Acknowledgement

Thank God for the wisdom and perseverance that he has been bestowed upon me during this research project, and indeed, throughout my life. Completing this thesis is a product of several years’ work, I have not traveled in a vacuum in this journey. This thesis has been kept on track and been seen through to completion with the support and encouragement of numerous people including my well wishers, my friends, colleagues and various institutions. I would like to thank all those people who made this thesis possible and an unforgettable experience for me. It is a pleasant task to express my thanks to all those who contributed in many ways to the success of this study and made it an unforgettable experience for me.

Foremost, I would like to express my deepest sense of gratitude to my supervisor Dr. J.C.Porwal, Retired Principal, Government College, Mandeleshwar, who offered his continuous advice, support and encouragement throughout the course of this Ph.D study and research, His guidance helped me in all the time of research and completing of this thesis. I could not have imagined having a better advisor and mentor for my Ph.D study.
Professor Dr. J.C.Porwal has devoted so much into my study. I will always remember his encouragement “write, write and write” and “go ahead,” when I hesitated to move forward sometimes during the writing because of certain immature ideas. I will not forget those enjoyable and illuminating discussions with him at each stage of my writing, which always turned out to be several hours long, and have led me to the final completion of this thesis. He willingly devoted so much time to me in giving guidance & in grammatical editing of my thesis.

Under his guidance I successfully overcame many difficulties and learned the dedicating spirit for work. He gave his valuable suggestions and made corrections time to time in my thesis. His unflinching courage and conviction will always inspire me, and I hope to continue to work with his noble thoughts. Without his supervision, I would not have completed this challenging project. This thesis is the end of my journey in obtaining my Ph.D. I thank him for the systematic guidance and great effort he put into training me in this field & encouragement given to me during the course of this thesis.

I express my sincere thanks to the Principal of Swami Vivekanand Commerce College Ratlam Shri S.K.Joshi & former Principal Vikram Dutta, all Professors, Staff members & Library Staff for their cooperation & support to me in completing the thesis.
I express my sincere thanks to the officials of LIC Indore Division, for their sympathetic help and cooperation in collecting the relevant information for the study.

Last but not the least, I take this opportunity to express the profound gratitude from my deep heart to my husband Rajiv Kumar Gupta who always provided me help and support during my studying. His permanent love and confidence in me have encouraged me to go ahead in my study and career. I am so appreciative for his patience, motivation, constant love, understanding and encouraging me & for his taking up the whole responsibilities to our family. I admire his distinguished helping nature, care and moral support, encouragement, understanding and precious friendship.

I dedicate this book to him for his constant moral support. This work would not have been possible without his guidance, support and encouragement.

I would also like to thank my beloved parents, my father Satish Kumar Gupta and my mother Gayatri Gupta, for giving birth to me at the first place and supporting me throughout my life & for their love and continuous support – both spiritually and materially. I feel deeply indebted to them for inspiring and supporting me during my Ph.D their generous support are crucial for the completion of this thesis.
My thanks equally go to my parents-in-law, Bhagirath Prasad Gupta & Premlata Gupta for their understanding and taking care of my daughter & for their valuable help and support during the writing of this thesis. I hope I can express my love to them. And to my sweet little daughter, Ishita Gupta, my love and longing for her are beyond words. She is the softest point of my heart. I am sorry for not being able to accompany or witness every step of her growing up of her life.

At the end, I would like to express my sincere thanks to all those who directly or indirectly assisted me to complete this research work. I would like to thank all those people who made this thesis possible and an unforgettable experience for me.