ACKNOWLEDGEMENTS

Language fails me as I express my profound gratitude to my revered guide and philosopher Dr. Dalip S. Thakur, Professor, Department of Economics, Himachal Pradesh University, Shimla-5. He not only guided me but owned me as a researcher. At every step, he kept me on my toes with his valuable suggestions, guidelines and the possible reach out to appropriate sources. My area being an empirical discipline needed constant watch and care. My esteemed guide taught me the art of assimilation and maintaining transitional links among various research materials. This helped me greatly in evolving gainful insights and arrive at definitive conclusions and findings.

I am indebted to all the respected teachers, Dr. Sikander Kumar, Professor and Chairman, Dr. (Mrs.) Minakshi Sooden, Dr. Shyam Prasad, Dr. Aparna Negi, Sh. N.S. Bist and other worthy members of the Department of Economics, Himachal Pradesh University, Shimla for being a constant source of encouragement and valuable suggestions to me throughout the study.

I am highly grateful to Professor (Late) Vishurut Sharma, Madam Parveen Gupta and Mr. Navneet of Department of Economics, S.C.D. Government College, Ludhiana for encouraging and inspiring me during the completion of this research work. I owe gratitude to Professor Puran Singh for his valuable suggestions during this research work.

Thanks are also due to the staff of the libraries of Himachal Pradesh University, Shimla; Panjab University, Chandigarh; Panjabi University,
Patiala; Guru Nanak Dev University, Amritsar and Punjab Agricultural University, Ludhiana for their help and cooperation during the research work. I am also thankful to Economic and Statistical Organisation, Government of Punjab, particularly the staff of District Statistical Office, Ludhiana for providing me the secondary information I needed during the research work.

I pay my heartiest gratitude to my worshipped and beloved parents and other family members, who were a source of encouragement and inspiration during this work.

I acknowledge my indebtedness to all the sample households who have supplied the relevant and desired information at the time of data collection.

I extend my heartfelt thanks to Professor A.C. Julka, Professor (Retired) Department of Economics, Panjab University, Chandigarh and Principal (Retired) D.S. Gill, Government College, Ludhiana, for their help and encouragement during this research work.

Last, but not the least, I am grateful to Mr. Deepak Kumar Verma & Mr. Beer Bahadur Bhoria for getting this research report typed in an efficient manner.

(Jagtar Singh)