ACKNOWLEDGEMENT

The successful accomplishment of my study is a function of encouragement and guidance from many people, without which this research would not have been possible. I feel privileged and have great pleasure to take this opportunity to express my heartfelt gratitude to all the people who have been instrumental in the successful completion of my study.

After a career stint in corporates, during my first year of career in academics, at Anand Institute of Management, Anand, Dr. N. N. Patel (Hon. Director) and Shri. K. S. Prasad, a senior colleague encouraged me to get into the area of research to make academics more meaningful. I am indebted to both of them for their help in giving me the direction. My husband, Dr D. G. Raghupathi, (Deputy General Manager, National Dairy Development Board) during our discussions, exposed me to the management research avenues in rural healthcare services.

I needed an able and inspiring guidance, 15 years after my MBA to pursue my academic interests. I sincerely approached Dr. Darshana Dave, if she could be my thesis advisor, which she promptly agreed, to my delight. It is Dr. Dave’s invaluable help, inspiring advises and guidance with consideration, kindness and humility, which made this study possible. All through my study, Dr. Dave has always given me the needed direction, advice and everlasting motivation, which gave me the required strength to take the study forward. I am indebted and grateful to her.

I am grateful to Prof. J.S. Panwar (Rtd. Head of Department) and Prof. H. J. Jani, Head of Department, GH Patel Post Graduate Institute of Business Management, Sardar Patel University, V.V. Nagar, Anand, for their scholarly advises and encouragement.

I express my heartfelt gratitude to Dr. Viren Doshi, CEO, Tribhuvandas Foundation, Anand, for all the incessant help and support extended in the course of study, field work and the technical inputs. He promptly agreed, on my humble request, to share some of the relevant data pertaining to Anand and Kheda districts. He used to discuss, guide and motivate me apart from helping me update my knowledge in the area of my study. I am thankful to all the Taluka Coordinators, officers, staff and the field force of Tribhuvandas Foundation, Anand for their whole hearted support during my field visits and survey work.
I am thankful to Dr. M. Jayakrishna for his valuable advises at different stages of the study since inception, directions and the discussions we had in taking forward the study.

I am indebted to Prof. G. Krishnamurthy, Principal, Indukaka Ipcowala Institute of Management, CHARUSAT, Changa, for his kind help in enabling the study. His very supportive gesture has helped me in accomplishing the study at different stages. I would like to thank the Charotar University of Science and Technology (CHARUSAT), Changa, for helping me devote required time in carrying out key tasks for the study.

I would like to thank Shri Dharmesh Raykundalia, faculty, Dept. of Statistics, SP University, for the guidance and academic support.

My special thanks to Ms. Jagruti Thakur, who, apart from being my student, has helped me in many ways throughout the thesis work with her immense capacity of understanding the requirements, computer skills and timely help. Her efforts have helped me hasten up accomplishing the thesis qualitatively and aesthetically.

I express my sincere gratitude to my mother who has been the driving force and source of encouragement and who inculcated the attitude for excellence and the need for achievement. I am thankful to all my supportive family members whose unintentional dedications and sacrifices have helped me be what I am today.

Importantly, my husband, Dr. D.G. Raghupathi and my daughter, Ilaa R. Vasishtha, who encouraged and supported me in every aspect, but for whose valuable support, this task would have been difficult to come by.

At the end, I thank all those persons and well wishers who have helped me directly or indirectly for their guidance and support in making this study possible.

(Sujatha K.)