

ACKNOWLEDGMENTS

All praise and thanks be to God, the Most Gracious, the Most Merciful, for giving me the strength, patience, and ability to pursue and complete this research.

The life-changing experience of undertaking a doctoral study and completing the research would not have been so productive and stimulating without the support of Completion of this doctoral dissertation was possible with the support of many individuals to whom, I wish to thank and acknowledge.

First and foremost I wish to express my deepest gratitude to my Guru, Philosopher, Guide and Mentor Prof. Pragnesh Shah, Professor at Department of Accounting and Financial Management, Faculty of Commerce, The Maharaja Sayajirao University of Baroda, Vadodara, Gujarat, India, for his unconditional support, his tremendous persistent motivation in my research as well as in my career. Now, the same research work is going to see the dawn of publication for which I shall remain indebted to him throughout my life. I shall never forget the contribution of Mrs. Krishna Pragnesh Shah. She always made time for me, rooting for me and taking care like a mother.

I must express my profound gratitude to all the respondents for sparing their valuable time for responding to the required information and their suggestions without which it would not have been possible to complete this task.

My deepest gratitude and heartfelt thanks go to Dr. Anshu Surve for giving her valuable inputs in editing the thesis. I wish to acknowledge the enormous intellectual help and encouragement from my friends. I am greatly indebted to the University Library Staff for their extending prompt and timely support.

I owe a lot to my parents, who encouraged and helped me at every stage of my personal and professional life, and longed to see this achievement come true. My special thanks to CS. Haresh Kapuriya, my Professional partner in for his support and all my family members for their support and sacrifice. I am indebted to my wife and my lovely children for being my emotional strength, for bearing with me during long hours of study. My family members have always been driving force in all my endeavors. Without their support and sacrifice, it would have difficult for me to complete this task.

Above all, I thank the Almighty for giving me the opportunity to take up this research work and completing it successfully.

Hemant Kanchanbhai Valand