Acknowledgement

At the outset, I would like to express my indebtedness and sincere thanks to those who extended their hands from various corners for the completion of my study. Firstly, I express my heart-felt gratitude to my supervisor, Prof. Pradip Kumar Chakrabarty, Department of commerce, B.U. for his active role and valuable support at each and every point of time during the course of my research work. Without his valuable assistance, it could not have been possible to be completed in time.

I express my sincere thanks to the Governing Body of Ramananda College, Bishnupur, Bankura for allowing me study leave for the employment of my proper attention on this study. In this context, I am also grateful to Dr. Arun Kumar Biswas, Principal, Ramananda College for extending his co-operation as and when it was needed. I am also highly obliged to the University Grant Commission for offering me teacher fellowship under faculty improvement Programme for carrying out my research work in full swim.

I am thankful to Dr. Basudev Karmakar, my senior colleague, who was the source of inspiration for doing this work successfully since inception. I am also indebted to Dr. Debasish Sur, Reader, Department of Commerce, B.U. for giving his valuable suggestion for the improvement of methodology used in this study. I owe to all other teachers in the Department of Commerce, B.U, for their invaluable suggestions for the improvement of the study.

I am indebted to the library Personnel of my Home University and ISI who assisted me for collecting information from various journals, reports and INTERNET etc. to make my study fruitful.

I am obliged to some of my students in supplying various information from INTERNET related to my study and in typing this thesis by spending their invaluable time.

Lastly, I am highly indebted to my family members for their encouragement and taking the family troubles in my absence which helped me to complete this thesis successfully. I never forget their contributions.

Place: Burdwan

Date: 10th August, 2007

(Uday Chand Das)