ACKNOWLEDGEMENT

Thanks to God Almighty for giving me this opportunity to express my heartfelt gratitude to all who have given me helping hands to make this study a success.

First of all, I offer my heartfelt gratitude to Dr. M.L. Tripathi, Reader, Department of Economics, Doctor Hari Singh Gour Vishwa Vidyalaya, Sagar (M.P.) for his valuable guidance, constructive criticism and constant inspiration during the course of investigation and preparation of this manuscript. Space does not allow to the desired extent, express adequately my feeling to gratitude from the core of my heart which owe to honourable Dr. R. Mehrotra, Professor and Head, Department of Economics, Doctor Hari Singh Gour Vishwa Vidyalaya, Sagar (M.P.) for his timely and valuable suggestion necessary to conclude this study.

Thanks are also due to Dr. K.S. Jharia, Vice Chancellor, JNKVV, Jabalpur, Dr. D.P. Nema, Director Research Services; Dr. R.A. Khan, Associate Director Research, and Shri P.V.A. Pillai, Statistician, Zonal Agricultural Research Station, Powarkhedha, JNKVV, Jabalpur who allowed me to undertake research and provided necessary facilities at the station.

I am highly indebted to Dr. B.L. Mishra, University Professor and Head, Department of Agricultural Economics and Farm Management, JNKVV, Jabalpur, for his valuable suggestions and facilities given to me to carrying out this study.
I am thankful to Shri R.P.S. Bhadoria, Chairman, Regional Rural Bank, Hoshangabad, Shri R.N. Shukla, Project Officer, District Rural Development Agency, Hoshangabad and the Branch Managers of Regional Rural Banks serving in the study area. Thanks are also due to the respondents beneficiaries who cooperated in the study.

Words fail to express my deep feelings and regards towards my colleagues, Dr. D.N. Tiwari, Dr. A.K. Sarawagi, Shri P.S. Raghuwanshi, Shri R.K. Jaiswal and Shri U.S. Thakur, who helped me in my work directly or indirectly.

I am also thankful to Shri V.K. Tiwari for typing this thesis within a short span of time.

At the last, but not the least, I am personally obliged to my wife Smt. Shobha Maheshwari, for her constant encouragement and patience which kept me on my toes till the completion of this academic endeavour.

Place : Sagar
Dated : 25/11/1993

(NANDLAL MAHESHWARI)