ACKNOWLEDGEMENTS

The entire research work owes its origin and development to the untiring constructive guidance of Dr. Upinder Dhar. I am eternally indebted to him. My heartfelt gratitude goes to many of my friends who by their co-operation and suggestions helped me in completing this work.

I owe a deep debt to my family members: my wife Sharda and my sons Sushant and Nishant. But for their reverential and encouraging attitude, I would not have found a congenial environment at home for undertaking an onerous task of writing this thesis. Sincere thanks are due to all the Employers of Exempted and Unexempted Establishments, all the Employees (including union leaders) working in these Establishments and all the staff of Employees' Provident Fund Organization of Madhya Pradesh, who directly or indirectly facilitated me in completing this work.

Special thanks are due to Shri & Smt. Sayta, Shri Verghees, Shri Chandbaskar, Shri S.C. Sharma and Shri Amit Vashistha of Employees' Provident Fund Organization, Indore, Madhya Pradesh. Last but not the least, very sincere and special thanks are due to Shri Devendra Tiwari of Forest Department, Indore and Shri Anand Nayar of Employees Provident Fund Organization. Indore without whose continuous support this work would not have been possible.

I fully and very gratefully acknowledge all the reference material consulted during the course of this work.

I dedicate this work to my beloved Father Late Chaudhary Ram Singh whose noble soul is always source of inspiration for me.

Om Prakash Chaudhary, IFS