

## **ACKNOWLEDGEMENT**

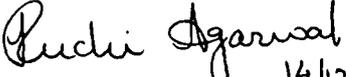
I owe my deep sense of appreciation and gratitude to my esteemed supervisor, Dr. Pawan Kumar Garga, Associate Professor, Institute of Management Studies, Himachal Pradesh University, Shimla, for his ardent concern and involvement without which I would have not been able to accomplish this research work. In spite of his hectic schedule, he has always given me the required attention and time during the research period. I would also like to thank his wife, Ms. Shalini Garga and his family members for their continuous support rendered to me.

I would like to thank my parents, Mr. Bal Mukand and Mrs. Sushila Agarwal and parents-in-law, Mr. Krishan Lal Gupta and Mrs. Kamlesh Gupta for their continuous support and encouragement rendered to me. I am deeply indebted to my father-in-law Mr. Krishan Lal Gupta for his unmatched support, unfailing inspiration and constant encouragement to help me follow my dreams. I am very appreciative of the help and support of my husband, Mr. Babeet Gupta without whose unflinching support and sincere cooperation carrying out the research would not have been possible. My sincere thanks are due to my son Krish Gupta for his cooperation and patience shown during the research period.

I am extremely grateful to Prof. S.P. Bansal, Director, Institute of Vocational Studies, Himachal Pradesh University, Shimla, for his time to time guidance and useful suggestions which helped me to improve my work. I would like to convey sincere thanks to Mr. Adli Juwaidah, Head, Department of Business and Accounting, Muscat College, Muscat, Sultanate of Oman, for rendering a helping hand at all times of need.

I am deeply thankful to the librarians of Department of Commerce and Economics, Sultan Qaboos University, Muscat, Sultanate of Oman for their copious support to my research work. I would also like to thank the librarians of PDO library, Muscat, Sultanate of Oman for extending their help in obtaining the information pertaining to this study.

My thanks are also due to all the respondents for their valuable time and response. My sincere thanks are due to all those who helped me directly or indirectly in my research work.

  
(Ruchi Agarwal) 14/12/09