ACKNOWLEDGEMENT

A lengthy Research involves many debts of acknowledgement. I wish to put on record my deep sense of gratitude to all those without whose help and encouragement, the task would not have been complete.

First and foremost, I am grateful to my Research Guide, Dr. S. L. Tripathi, Professor of Rural Development, Vaikunth Mehta National Institute of Cooperative Management, Pune, who, in spite of his multifarious administrative and academic activities, has provided able guidance and also given priority to this work so as to complete in time. It has been my proud privilege to work under his supervision, for which I owe a deep debt of gratitude to him.

Dr. C. L. Dadhich has given me illuminating and most valuable comments at the initial stage and thereafter, to whom certainly my sincere thanks are due. So also, Dr. N. B. Shete, Professor, National Institute of Bank Management, Pune, to whom I looked for help every now and then.

I had the privilege of discussing my direction of research with many an authority on the subject of which mention may be made of Dr. Nilkanth Rath of Indian School of Political Economy; Dr. Anil K. Gupta, Professor, Indian Institute of Management; Dr. B. P. Sinha, Head, Division of Agricultural Extension, IARI, New Delhi, Dr. R. P. Singh, Principal Scientist, Division of Agricultural Economics, IARI, New Delhi, Mr. Shreedhar Joshi, IAS, Additional Director, Yashwantrao Chavan Academy of Administration, Dr. D. P. Khankoje, Professor, NIBM, Dr. V. A. Deshpande, Chief Manager, Agriculture Credit Department, Bank of Maharashtra, Dr. V. Rangarajan, Research Officer of Indian Overseas Bank and Dr. Rane of Bank of India.
My thanks are due to Shri P.V. Burve, Former Project Director, DRDA and presently Secretary, VANRAI and Prof. Naikwadi, Dr. S.P. Singh and Shri Balasaheb of Department of Agril. Economics, Mahatma Phule Krishi Vidyapeeth, Pune, for their help in conducting the field survey. I am indebted to sample rural poor families for their warm cooperation and favourable response during the visit.

Dr. Y.S.R. Murthy and Prof. C.A.S. Naidu of National Institute of Bank Management, deserve special thanks for their help in designing and executing the Computer Analysis of the data collected.

My gratitude extends to scores of my well wishers who have encouraged me at every stage of my work, who include S/Shri C. Harikumar, B. Satyanarayana, R.C. Arora, S. C. Srivastava and R. Achar.

I gratefully acknowledge the help and assistance received from my friends S/Shri R. Kannan, S.G. Rathod, Dr. K.S. Viswanatham, K. Kaladhar, S. Karuppayamy, Dr. S.B. Patil, M.A. Rahim, S.L. Manegaonkar, Ms. S. Rajalakshmi, Ms. Inneswari, Mrs. Dey and Mrs. Dhingra. I am also thankful to M/s N.B.D. Enterprises for undertaking the work of typing and the related work in a professional manner.

I am highly obliged and recall at this hour the dream of my father, Late K.S. Jainailaudeen, who laid the cornerstone for my glorious educational career, my mother Mrs. Basheera Biwi who despite many odds, continued the mission along with my brother Iqbal and uncle A.J. Allauden, after the sudden demise of my father, my wife Mrs. Ameena Begum and loving children, Master Jainul Ansar and Ms. Shreen Fatima who have shared the brunt of my hard work in this regard and gave unfailing support. Above all, I thank the Almighty for blessing me with an opportunity to fulfill this lifelong ambition.

PUNE

23 June 1994

(J. Sedakkadulla)