ACKNOWLEDGEMENT

The research required help and cooperation of many individuals. It is a matter of great satisfaction that the researcher could finish the work in due time with his keen sense of duty, sincerity and urgency. At this juncture, it is the pious duty to express his feelings of gratitude to those who have helped him, co-operated him and motivated him during preparation of research work. The researcher finally believes that the credit goes to them for research work.

I am fortunate enough to have an opportunity to work under the guidance of Dr. Harish S. Oza (Director & Professor, S.D. School of Commerce, Gujarat University, Ahmedabad.) without his help, this work could not have been possible. His scholarly guidance and inspiring suggestions have helped me in carrying out the present research work. I, therefore, owe an enormous debt to him, not for his timely valuable guidance but for his deep insight and invaluable guidance with positive attitude.

I cannot dream about this thesis without the strong support and cooperation of Dr. Nitin D. Shah, I am really grateful to him for his encouragement and fruitful suggestions.

Let me take this opportunity to extend my sincere thanks to my Principal, colleagues and staff members at S.M. Patel Institute of Commerce college for their help from time to time, Principal Dr. Ashwin Purohit, Prof. Vijay R. Tripathi, CA Marzun Jokhi and Prof. Bimal N. Solanki in particular. I am also very much thankful to Prof. Bhavesh A. Lakhani.

I am indeed helped by my friend Mr. Jigar Mehta, Mr. Mitul Patel and Mr. Ketan Shah for helping me in analyzing data and preparing various datas and questionnaire.

I feel sense of gratitude to my father Shri Pradeep M. Japee for his inspiration and unflinching moral support and to my mother Purnimaben for her blessing. It gives me great pleasure to thank my wife Shruti, sister Dr. Jasmine and brother in law Dr. Ritesh for their time to time help and cooperation.

The last but not least sincerely apologise to my daughter Taniishka and son Aaryamaan for not paying enough attention to them during the course of this research work.

(Gurudutta P. Japee)