ACKNOWLEDGEMENT

This thesis would not have been possible without the guidance and the help of several individuals who in one way or another contributed and extended their valuable support in the preparation and completion of this study.

First and foremost, my Omnipresent Almighty, for answering all my prayers and giving me strength to finish my work, despite my conscience hitting me back, thank you so much Dear Lord.

I sincerely express my deep sense of gratitude to my Guru and Guide, Dr. Mohan C. Patel, Principal, N.S. Patel Arts College, Anand, Sardar Patel University, Vallabh Vidyanagar, for his extraordinary and invaluable guidance and supervision. He has taken pains to go through the thesis and make necessary correction as and when needed with technical and stimulating discussions. This thesis is the result of his painstaking and generous attitude.

I would also extend my special thanks to the Management of my institution and particularly, the Managing Trustee and Secretary Hon’able Shri Bhikhubhai N. Patel and Principal, Dr. R.D. Modi of my college for their paramount motivation to complete my study.

I also sincerely thank the Guru of my Guru, Dr. Mahesh V. Joshi, Retired Professor and Head, Saurashtra University, Rajkot for guiding me in selecting this topic for my Ph.D study, without whose guidance I would not have been able to do my research study on this very significant topic which has become a great milestone in my career.

I also express my gratitude to Dr. A. A. Sheikh, Retd. Professor for extending his valuable suggestions for my study after completely going through the thesis.

This study bears imprint of eminent economists like Dr. J.I.Laliwala, Prof. Rohit Shukla, and Dr. Sanjeev Joshi, Professor, M.S. University, Vadodara for giving me an in depth idea about the topic of study.

I sincerely express my deep sense of gratitude to Dr. H. P. Trivedi, Professor & Head, Dept. of Economics, Sardar Patel University, Vallabh Vidyanagar, and also my teachers in the Department for their cooperation.
I thank, Prof. Saroj V. Pandya, Associate Professor in Statistics V.P. Science College, Vallabh Vidyanagar, Sardar Patel University for her generosity in guiding me to carry out the statistical analysis of my study.

I owe and respectfully offer my thanks to my Husband and my Daughter for their constant moral support and mellifluous affection and also for their constructive discussions, perseverance and encouragement during this research study which helped me to achieve success in different spheres of life and without their kind devotion this thesis would have been a sheer dream.

I sincerely acknowledge the efforts of all those who have directly or indirectly helped me in completing my thesis successfully. It is the kindness of these acknowledged persons that this thesis sees the light of the day.

I submit this thesis of mine with great humility and utmost regard.

Ms. Sajena M. Pillai