ACKNOWLEDGEMENT

In my career, I have met many kinds of learned academicians; however, Dr. C. K. Sonara, my honorable guide, stands apart. His knowledge and wisdom helped me immensely. I owe deepest gratitude to Dr. C. K. Sonara, Associate Professor, P. G. Department of Business Studies, Sardar Patel University. His thought provoking, able and continuously stimulating guidance and constructive criticism at all stages of work have greatly benefited me in my research work.

I am grateful to Professor and Head, Dr. P. K. Rathod, P. G. Department of Business Studies, Sardar Patel University, Vallabh Vidyanagar for the keen and continuous interest shown by him in my work.

I am also thankful to Managing Trustee of the Lok Jagruti Trust; B. M. Peerzadasaheb, Vice President Manishbahi D. Shah and Principal C. P. Shah, R. J. Tibrewal Commerce College, for motivation and permitting me for Ph. D.

During my research work, I got inspiration through the motivation provided by Dr. M. K. Patel, Former Head, Dr. S. K. Bhatt, Dr. R. M. Joshi, Dr. P. R. Sheth and Ashav Patel to whom I am really indebted.

My special thanks are due to Mr. Pramukh A. Patel, Manager, State Level Bankers Committee and Jatinbhai C. Shah, Manager, Planning & Business Development, Dena Bank, for facilitating in obtaining crucial data for my research work for the state of Gujarat.

This research involved extensive and intensive reference work, which has been carried over by visiting libraries. In this context I express my thanks to the Dr. Mayank Trivedi, Librarian and Vinubhai Parekh, Assistant Librarian, Bhaikaka Library, Sardar Patel University, and Mrs. Belaben M. Shah, Librarian, R. J. Tibrewal Commerce College Library, Ahmedabad.

My greatest debt is to my father Surendrabhai S. Javeri and to my mother Late Madhuben S. Javeri who have given me blessing in my academic pursuits.

Besides, I received timely moral support from my wife Mrs. Bela Javeri, my daughter Shimul and my son Mit who have motivated me to complete this work. My family is a source of constant strength and warmth to me in my moments of despair and stress. I am thankful to all of them. I am also very much thankful to my younger brother Manish who has constantly inspired me to complete my thesis within time I met with accuracy.

I am also very much thankful to Mrs. Hetal Bhrugesh Bhatt, who had kindly support me to computerise and format this thesis.

May, 2010
Vallabh Vidyanagar

U. S. Javeri