ACKNOWLEDGEMENTS

"Financial Structure and Economic Development - A Case of Jordan" is a thesis submitted to the Maharaja Sayajirao University of Baroda for the award of Ph.D. degree in Business Economics under the guidance and supervision of Dr. K.M.Joshi, Reader Department of Business Economics, Faculty of Commerce. I wish to express my appreciation and deep sence of gratitude to him for his valuable guidance, encouragement and inspiration during the period of this study and for his useful and constructive criticism and suggestions he made at different stagés in the preparation of this thesis. It would have been very difficult to complete the present work without his able guidance. No words can express my thanks to him for the love and affection which he has shown for me and my family and the confidence he restorted in me at time when I felt to give up. I am deeply indebted to him and I can not adequately express in words what I owe to him.

I am highly thankful to Prof. A.G.Patel, Dean Faculty of Commerce and to Prof.K.R.Shah, Head Department of Business Economics for their help and encouragement.

I wish to express my sincere thanks to Prof. N.M.Pandya, Department of Economics, Faculty of Arts, who have helped me and continued to help when ever I approach him.

I have received valuable assistance from Mr. S.M.Joshi, Lecturar, Department of Economics, Faculty of Arts. No words can express my thanks to him for the help he rendered me during the course of this study.

In this regards I wish to express my deep sense of gratitude for the administration of the Finance and Credit Corporation, Amman, Jordan for they have facilitated my study by extending the financial assistance without which this research would have been very difficult.

I received generous help and continud to receive, from Mr. Aziz A. Tahboob, Mr. Hani S. Qaqish, Mr. Jamil A. Faris, Mr. Samir Haddad and Miss. Haniya M. Zawaneh, all of the Finance and Credit Corporation, for providing all the research materials. I place on record my sincere gratitude and profound thanks to all of them for their stand and support which they extended to me.

My thanks to Mr. Harshad Patel, Deputy Director, Computer centre, for his excellent work in the processing and analysing the data.

I remember with thanks the help extended by Mr. U.D.Pandya, office superintendent, Faculty of Commrece and other staff members for their kind help and cooperation.

My thanks are also due to the librarian and the staff of the Hansa Mehta Library for their excellent library facilities made available to me during my research.

It is not possible to give proper credit to all who had given me substantial assistance. They include,

Central Bank of Jordan, Association of Banks in Jordan, Department of Statistics, Commercial Banks and financial institutions in Jordan all of whom were most cooperative and generous.

I would like to record with thanks the support and encouragement I recieved from my father in law Mr. Ali A.Da'as. Who stood behind me through out the period of this research --- to him I owe much.

Many thanks are due to my sister who lived with me and during my study, she has extended a helping hand and was a source of encouragment.

Lastly I must extend my endless thanks to my wife "Wafa" for she has proven to be piller of strenth and patience. It came to almost neglect of her. Had she not shouldered the entire domestic affairs, beyond the call of duty, this research would have been impossible.

However none of the names or institutions mentioned above in any way responsible for the views expressed in this thesis and responsibility for the facts stated, and conclusions reached is entirely mine.

KHALID MOHD QASSIM.