l am extremely grateful to the following for their encouragement, help and guidance wherever necessary in the completion of this work.

Government of India

Minister of Human Resource Development and Shri Vishva Mohan, Education Officer, Ministry of Human Resource Development, Department of Education.

Government of Senegal

Shri Keba Birane Cisse, Ambassador of Senegal in India residing in Tokyo.

Universities and Higher Learning Institutes: M. S. University of Baroda

Dr.(Mrs.) Elavia, Head of the Department of Banking and Business Finance, Faculty of Commerce, Shri J. K. Syan, Reader in Banking and Business Finance, Faculty of Commerce, Shri K. M. Joshi, Lecturer in Banking and Business Finance.

Dr. M. D. Mohite, Reader in Business Economics, Faculty of Commerce, M.S. University of Baroda, Baroda.

Mrs. Sheela Puri, Head of the Department of French, Faculty of Arts, Mrs. K. R. Shah, Reader in Economics, Faculty of Arts, Shri S. K. Varma, Reader in Economics, Faculty of Arts, Shri N. 1. Shah, Lecturer in Statistics, Faculty Science.

Kum. Bhadraben Desai, Administration Section of the University Office, and Shri B. J. Chhel, Accounts Section of the University Office.

University of Dakar (Senegal)

Cheikh Sene, Professor of Monetary Economics, Faculty of Juridical Sciences and Economics, Ely Madiodio Fall, Professor of Economics, and Jean Pierre Ndiaye, Superintendent of the Faculty of Juridical Sciences and Economics.

Institutes

National Institute of Bank Management, Pune.

S. P. Singh, Faculty Member, V.Varde, Faculty Member, O. P. Chawla, Faculty Member, and S.Varghese, Faculty Member.

Institute for Financial Management and Research.

Dr. R. M. Honavar, Director (Former World Bank Expert in Senegal) Shri U. Paneras, Faculty Member, and Shri T. S. Gopal, Programmes Officer.

Banks

State Bank of India

Shri Mishri, Management Information System Department, Head, Office, Bombay, and Dr. Chakrabarty, Planning Division, Suraj Plaza, Baroda.

Bank of India

Shri P. N. Joshi, Assistant Manager, Head, Office, ce, Bombay; and Shri D. G. Palasule, Credit Officer, Head Office, Bombay.

Punjab National Bank

Shri S. N. Bidani, Credit Officer, Head Office, New Delhi, and Dr. K. M. George, Manager Evaluation, Head Office, New Delhi.

Vijaya Bank

Shri M. V. Sreenivasa Rao, Credit Officer, Head Office, Bangalore, Shri K. N. Navak, Deputy General Manager, Planning and Development Department, Head Office, Bangalore, and Shri Shankarnarayan, Divisional Manager, Planning and Development Department, Head Office, Bangalore.

United Commercial Bank

Shri Roy Chowdhorry, Credit Officer, Head Office, Calcutta.

Friends in Baroda

Abdulquafar Aden Abdulbahi, Juma Kondoro, Pattrick, Research Scholar in Zoology, Faculty of Science, Merwân Yusuf, Nicolas, Dr. Surti, Surgeon S. S.G. Hospital, James Kamau, Abu Taher, Rajni Patel, A. V. Prajapati, Ejike Iwuchukwu Levi, Dr. Kurian and Philip John, Research Scholar in Botany, Lalhmachhuana and other friends from India, Bangladesh, Shri Lanka, Nigeria, Kenya, Uganda, Ethiopia and Somalia.

Friends and Relatives in Senegal

Ibra Diome, Cheikh Fall Ndiaye, Mathias Guirane Ndiaye, Saliou Diouf, Pierre Mahe Diagne, Robert Kor Faye, Alphonse Ndiaye, Wagane Faye, Dame Dethie Diouf Emile Diouf Khemess Faye, Adji Amy Ndao, Jean Pierre Faye, Mbassor Sene, Michel Waly Faye, Paul Ndao, Veronigue Dibor Faye, Jean Paul Demba Sene, Pierre Sarr, Gana Ndiaye, Djiga Ndiaye, Jean Bapthiste Faye and Laye Sene.