I strongly believe that the completion of this thesis could not be possible without God’s Blessings. I thank God for giving me this opportunity and the strength to survive despite being far from the loved ones. I apologize in advance for any omissions as they are purely unintentional. The individuals mentioned here are primarily responsible for my successes but all the mistakes and shortcomings are completely my own.

This thesis would never have materialized without the contribution of many individuals to whom I owe the pleasure of expressing my appreciation and gratitude.

I owe my deepest sense of gratitude to my esteemed Research Supervisor. Dr. S. B. Akash, Associate Professor, Department of Post Graduate Studies and Research in Commerce, Kuvempu University, Shankaraghatta-577 451, Shimoga, Karnataka, India, for accepting me as part of his research group and introducing me to this research field which made my Ph. D. work a memorable experience. Right from the time I started working on this thesis, he has been very kind and helpful in all aspects in organizing my ideas and putting together a very fine piece of work, without him, I would never have reached this point! Dr. S. B. Akash is also worth special thanks for providing a research environment which promotes independent thoughts and creativity. I am really indebted for his invaluable suggestions, advice and support throughout my Ph. D. work. You will be ever inclined in my heart as long as I live. Thanks a lot for making my dreams come true!

I am highly grateful to Prof. S. A. Bari, Vice-Chancellor, Kuvempu University for giving me an opportunity to pursue my dreams. His encouragements and constant support especially for providing the necessary facilities helped me to make this thesis a better one. With whom I found favour and grace in making our stay at the university a memorable one. I thank you sir for the opportunity of doing research in Kuvempu University.

I would like to show my gratitude to Prof. J. Madegowda the BOS Chairman, Department of Post Graduate Studies and Research in Commerce, Kuvempu University, Shankaraghatta-577 451, Shimoga, Karnataka, India, for undertaking the unenviable task of serving on my thesis committee, I am indebted for his valuable contributions and
suggestions when they were sorely needed, that shaped this thesis and helped to make it better.

I acknowledge the persistent support and encouragement from, Dr. Bheemenagowda., Department of Post Graduate Studies and Research in Commerce, Kuvempu University, Shankaraghatta-577 451, Shimoga, Karnataka, India for being my departmental mentor when I started my research work at Kuvempu University. His passion and enthusiastic vision of the world helped to shape my academic interests and positively influenced other aspects of my life as a Research Scholar.

I am very thankful to the Faculty members of the Department of Commerce and MBA, Kuvempu University, Shankaraghatta-577 451, Shimoga, Karnataka, India, Prof. Hiremani Naik., Dr. Kadkol, Mr. Manjunath, Dr. Kudan Basavaraj, Mr. K. M. Vinay and Dr. B. E. Kumara Swamy, with whom I had an opportunity to interact with during my research work. Their guidance and support helped me, to mature as a researcher and influenced the work I did in this thesis. Thanks a lot for your unconditional support and a never ending patience

I would like to express my sincere thanks to all my research mates in particular Mr. Samuel Onchoke, Mr. Enock Omweno, Mr. Mahesha V, Mr. Durgappa, Mrs. Sumathi, Mr. Kotesh, Mr. R. Madhusudhan, Mr. Boaz Too, Pradeep, Appasab, Sadhya and Miss. Vidya for the input they provided during numerous formal and informal discussions we had. Their continuous interest in my research, their jokes and occasional criticism provided a fresh perspective on my work, helped me to keep a positive outlook, and reinstated my confidence when it was needed. Thanks a lot for your countless help and support during my stay in Kuvempu University.

I would like to thank my beloved parents Mr. Samuel Bichanga Okongo and Mrs. Jennifer Nyabonyi Bichanga and Mrs. Agnes Moraa Bichanga for teaching me the value of education, supporting and believing in me for the entire period of my studies. I sincerely appreciate their efforts and sacrifices that they made so that I could have the education. They, along with my beloved brothers John Nyaberi, Pr. Julius Moturi, Joseph Ochako, Isaac Moranga, Ronald Machungo, Douglas, Siobe, and the rest, my sisters Mrs. Ruth Nyan’gancha, Pamella, Esther, Milkah, Grace, my fiancée Mercy
Kibagendi and daughter Joy, Nephews and Nieces Gesare, Florence, Ken, Misati, Okemwa, Nyundo, have been there for me when I was stressed, worn out, and needing encouragement. Their love, patience, and encouragement they showed through my entire life and throughout the period of my study at Kuvempu University, in particular. Their blessings, guidance and love have brought me a long way in my life. I would especially like to thank my beloved Grand Parents Mrs. Jerlia Nyankara Okongo, Mrs. Trusila Magoma, and my brother in-law Zephaniah Nyan’gacha for their support and encouragement. They always believed in me and stood by me. This thesis would never have been completed without the continuous support I received from them. With all my love I thank you all for your patience and encouragement, and for waiting for me to come back home after this long journey.

I would like to thank my Uncles, Aunts, close family members, my relatives and friends who helped me in special ways that can never be tangibilized. They are: Mr. John Mabeya, Mr. James Manyange, Mr. James Onyangore, Mrs. Lucia Mabeya, Mrs. Kwamboka Manyange, Dr. Ongera Gilbert, Tom Orina, Patrick Ogoncho, Bituka, Roki, Mr. Nathan Bosire, John Mogochi, John Nyauntu and Mr. Reuben Osoro all my family members in the homeland. Their regular support, advice and friendship throughout my research work have been a very vital factor in seeing this day.

I would like to thank the non-teaching staffs of the Department of Commerce, for their support and encouragement throughout my research work. I am also very grateful to Kuvempu University library for providing me with the library facilities during the course of my research work.

It gives me pleasure to thank my publisher Anwar, M.P Computers for the readiness and encouragement in bringing out this thesis as an ideal one. Lastly, I offer my regards and blessings to all of those who supported me in any respect during the completion of my thesis.

Bichanga Orina Evans....