## **ACKNOWLEDGEMENT**

Gurur Brahma Gurur Vishnu Gurur Devo Maheshwara | Gurur Sakshat ParaBrahma Tasmay Sri Guruvenamha | |

I am forever indebted to **Prof.** (**Dr.**) Amita S. Kantawala, Head, Department of Accounting L. Financial Management, Faculty of Commerce, The M. S. University of Baroda, for her guidance, support and constructive criticism throughout the research period.

I am thankful to Prof. J. R, Khedkar for encouraging me to undertake doctoral research. I am also thankful to Dr. E. G. Macwan for initially nurturing my interest in research work. I would also like to thank Dr. Alok Shah for his encouragement. I thank all my colleagues, senior teachers & the non teaching staff for their valuable support during the research period. I express my genuine gratitude to all the staff members of Hansa Mehta Library & its e-resource centre. Thank you Dr. Geeta S. Padte, for your support, valuable suggestions & encouragement.

My father-in-law, Late Prof. (Dr.) Prabhakar M Ambadkar was the source of my inspiration for taking up academics L research as profession. My mother-in-law, Mrs.

Usha P. Ambadkar has been a constant support throughout. Their support is invaluable.

Parents are the first Gurus and later on best friends. I could never have scaled this pinnacle of education without the firm support of my father, Shri Avinash R, Parandekar and my mother, Smt. Mangala A. Parandekar. My younger brother, Mr. Rahul A Prandekar and my sister-in-law Mrs. Rama R, Parandekar have cheered me whenever I

have felt burdened with difficulty and egged me to carry on. I can't thank them enough for everything they have done.

My daughter, Tanaya and son Tanmay have sacrificed a lot so that I could achieve my goal of Doctorate. My kids have been my inner strength in this journey of academic enhancement. I love them very much and promise to make up for the lost time with them. My husband, Mr. Sadanand Ambadkar has been my best friend, critic and my Rock of Gibraltar throughout. He and his company have done a lot of sacrifices so that I could complete my research and complete the works professionally. My brothers-in-law Mr. Sharad Ambadkar & his family and Mr. Abhijit Ambadkar & his family have also encouraged me throughout this phase of my life. No amount of thanks will be enough to express my appreciation for their presence.

Finally, I thank all my other family members and my friends who gave me strength to carry out this work.

Rupali S. Ambadkar