ACKNOWLEDGEMENTS

It is only right to begin with an invocation to the Almighty God and thank Him with all the humility for bestowing upon me the knowledge and courage to undertake this project.

I wish to express my wholehearted thanks and deep sense of gratitude to my guide and supervisor Dr. N.S.Bhalla, Senior Lecturer & Head (Retired), Department of Commerce and Business Administration, Khalsa College, Amritsar. I got focused on the subject after many illuminating and insightful discussions with him. His critical acumen helped me at many doubtful and dark moments throughout this research. He saw to it that I traversed the right path from the beginning to the end.

My thanks are due to Dr. Lakhwinder Singh, Head, Department of Commerce & Business Management, Guru Nanak Dev University, for providing me the necessary facilities for conducting research work.

I am grateful to Dr. Balwinder Singh, Associate Professor, Commerce & Business Management, Guru Nanak Dev University, for providing me the encouragement and guidance that motivated me a lot during my research work. I will always remember his contribution throughout my life.

I am also thankful to S. Sukhdev Singh, Programmer, Computer Centre, Guru Nanak Dev University, Amritsar, for the analysis and interpretation of data.

I am grateful to Dr. Maninder Singh, Head, Department of Communication Skills, Global Institute of Management & Emerging Technologies, Amritsar for listening me and giving advice. I am also thankful to him for encouraging the use of correct grammar and consistent notation in my writings and for carefully reading and commenting on countless revisions of this research project.
My thanks are also due to Dr. Rajni Uppal, Head, Dept of Management Studies, Global Institute of Management & Emerging Technologies, Amritsar.

I am also thankful to all my respondents who spared time from their busy schedule to fill my questionnaires.

I duly acknowledge the services of Bhai Gurdas Library - Guru Nanak Dev University, Rattan Tata Library - Delhi School of Economics, New Delhi, M.S. Randhawa, Library- Punjab Agriculture University, Ludhiana, ICSSR Library - New Delhi, Central Library – MDI, Gurgaon.

Most importantly, none of this would have been possible without the love and patience of my family. My immediate family has been a constant source of love, concern, support and strength all these years. I acknowledge the debt I owe to my parents who have always supported, encouraged and believed in me and all my endeavours. Without my wife Dr. Navjot Kaur’s persistent motivation, support, help, perseverance and assistance this work would never have come to a successful conclusion. Her patience and support helped me overcome many crisis situations and finish this research project.

Last but not least, I express a deep sense of appreciation towards all my friends and colleagues of Global Institutes for their encouragement and interest in the progress of my research work. I am also thankful to the system staff who maintained all the machines in my office so efficiently that I never had to worry about viruses, losing files, creating backups or installing software.

(Aakashdeep Singh)