ACKNOWLEDGEMENT

In writing this thesis, I have received help from many persons and I am grateful all of them. Though it is not possible to mention here all those who have help me, it may be appropriate to acknowledge the help I have received from some.

I take this opportunity to express my profound and deep sense of gratitude to my former guide Late. Prof. (Dr.) S.K. Mamoria (Professor Of Commerce, Post Graduate, Department of Business Studies, Sardar Patel University, Vallabh Vidyanagar) for his constant encouragement and guidance without which such a work would not have been done.

I am highly grateful and indebted to my present guide, Professor (Dr.) D.M. Shah (Professor of Commerce, and former Head, Post Graduate Department of Business Studies, Sardar Patel University, Vallabh Vidyanagar) for spending valuable time and to provide motivation without whose support and co-operations it was not possible for me to complete this study.
I am also thankful to Professor (Dr.) V.G. Patel, Professor and Head, Post Graduate Department of Business Studies, Sardar Patel University, Vallabhbh Vidyanagar for his co-operation.

I will be failing in my duties if I forget to mention Honourable Principal B.M. Peerzada, Managing Trustee, L.J. College of Commerce, Ahmedabad who has been the source of inspirations all through out my career and research. I express my gratitude to Professor (Dr.) M.N. Desai, former honourable Vice Chancellor, Gujarat University, Ahmedabad.

Principal R.J. Amin former Principal, and present Principal C.P. Shah of L.J.College of Commerce, Ahmedabad for granting me U.G.C. Fellowship and providing me necessary facilities and co-opeation in this study.

This study was primarily possible due to the valuable co-operation received from Consumers, Consumer Organisations and Corporate Houses who have whole-heartedly responded to my survey. I sincerely thank all of them. I would like to mention my special thanks to Professor Manubhai Shah, Managing Trustee, Consumer Education and Research Centre, Ahmedabad and the staff of C.E.R.C. for necessary help. I am thankful to various
Government Departments, and some foreign embassies in India for providing me required information and guidance during this study.

I take this opportunity to express my sincere thanks to Dr. B.B. Jani, Professor and Head, Department of Statistics, University School of Sciences, Gujarat University, Ahmedabad and my wife Dr. Rajeshree G. Bhatt, Reader in Statistics, University School of Sciences, Gujarat University, Ahmebad for their guidance in statistical analysis. I also thank her for her co-operation and encouragement throughout this study.

How can I forget my colleagues at L.J. College of Commerce and my friends who have sustained my interest and enthusiasm in this study? I am very much thankful to all of them.

At this moment I look back with a high sense of gratitude to my father Late. Prof. Rameshchandra Pranshankar Bhatt, who has been a constant source of inspiration and encouragement in my academic and research work.

I take this opportunity to thank my mother Sarlaben R Bhatt and my patternal aunty Kum. Kunjbalaben P. Bhatt for their support, co-operation and encouragement.
The present work owes its present form to willing co-operation interest and untiring support provided by my friends Shri P.P. Shastry, Shri B.D. Raval and Mr. Aniket Raut. I heartily thank them.

Gopal R Bhatt