

ACKNOWLEDGEMENTS

I would like to express my gratitude to the University Grants Commission (UGC) for providing financial assistance under their Junior Research Fellowship scheme for two years from November 1989, and subsequently under the Senior Research Fellowship scheme.

I am deeply indebted to my guide Dr. S. Srikantiah for his continued support and guidance throughout the research work. I am especially grateful to him for allowing me the independence and the flexibility to work my way through problems, but yet at the same time making me see missed perspectives and guiding my thought processes in a manner laid down by the best traditions of free scientific inquiry. I feel honoured to have studied under him.

I would also like to take this opportunity to thank the Dean and the administrative staff of the Faculty of Management Studies, MSU, Baroda, for making available all the faculty infrastructure.

The questionnaires administered in the survey contained many aspects that would have been an invasion on the respondents' privacy. I am grateful to all the respondents for their willingness and the patience while answering the questions, and more importantly for allowing themselves to be probed in such a fashion. The unstinting measure of warmth and friendliness that I received, especially from the rural respondents, over and above the occasional meal they insisted that I share with them, was truly an overwhelming experience!

I gratefully acknowledge the following contributions. Dr. Sarla Achuthan (Professor, B.K. School of Management, Gujarat University, Ahmedabad) took time off her busy schedule to discuss the sample size. Stratification of the rural regions was modified to the taluka level mainly due to the insights provided by Prof.M.Sreehari and Prof.H.C.Patel (both from the Department of Statistics, M.S. University of Baroda). Extensive discussions with Prof.M.Sreehari and Dr.Narayan Das (Jt.Director, Population Research Centre(PRC), MSU, Baroda) proved invaluable to the various statistical tools and analyses that form the backbone of the research. Discussions with Mr.Mario Xavier (Lecturer, Dept. of Psychology, M.S.University of Baroda). led to several refinements in the design of the interview schedule. Prof.N.M.Pandya (Dept. of Economics, MSU, Baroda) spent a lot of his valuable time with me over the translation of the interview-schedule into Gujarati.