ACKNOWLEDGEMENT

I express my sincere thanks to my revered and learned supervisor Dr. (Mrs.) Manju Bali, Reader, Department of Commerce, Centre for Evening Studies, H.P. University, Shimla (HPUCES), for extending all possible guidance and necessary support to carry out this research work in a highly stimulating and conducive environment. She has been a continuous source of inspiration and encouragement throughout the study. This study would not have been completed without her able guidance and supervision.

I am deeply indebted to Dr. Bal Krishan, Professor, Department of Commerce, H.P. University, Shimla for bestowing his valuable insight into the various issues related to the methodology and scope of this research works as well as his valuable suggestions in giving the manuscript final shape.

I sincerely acknowledge the support and encouragement received by me from Prof. S.K. Gupta, Chairman, Department of Commerce, H.P. University, Shimla as well as from the other Faculty Members of the Department.

I am deeply indebted to Dr. C.B. Gupta, Professor, Management Development Institution (MDI), Gurgaon, Mr. Vevek Sandal and Gaurav Sandal, who have helped me in collection of data.

My thanks are due to Sh. B.R. Gupta, Principal, Rajiv Gandhi Government College, Chaura Maidan, Shimla and all my colleagues for their sustained cooperation.
I shall be failing in my duty if I do not express my gratitude to Sh. Randhir Sharma, who inspired me to pursue this research work.

I also acknowledge the efficient typing work done by Ghanshyam Verma, Chinta Mani Sharma and Pratap Sharma. The tedious job of data processing and computer work done by Sidhant Bali, Elegance, The Mall, Shimla, deserves heartful appreciation.

I have no words to express my gratitude to my parents and my brothers who were a source of great inspiration to me in the completion of this arduous job.

The last but not least, I owe deeply to my wife Puja and my son Kartik without whose love and encouragement I would not have carried out this research work.

Date: 29th June, 2005

(Mohinder Singh) 29/6/05