

ACKNOWLEDGEMENT

This study was undertaken by me in the Department of Business Economics, Faculty of Commerce, The M.S University of Baroda, Baroda, India.

My foremost debt is due to my guide, Reader in the Department of Economics, Dr. A.S Rao who provided guidance to me throughout the course of my work. He constantly encouraged and inspired me to persevere in my work till the end. It is difficult to express my indebtedness through words

I am indebted to the Dean, Prof. J.K. Syan and Prof. B.S. Patel, former dean of the Faculty of Commerce, Prof S K. Singh, Head of the Department of Business Economics for their continuous support and inspiration.

Prof D.S. Pathak raised some very useful points relating to my study. His scholarly comments have helped me to look at some aspects of this study from a new angle. I owe a special word of gratitude to Dr. Baloni, Reader in the Department of Business Economics, Dr. Bansal and Prof. S.M. Joshi, Department of Banking for their support I have benefitted immensely from my discussion with him on many occasions. My thanks are also to Prof Pandey and my friend Hamid.

I owe a special word of gratitude to Mr. B C. Patel, Department of Economics for having helped me in various statistical exercises undertaken by me in this study. I acknowledge their support to me at various stages in my study. I thank the staff of the Department of Business Economics of the M S. University of Baroda

My thanks also to Dr Zaid Zurigat, Ministry of Internal Affairs, Jordan, Mr Rakan Zurigat for their support and encouragement. It is difficult to express my indebtedness through words. My thanks also to Deanship of research and graduate studies "Yarmonk University", Mr Mohad Tobishat, Irbid, Department of Research, Central Bank of Jordan, Mr Omar Ali, Ministry of Planning; Dr. Safwan Togan and Dr Fahd AL Fanik, Dr Atif AL-Othibat, Dr Fawzi AL - Kateep, Dr. Ali Magableh, Dr Kalaf AL - Taany, Yarmonk University, Eng; Khalid AL - Shraideh, Ahmed Karaibeh, Ministry of Energy and Eng. Yousof AL- Hyasat, General Manager of Housing Corporation.

Many thanks for my Brothers, Sisters, Wife and my children; Alaa, Haneen, Mohad, Ali, Ahmed, Who longed very much to see the completion of my Ph.D. Thesis.

I also thank my Jordanian friends; Khalil, Fadel, Tahir, Hassan, Omar, Mohnnad and Mwafaq and a large many whom I could not name here.

FARAJ A.F. AL-ZURIQAT