Acknowledgements

At the outset, I would like to dedicate this endeavour to my loving parents and in-laws.

The present work is the product of many forces working together in unison. I am therefore, indebted to all those who helped and guided me in moulding this dissertation in its present form. I owe my deepest sense of gratitude to my Hon’ble guide Dr. O.P. Miglani, Professor, Department of Economics, Punjabi University, Patiala. It was his unceasing guidance, keen personal interest, consistent moral support, encouragement, suggestions and constructive criticism that has made it possible for me to bring it to fruition.

I would like to express my sincere thanks to my cousin sister Dr. (Mrs.) Krishna Oberoi, Rtd. Professor, Dept. of Family Resource Management, P.A.U., Ludhiana, who provided me with a solid foundation for the edifice of this study. I shall be eternally indebted and grateful to her.

My sincere thanks are due to Dr. Ramesh Bansal, Professor & Head, Department of Economics. I am also highly grateful to Dr. Gian Singh, Dr. Shakuntla Gupta, Dr. Sangeeta Nagaich, Dr. G.K. Bhatia. Their valuable help, inspiration, expert advice and tips from time to time were of great value to me. The invaluable expert comments and co-operation I have received from other learned members of the faculty greatly facilitated the process of this study. I am highly grateful to all of them.

My special thanks are due to all my friends, special mention has to be made of Dr. R.S. Toki, Mrs. Rina Toki, Dr. Karuna Arora, Mrs. Shashi Arora and Mrs. Harshi Miglani who have always been a source of great help, inspiration and encouragement to me.

It is beyond my access to acknowledge in words the ever-encouraging moral support of my dear father Sh. Dev Raj Jindal, who always inspired me to reach up to this level.

It is my honour and privilege to thank all my family members and relatives for their infinite love, encouraging words and sincere prayers for completing this task.
I owe special thanks to my beloved husband Dr. Anil Kumar Singla, for the untiring pains taken by him in standing with me on all the odd and even occasions. He is the one whose encouragement and support gave me the strength to complete this stupendous work in time. The plentiful loving thanks go to my dearest son Pranshu for his full co-operation, patience and moral support who despite having great claim on my attention and affection helped me in ways more than I can acknowledge.

Last but not least, I am highly thankful to Mr. S.C. Rahi for his constructive suggestions, co-operation and valuable advice. My special thanks are also due to Mr. Prem Parkash who helped me a lot in all computer related jobs.

Sushma Rani