Acknowledgements

This intensive research project would remain incomplete if the sentiments of those who contributed directly or indirectly are not acknowledged. First and foremost, I bow my head in reverence to the Almighty God for providing me the positive strength and energy to work on this project and enabling me to reach far beyond my restricted ambit of thoughts and actions.

It is indeed my great privilege and earnest duty to register humble and respectful gratitude towards my guide, Dr. Kulwant Singh Pathania, Prof. Department of Commerce and Director, UGC-Academic Staff College, H.P. University, Shimla for his unfailing encouragement, invaluable guidance and perpetual supervision throughout, from planning to execution of this research work. He proved to be a beacon guide to me but for whose constant encouragement and painstaking efforts the study could not have been accomplished. I gratefully acknowledge my sincere indebtedness to his illuminating guidance, whole-hearted co-operation right from the beginning of this research to its completion. I shall ever be grateful to him for his affectionate nature and considerate behavior. I express with devotion and regard my sincere thanks for his unstinted kindness, noble generosity and valuable suggestions.

It gives me immense pleasure to place on record my deep sense of gratitude to Dr. O.P. Verma Chairman, Department of Commerce, Himachal Pradesh University, Shimla and other members of the teaching faculty of this department for their help and co-operation.

I owe my thanks to my friends, Dr. Rajnish Sharma, Dr. Anuradha Pathak, Dr. Ashish Nag and Dr. Vinod Kalra for their loving inspiration and enthusiastic involvement with my work.

I express my deep sense of gratitude and sincere thanks to all respondents for giving their valuable opinions during the research through questionnaire, discussion and interview. I also acknowledge my debts to all the researchers, authors and editors whose work I received for the present study.
No expression of gratitude will be sufficient without recognizing the contribution of my mother Smt. Lakshmi Sharma who catered to all my needs and necessities with their hard earned money and their literacy taste always encouraged me to reach to this level. In a particular way I dedicate these pages to my father, who modeled for me many of the qualities needed to bring this undertaking to completion. My head bows in obeisance to them for enabling me to realize my most cherished dream. Without the blessings of my loving mother, whom I owe much more than I can ever acknowledge, the present work would have not been possible.

The loving support in the form of great affection, I have received from my husband Mr. Ajay taank is the gift I hope to treasure in my life. His plateful activities have always forced me to smile even at the time of great distress in my life.

Words fail to adequately express my feelings towards my brother Mr. Ajay Sharma who with his constant support and encouragement never let me feel desperate in this enervating job.

My heartfelt and special thanks are due to Mr. Manu Sood (Sood Book Binder), who took a keen interest and edited the typed pages meticulously.

To list all those who helped me in my work is impossible here. I thank them all sincerely. However, the responsibility of any errors that remain is all mine.

Date: 10-10-12

Place: Shimla

[Signature: Mamta]