ACENOVILEIGENENTE

This work was earlier undertaken in 1979 under the guidance of Professor R.J. Mody, Director, Sardar Fatel Institute of Beensmic and Social Research, Abaedabad. However, after the award of Teacher Fellowship in 1980, under the F.T.T. Scheme of U.C.C., in The Department of Economics, Faculty of Arts, Baroda, Frofessor Hody advised me to take up the fellowship and further continue to work on the related topic in the M.S. University of Baroda. Daring the period under his guidance, Frofessor Hody encouraged me to work enthusiastically and also instilled in me the confidence. For this, Tax highly indebted to his.

I fail to account fully for what I owe to Professor 5.R. Hashin for his able guidance. Buring my stay in the Department, I heavily drawn upon his time and intellectual resources. Bud to his sheer interest in the study and constant encouragement, I was able to complete the work within time. Inspite of his conmitments with the Marmada Flaming Group, he siveys spored enough time and took due care to see that my revearch work does not suffer.

The academic atsosphere prevailing in the Department was of great help to no. The Department provides all the necessary facilities to researchers. I as highly gratoful to Professor V.N. Nothari, Need, Department of Resnowics for this and for the sword of the Pellowship. I as highly grateful to other members of the staff, especially Professor H.M. Dedi and Dr. H.M. Dholakia with whom I had fruitful discussions.

The other intellectuals who provided no valuable suggestions are Professor K.V.S.N. Eurthy, Sardar Petel Institute of Economic and Social Research, Abredabad and Professor M.D. Sharan, Head, Department of Denking, Faculty of Commerce, Baroda.

Substantial expenditure was incurred to complete this study. I an highly grateful to the University Crants Commission for providing me financial assistance under the F.I.F. Teacher Fellowship scheme.

My college management, manoly Utter Scherhantha Uchha Kelavani Mandal, always encourages the staff in taking up research activition. I am highly indebted to the management for granting me condomic leave for my Ph.D. work. My college Frincipal, Chri H.E. Shukla, Arts and Commerce College, Ider, always encouraged me in taking up research activities. During my stay in Baroda, he was taking keen interest in my work and progress. I owe my tincere thanks to him.

11.

I express my sincere thanks to my colleague friend Mr. Avtor Singh for helping me at vorious stages in my Fh.D. work. I had also fruitful discussions with my other colleague teacher follows. My colleague friends in my college, namely Mr. H.M. Shah and Mr. J. Dave helped me in many respects. I an also thankful to my other colleagues of the college for their good wiches.

Thanks are due to the management, Dank of Duroda, especially Dr. P.H. Dave, Chief Maragor, Flanning Division for making arrangements to get the necessary data from the respective regional offices of the Bank. I had also fruitful discussions with him.

The huge emount of data recessoriated the use of computer. I an thankful to Niss. Jayohree Furendare for proparing the computer programs.

I coknowledge the blessings of my heavenly abode father and uncle for the successful completion of this work. It goes without saying that my wife Kokila contributed substantially towards the completion of this work.

By humble thinks from the core of the heart are due to the 'Almighty God' who showered upon ne utmost courage to corry on the work to the successful completion. 111

I an thankful to Mr. C.N. Eachhle for his excellent typing.

By thanks are due to all others who directly or indirectly helped me in the completion of this study.

11qy, 1913

. ,

1

Vipin Shab