ACKNOWLEDGEMENT

It is my pleasant duty to express profound gratitude and heart-felt regards to my supervisor, Dr. Dalip S. Thakur, Associate Professor, Department of Economics, Himachal Pradesh University Shimla-5, under whose valuable guidance, inspiration and suggestions this work is completed. Without his inspiration and guidance it would not have been possible for me to carry out the present empirical investigation.

I am highly grateful to Dr. J.P. Bhatti Professor and Chairman, Department of Economics, Himachal Pradesh University for providing me with the necessary facilities and inspiring me during the course of this study.

I am indebted to Dr. L.R. Sharma, Professor, MS. Aparna Negi and Mr. Sikandar Kumar, Lecturers Department of Economics, Himachal Pradesh University, who helped me at every stage with their expert advice.

I take this opportunity to express my heart-felt thanks to my husband Dr. Ramesh Chauhan for his consistent encouragement, moral support and financial help for the completion of this research work. Without his sacrifice and patience it would have not been possible for me to complete this research work.
I want to place on record my heartfelt thanks to my parents and other members of the family, who remained a source of inspiration during the course of this research work. My heartfelt appreciation is due also to my sisters Ms. Kusum, Usha and brother Anil for their delightful company in hours of fatigue and tension.

I am highly grateful to Dr. (Mrs) Bimla Thakur, Deepak Thakur and Dinesh Thakur for their delightful company and consistent encouragement during the course of this study.

I highly indebted to all the sample households who have supplied the relevant information at the time of data collection.

I express my gratitude to my in-laws for the encouragement and patience they have shown during the course of my research work. I am highly thankful to my friends Kiran Sharma and Indu Gupta for the academic suggestions and delightful company they have provided during the course of this study.

I also feel highly obliged to Dr. N.K. Sharda, Reader, Department of Economics (DCC) Himachal Pradesh University and to Mr. Shiv Dayal Sharma Lecturer Govt. Degree College Chamba for the help they have extended during the course of my research work.
I am thankful to Atul and Ankush for typing this manuscript in most efficient manner in the shortest possible time.

At length, I shall remain indebted to all benevolent.

6th, April 1995

LALITA KUMARI