ACKNOWLEDGEMENTS

Upon completion and submission of my PhD thesis, I would be failing in my duty if I do not express gratitude to all those who have helped me during this journey and in completing this thesis. This thesis is a result of blessings, prayers, support and motivation of more people than I can possibly acknowledge here. First and foremost, I am thankful to the almighty God for having made this possible.

I owe my sincere gratitude to my respected supervisor Dr. Narinder Kaur, Principal, University College, Meerapur, Patiala (Punjab) for his scholarly guidance, constructive suggestions, critical analysis and selfless devotion towards my work. His guidance was a constant source of inspiration during this study. I am grateful to her for agreeing to take me as a student for Ph. D.

My special thanks to my Co-Supervisor Dr. Vinod Kumar, Associate Professor in S.G.N.D. Khalsa College, Delhi University for his guidance and suggestions during the period of study. He constantly kept infusing me with the necessary impetus and support towards achieving my aim.

I am particularly thankful to Prof. Gurdeep Batra, Head, School of Applied Management, Punjabi University, Patiala for his guidance, constant encouragement and valuable suggestions during the entire period of study. He has been a strong motivating force and his ever positive attitude relieved me from the mental pressures and helped me in completion of my thesis.

My special thanks to Dr. Jaspal Singh, Vice Chancellor, Punjabi University Pataial and his wife Dr. Jagjeet Kaur, first for enabling me to pursue my research work from Punjabi University and second for their sustained moral support throughout my work and best hospitality during all my stays at Patiala.

I am thankful to my colleagues in S.G.N. D. Khalsa College, University of Delhi for their cooperation and support. I am particularly thankful to Associate Prof. Daya Shankar Sharma, who was together with me right from the beginning of the research work. We kept each other motivated throughout the period of research. His lead in
pursuing research from Punjabi University, Patiala was the biggest motivating factor for me. I only followed him.

I would like to place on records my special thanks to Dr. Manmohan Kaur, Principal, S.G.N.D. Khalsa College, University of Delhi, for her support at all point of time.

I acknowledge my deep regards towards Staff of Ratan Tata Library, Delhi University for providing wealth of online and offline journals and publications. I did most of my writing work in this library. Further my sincere gratitude goes to all the authors of the books and articles that helped me to have understanding of the subject. I thank everyone who had directly or indirectly provided me help, advice and support in the completion of this study.

My heartfelt thanks to Dr. Suresh Aggarwal, Professor in the Department of Business Economics, Delhi University, Dr. Rajiv Middha, Dr. Vinit Kapur, Dr. S.K. Grover, Dr. D.R. Saklani, Dr. Prabhat Mittal, Dr. Gurcharan Sachdeva in Department of Commerce, Delhi University for their kind help in the design of questionnaire and statistical analysis and interpretation of data.

My special thanks to all the senior citizen survey respondents from Delhi, NCR, Jaipur and Chandigarh Tri-Sector who contributed to the study by filling the questionnaire. I am also thankful to institutional respondents for giving time for interview. Without their important inputs, this work would not have taken the present shape.

My gratitude to my friends Shailender Sexena, I.M. Gupta, D.P.S. Sood, G.K. Arora, Bhushan Kumar Goel, Amarjeet Singh Lamba, Puran Prakash Joshi, Dr. J.K. Goyal, Dr. R.P. Singh, Laxmi Narain Chamoli, Ashok Chowbey, Dr. G.S. Sood, Dr. J.L. Gupta, for their moral support and help in completing my survey work.

My special thanks to my friend Ravinder Singh, retired Assistant Librarian from S.G.N.D. Khalsa College, Delhi University and his brother in law R.P. Singh in Mohali, who greatly helped me in my survey work in Chandigarh Tri-Sector. My thanks also go to my uncle Shri Prem Utneja in Gurgaon, who greatly helped me in survey work in that region. I am also thankful to my friend Col. Ranjeet Singh from
Chandigarh for helping me in survey work in that region. My special thanks to my uncle Sh. Ishwar Chand Thareja for helping me in my survey work in Jaipur.

I dedicate this work to my father Late Prabhu Dayal Madan who always wished that his children be highly educated. I also dedicate this work to my father in law Sh. Om Prakash Khanna who wished more than anyone else that I should do my Phd. The blessings of my mother and mother in law were always with me during my research work.

I have special words of appreciation and regard for my wife, Mrs. Sadhna Madan and my loving daughters Miss Prachi Madan and Mrs. Pragya Nayyar and my son in law Mr. Divesh Nayyar for their constant support and care during the period of study. Their moral support and encouragement had contributed a lot in the completion of this research work.

Above all, I am thankful to my Guru- SHIRDI “SAI BABA”.

Mahesh Kumar
(Research Scholar)