## Preface

ĸ

The subject of the human elements occupies increasing and characteristic importance in the sphere of inclusive economic and social development, on the grounds that the formation of the human capital répresents the basis of all development or transformation as it is the director and controller of material capital, which forms other elements of construction. The human being must make-whether consciously or unconsciously - his material and intellectual products an extension to be influenced by him, and leaning to his whole formation his complete character, and all his characteristics and view of his surroundings.

From here appears the importance of education in forming the more productive human being, and the human products and its role is characterized by determining the size and the quality of skilled human requirements that are capable in providing the necessities of development and participating in its task and obligations, and setting the foundations of its behavioural and moral values. This makes the educational system an energetic factor in transforming the society and deciding its position.

The researcher's opinion of the importance of education and the seriousness of this subject were the main reasons behind choosing the subject of this study which derives its importance from the present circumstances as it confirms with the wide attention given to educational sector.

My study attempts to find an answer to some vital issues related to trends in educational finance in Jordan which is a subject of pivotal importance.

This study was undertaken by me in the M.S. University of Baroda, Baroda, where I had the good fortune of completing my under graduate and post graduate study. The stimulating academic atmosphere in this university inspired me to undertake this task.

My interest in this subject was kindled by my guide Prof. P.R. Pancholi who provided guidance to me throughout the course of my work. He encouraged me during my occasional moments of frustration and inspired me to pursue in my work till the end. It is difficult to express my indebtedness through words.

I am also grateful to Prof. K.R.Shah whom I consulted whenever, I faced the knotty problems of the study of financing education. His insightful remarks on the subject have helped me a lot.

I will fail in my duty if I will not thank Prof. B.S.Patel, Dean, Faculty of Commerce, and Prof. S.K.Singh, Head, Department of Business Economics, who provided me all the facilities for doing my work.

I have spent about a decade in the M.S.U of Baroda for my study - from undergraduate study to this doctoral dissertation. All teachers of this university, especially Prof. M.N. Shah, Head, of Department of Economics, Faculty of Arts, Prof. V.N.Kothari, Prof. N.M. Pandya, Prof. D.S. Pathak, Dr. Sarah Sayed and many others treated me with kindness and affection and contributed significantly in shaping my career. I will treasure these happy feelings in my heart for years to come.

I thank the staff members of Smt. Hansa Mehta library and case library of the M.S.U. of Baroda for their useful assistance.

My thanks are also due to the Department of Economics of Education, Department of Statistics, Dept. of Educational Research and Development and the librarian and staff members of Ministry of Education, particularly to Ms. Hale Alsayed. I am also thankful to the staff members of the National center for Educational Research and Development (NCERD) of Jordan, the information and Statistic section, Directorate of Studies and Research, MoHE, Jordan, Ministry of Information, Jordan, Central Bank of Jordan for their immence help by way of providing the necessary material required for my research.

I extend my hearty thanks to Mr. Russell Campbell who as a friend was of tremendous help and a constant source of encouragement to me. The help extended by Sarina, Sunetra, Dimple and Shilpa in getting the final draft ready is also greatfully acknowledged.

My sincere thanks to all Jordanian colleagues Dr. Saddah Alhabashneh, Nassr Alhabasheneh and their family members, Dr. Torki Al Fawaz, Khalil Aladwan, Shaher Al Zaben, Hasan AL Qawasmeh, and also to all my Indian friends specially A.C. Rana(Ajobha), A.D.Zale, Narendrasinh Parmar, Hanubha Rana and Kartik Nair who have helped me immensely during my stay in India.

I take this opportunity to thank my family, especially my parents, my Aunt Aum Abdullah, Mrs. R.M. Dandan brothers - Qassim, Abed Alaziz, Abdullah Abed Alkarem, Abed AlRazaq, sisters and their families for their unfailing encouragement and support throughout the course of my dissertation. I also wish to express my gratitude to my uncle Mr. Hussien Marrie and Ali Hussien for their moral support.

Finally, I must thank Ms. Khyati of OPAL enterprises for assisting in getting the final draft of my work printed.

Mr. Mwafaq M. DanDan