

Preface and Acknowledgement

Being born and brought up in Kolkata, I have had the opportunity of witnessing the various facets of urban life. Among the glittering facades of showrooms and multistoried buildings were hidden the slums where object poverty and misery were parts of everyday life. The deprivation, malnutrition and homelessness of thousands of people were burning proofs of how poverty was growing at a large section of people who have every right to be bestowed with the virtues of life. I often wondered whether the people at the helm of affairs ever spared a thought about these helpless people and took initiatives to bring rays of hope in their lives. I later learnt that there were government schemes to generate income oriented activities for them, but these were probably a lot of lacunae in them as results could not be significantly visualized. There was always a desire within me to investigate what were the problems of the urban poor and what were the available solutions offered by the Government and Non Government organizations. However, the desire could not materialize due to lack of guidance as to how to go about the investigations.

It was in the year 2000, I had an opportunity to meet with Prof. Samirendra Nath Dhar of North Bengal University in a seminar in Kolkata where he spoke about the problems of urban poor people and the role of different micro finance schemes. I got the opportunity to speak to him regarding this issue. After that, I joined in Raiganj University College in Uttar Dinajpur district. I went to North Bengal University and met with Prof. S. N. Dhar I expressed my interest to work on the field of microfinance in the urban areas of the districts of Uttar and Dakhsin Dinajpur. These two districts in

North Bengal are economically backward and a huge percentage of the urban populations are poor.

The research work was initiated not only as a step to earn higher depress, but also with a passion to unearth the realities behind poverty eradication measures through microfinance. Therefore the approach was to embark on grass roots research and produce empirical evidence which would highlight the problems and perceptions of the beneficiaries. The evidence collected through questionnaire based surveys; interview and discussions have been at an expense of a considerable amount of time and money.

The reliability of the findings could have been enhanced by using a very large sample, but constraints of time and finance had to be taken into consideration. However, efforts have been made to presents the findings in a structured and logical manner and suggestion have been based on the findings.

During the course of my study, I have received help from many persons. At first I would like to express my affectionate and deeply felt gratitude to my principal supervisor Prof. Samirendra Nath Dhar Dept. of commerce, for his valuable guidance, suggestions and critical comments in every stage of the work. He has always inspired me to do the work .He has spend his precious time in spite of their busy schedules. The work could not be completed without his encouraging support and I consider myself very lucky to get him as my guide and supervisors.

I would also express my sincere thanks to my co supervisor Dr. Debabrata Mitra,, Dept of commerce , for his continues co operation and encouragement during the study.

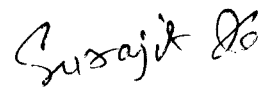
I would like to express my acknowledgement to the respected teachers of the Department of Commerce, University of North Bengal for their kind co operation during the study.

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