ACKNOWLEDGEMENT

Pursuing a Doctorate degree requires immense help and encouragement from near and dear ones. At the outset, I would like to acknowledge my indebtedness and render my warmest thanks to my supervisor, Professor Chandana Goswami, who made this research possible. Her constant motivation, valuable suggestions and expert advice have been crucial throughout all stages of the work.

I would also like to thank my Doctoral Committee members Prof. Debabrata Das and Dr. Anjan Bhuyan for their encouragement, insightful comments throughout my Ph.D. period. I am also indebted to the Doctoral Research Committee (DRC) members of Department of Business Administration for their constant inspiration. My special thanks to the non-teaching staff of the Department of Business Administration, especially Mr. Brindabon Borah and Mr. Suren Borah for their immense help whenever I needed.

Completing a Ph.D. programme is a test of patience of family members and friends as well. I am extremely grateful to my parents and in laws for remaining a constant source of inspiration and guiding light throughout my Ph.D. journey. I am immensely thankful to all my fellow Research Scholars at the Department of Business Administration for their wonderful company and all the unforgettable memories. I am specially indebted to Nupur, Upashana, Shivam, Haripriya, Ashif, Sandeep, Dorothy, Bhaswati, Suparna, Prerana and all other my friends at Tezpur University, Guwahati and elsewhere for their unconditional help and being with me throughout. To all the other people who have motivated me in any way, your support is deeply treasured.

I offer my gratitude to all entrepreneurs, bank employees and individuals who helped me with the data collection during my field survey. A special thanks to Mr. Debabrat Das, Assistant Manager, DIC and all other officials of DIC who promptly provided me with data which could make my research fruitful. I also thank all the officials at State Bank of India, Local Head Office, Dispur for assisting with my data collection.

I am very thankful to Tezpur University for its excellent infrastructure and the warm and kind help of all of the University family has been my constant source of support.

Saving the best for the last, I am most sincerely grateful to my husband, Mr. Kunal Das for being so patient and supportive of my endless mood swings, lack of time and all other

highs and lows during this journey. You have been nothing short of a saviour for me. Your constant encouragement and help, especially during data collection is deeply cherished.

Finally, my sincerest thanks are due to all those people and individuals whose name could not be mentioned here in this acknowledgment but without whom this research could not have been possible.

(Maumita Choudhury)

Mainita Choudhwy