Words of Gratitude

Let me first and the foremost begin with the name of God Almighty for without his blessing nothing could have been accomplished. The success of any task lies in the root of effective input. The task can never be accomplished without my guide, Dr. Martina Noronha’s, guidance, constructive comments, consistent attention, strong support and enthusiasm. I heartily thank her for her invaluable suggestions, great understanding and patience.

I also express my profound sense of gratitude to Prin. Dr. V. D. Naik, Dean, Faculty of Commerce of Veer Narmad South Gujarat University, Surat and Principal, S.P.B. Eng. Med. College of Commerce, Surat for his continuous encouragement and positive spirit.

To do anything successful, one needs help and co-operation of others. I am indeed grateful to Dr. Dhaval Mehta for helping me in the statistical analysis and providing me all necessary information as and when needed. I also thank Mrs. Purnima
Mehta for her kind co-operation and valuable assistance whenever required. My special thanks to my College’s teaching and non-teaching staff members for their co-operation and assistance.

I express my deep gratitude to my parents for motivating me and providing continuous support through my difficult times. They have been an immense source of strength for me. I am very much thankful to my dearest wife, Yogita who stood by me at all times and imbibed the much needed confidence in me.

My deepest gratitude to all my well wishers and friends who have directly or indirectly helped me in the successful completion of the research work.

August, 2011

Sanjaykumar R.Shinde

Place: Surat

(Research Scholar)