ACKNOWLEDGEMENT

Writing a doctoral dissertation involves a long and difficult journey that requires so much intellectual effort that it would be an impossible task without the significant support of many good people and Institutions. I am blessed with having extraordinary research supervisors and wonderful human beings, Prof. Shamim Ahmad and Prof. Jabir Ali, who helped readily whenever I turned to them and continuously encouraged me to successfully achieve this important goal of my life. Their insight, wisdom and superior research supervision has always inspired me and nourished my intellectual maturity that I will benefit from, for a long time to come. I am honored to be guided by Professor Jabir Ali who sharpen my research skills and gave me the proper direction and the freedom to bring to fruition the ideas and the concepts put forth in this dissertation. His patience, encouragement and expertise helped me grow in the research world. The lessons of professionalism, scientific research and the ability to work assiduously come from him as he leads by example.

My utmost thanks to the Department of Agricultural Economics and Business Management at Aligarh Muslim University, Aligarh for offering me this opportunity to successful completion of my doctoral study. Dr. Sagir Ahmad Ansari, Dr. Rais Ahmad, Dr. Akram A Khan and Mr. Shamsuzaman, faculty members at this department have been extremely helpful and encouraging during my research work. Special mention needs to be made of the Indian Institute of Management Lucknow for providing access to data, information, and documents consulted in the course of the study.

I am also grateful of many colleagues and friends for their unconditional support and goodwill. Special gratitude is extended to Ms. Abhilasha for her extreme motivations; Mr. Arun Kumar Deshmukh for his invaluable assistance; Mr. V P Gupta for kind support, Mohd. Salman for his generous support; Mohd. Tajdar for his persistent help; Dr. Ghazal Massarat for her advice and interest in my research progress; Mohd. Tufail Khan for abundantly helpful comments and insights in guiding this research into finished form; Mr. Vimal Kumar Verma for his suggestions and critical reading of this dissertation.
At last, but most, I must acknowledge the Agriculture Risk Management Agency Pvt. Ltd. for accepting my request to conduct the field work as well as the farmers who participated in the survey and provided their time and valuable information on which this work is based. This happy ending was primarily because of the constant support of my parents and family who although physically in Mirzapur, were always present in spirit to inspire me, unyielding love, prayers and moral support throughout the long years of my research study.

You all have contributed to my life in ways no words can express and I cannot seem to thank you enough for making this dream a reality. I would never have finished without your physical, emotional, and spiritual support.

Finally, I thank God for his wonderful mercies to enable me complete my doctoral study successfully.

All errors and limitations remaining in this thesis are mine alone.

TRIBHUVAN NATH