

Acknowledgement

At the very beginning I am grateful to the Almighty for keeping me blessed throughout my research journey. I would like to take an opportunity to express my gratitude for all those who have encourage me in taking and carry out this research work.

To start with, I express my sincere gratitude to my Research Guide Dr. Sankar Thappa, Associate Professor, Department of Business Administration under School of Business Science, University of Science & Technology, Meghalaya, for his constant support and guidance for successfully completion of my research work.

I convey my heartfelt thanks to Dr. Amrit Kumar Choudhury, Dean, School of Business Science, USTM, Dr. Abdur Rashid, Hod, Department of Commerce, USTM and all the faculty members of School of Business Science, University of Science & Technology, Meghalaya for their valuable suggestions and support during my research study.

I am indebted to Divisional Manager, Micro Insurance Branch of Guwahati Division, Bongaigaon Division and Jorhat Division for their support in supplying necessary information relating to my research work. I am also extend my thanks to the office staff of Demow Development Block, Joypur Development Block, Balimora Gaon panchayat, Tipam Fakial Gaon panchayat, Athabari Gaon Panchayat, Khorahat Gaon Panchayat and MrinalJyoti Rehabilitation Centre (NGO) for their generous and cooperation during the period of study. My heartfelt thanks to the respondents who have participated in the field study.

I shall remain thankful to Mr. Arun Chandra Sarmah, retired Principal, Chhaygaon College and Tarun Ch. Nath, Principal i/c, Naharkatiya College, Naharkatia, for inspiring me to carry on research work and valuable support.

I express my thanks to Mr. Aswini Mechey, Assistant Professor, MDK Girls' College, Dibrugarh, Mr. Pranjal Kumar Bordoloi, Associate Professor, Naharkatiya College and Mr. Malay Mahanta, Naharkatia (Longjong) for their support and valuable suggestions in various aspect at the time of data collection of my research work.

I convey my deepest gratitude to my loving wife Dr. Ruplekha Thakuria Bania, daughter Alpa and son Aman for their endless support and keeping me motivated throughout the research study.



(Dilip Bania)