, Nihar, Motin, Rita Bairagi, Rita Das, Aslam, Ashok, Gandhi Padhi, Panda sir, Sukant, Nagesh, Amal, Sikin, Nabin, Naresh, Subrat, Prakash and Nilakontho.

I would like to mention the ever lasting all types of support of Undivided KBK JUNites Dr. Ramanath Nayak, Dr. Sartik Bag, Dr. Rajkumar Khosla, Dr. Niranjan Chichuan, Dr. Kapil Khemundu, Dr. Sadanand Bag, Dr. Pradyun Bag, and Iswar, Sarbewar, Sankar, Sitaram, Luna, Munna, Krushna, Sankar, Bulu, Sindu da, Jaga, Viveka, Sidharrth, Sunil, Nata, Bona Bhai, Mahesh, Sambhu, Jaswant, Xeeloo, James, Tushar, Prabhakar Bhai, Robin Bhai, whose contributions in making me sane is immense.

I also thank to all my JNU friends and classmates for their positive criticisms and supports-Tinu, Vir, Lobo, Ashutash, Kanak Suman, Pankaj, Sachin, Amit, Inder, Satish,
Dhiraj, Phakir Bhai, Rati Bhai, Bhisnu Bhai, Subir, Sumit, Devi, Tushar Bhai, Manoranjan, Neeraja, Swati, Sumit, Labya, Lakesh, Sudhir, Rakha, Sujit, Uma, Lila, Manjeer, Urna, Indrani, Ishani, Swasati, Alok, Samya, Niharika, Ritika, Dr. Niranjan Sarangi (economists UNDP, Sri Lanka), Bibhu, Pradeep, Subhas, Chandan, Godadhar, Sarada, Rajiv, Netaji, Ajay dada, (statistician, Planning Commission, Gol), Sauma Bag (Cartographer, CSRD, JNU), Soraj, Pradip, Dr. Tapas dada, Dr. Aurobinda Bhai & Dr. Sheema Bhabi, Dr. Samir Bhai, Sumanta, Dr. Pancha da, Monaj Nag, Dr. Susanta Bhai, Sagar Satapathy (Editor-in-Chief, Breaking News Online), late Pritam Bhai, Grishu, and many more.

Dr. Pankaj Deep, whom I called Dada (brother) who arrived at the verge of my thesis and supported me. Dada, I thank you in my core of heart.

I would like to thank Mathew Titus, the Executive Director Sa-Dhan (The Association of Community Development Finance Institutions) New Delhi, and staff HR. Nilesh, Programme executive Amulya and Hari and librarian for helping to use their library which is the store house collection on Microfinance and SHG and also I extend my thanks to NABARD Bhubaneswar Branch for providing me necessary documents on SHG and Loans disbursement. I thank the Branch manager and the Staff.

My field work in Nabarangpur has been blessed by help and document supports from a large number of office staff of ITDA, BLOCK Office Umerkote, NGOs-SEDAP and SAHARA, Bank Official and news reporters. I am grateful to Narayan dada, Ashok Bhaina, Monaj Dhala, Animators Samaru and Geeta nani and others those who helped during the field study-master Guddun (camera man), Milton, Santu, Krishna, Prakash and especially I am thankful to the respondents who spare their valuable time and share their views about SHG.

I would like to thank third batch GSPian (2004) for their constants on-line discussion with me about the SHG, Grameen and Nobel prize specially I would like to thank Sabrina, Bianca, Sebastian, Ali, and Mike.

I would like to thank the Ministry of Social Justice and Empowerment, Government of India for providing me Rajiv Gandhi Fellowship which helped me to manage financial burdens at the rear end of my thesis work.

I thank to Basant Patnuru (Sr. Lecturer, Invertis, Institute of Management Studies, Barielly, UP) for editing my thesis.

I am fortunate enough for having a brotherly childhood friends Soraj, Tukuna, Ratan, Sailen and Bijay. I thank them for their confident and encouragement on me and my study.

I would like to thank Lenka Bhai and Nirmal Mamu, who stand by me whenever I was in trouble both morally and financially.
I am lucky to have my cousin Sujit (Bintu) and I thank him, for his incredible typing skills.

Last but certainly not the least, I owe my deepest gratitude to Sanjay uncle and Srabani aunt for their love, affection, moral and financial support.

-Birendra Suna