ACKNOWLEDGEMENTS

It is my great pleasure to acknowledge the help I received from many persons in completing this dissertation.

It was nice of Dr. G.S. Gupta to have accepted my request to be my thesis supervisor, after the sad demise of Dr. G.P. Keshava. He has played a significant role in strengthening and thereby improving the quality of my thesis to a great extent by his valuable suggestions, guidance and comments. I am indebted to him. In spite of his busy schedule he has found time to give me guidance. I will be ever thankful to him.

I am deeply grateful to (Late) Prof. G.P. Keshava for his inspiring guidance and supervision from conception to the first draft of this work. He was extremely kind enough to co-operate and adjust with my timings. He gave me practical guidance required at every stage of thesis.

I do not find words to formally express thanks to my husband, D. Suresh, who has given me constant support, advise and co-operation throughout this work. He came to
the rescue and helped me to solve the problems faced at various stages of thesis.

I am grateful to (Late) Prof. Labdhi Bhandari and Prof. M.N. Vora of Indian Institute of Management, Ahmedabad who gave me inspiration and confidence to do this research. Prof. Bhandari inspite of his busy schedule helped me to clarify the conceptual difficulties and gave me appropriate guidance. I sincerely thank Prof. Manubhai Shah of Consumer Education and Research Centre, Ahmedabad for giving his valuable suggestions and helping me out in data collections. Mr. R.B. Agarwal helped me to a great extent in data collection exercise. My thanks to him.

I am thankful to our friends Mr. Appa Rao and Mr. Krishna for their voluntary help and support for data analysis and report printing. It was very kind of them to have taken personal interest inspite of their busy work schedule. They provided me not only computer facilities but also manpower at different stages of analysis and report printing. Mr. Ravee Choudhary and Mrs. Rita Rama Rao of Indian Institute of Management, Ahmedabad also helped me for data analysis. I am grateful to them.
Mrs. Louis of Institute of Financial Management, Madras guided me for regression analysis. My thanks to her. I owe my thanks to my nephew Mr. Sundeep Vani for regression analysis.

I am thankful to our friends Mr. Tilak Shankar and Mr. T.R. Rajan of A.F. Fergusons, Madras who volunteered and edited the final report within a short time in spite of their busy schedule. I am extremely grateful to them.

I am thankful to Mr. Pradeep, Mr. Anand, Mr. Venkatesh and Mr. Satish for putting this report on the word processor and printing it in record time.

I record my appreciation to all my family members. My parents, for generating confidence and giving me the opportunity for higher studies, my in-laws, especially mother-in-law and father-in-law, for their kind cooperation and support. They have been quite accommodating and helpful whenever there was pressure on me. My sisters-in-law have encouraged and pushed me at
various stages and have given me the valuable moral support required. I am grateful to my little son who has allowed me to carry out my work without any hindrance. My thanks to one and all my family members and various friends whose encouragement, co-operation and support has helped me to complete the task.

JAYSHREE SURESH PAREKH