

Acknowledgement

This research work is an outcome of the inspiration, encouragement, support and help that I received constantly and consistently from my research supervisor, ***Dr. Samir D. Joshi, Reader in Business Economics at the Faculty of Commerce, The M.S. University of Baroda, VADODARA***. He initiated me into the present research study through dialogues I had with him. His scholarly guidance enlightened my mind with ideas and insight on the research area. I acknowledge with deep sense of gratitude the whole-hearted support that he has extended to me.

I also acknowledge gratefully the help and support from persons of eminence, Institutions and personal friends and family. To be specific, I express a sense of acknowledgement for the following persons:

- ***Professor Ravindra H. Dholakia, Professor of Economics, Indian Institute of Management, Ahmedabad***, who was my former teacher. His affectionate encouragement, precious guidance and scholarly suggestions about collecting data and information on the subject have been vital factors in the making of the research.
- ***Dr. Vinodchandra M. Patel, Principal, Smt. H.C. Patel Arts and Commerce College, Miyagam Karjan***, for his inspiration, encouragement and generous support of granting me formal permission for the present research work.
- ***Professor M.D. Mohite, Dean, Faculty of Commerce, The M.S. University of Baroda***, for inspiration and support that I received from him.
- ***Professor D.V. Baloni, Head, Department of Business Economics, Faculty of Commerce, The M.S. University of Baroda***, for his generous support and help with formal permission for the present study. His valuable suggestions have helped me in the making of the research.
- ***Professor B.S. Kantawala, Head, Department of Economics, Faculty of Arts, The M.S. University of Baroda***, for her inspiration, encouragement and valuable guidance at the stage of analysis of the present study.

➤ ***Professor D.I. Goswami, Head, Department of Economics, Smt. H.C. Patel Arts and Commerce College, Miyagam Karjan,*** for his generous support and help to carryout the research work smoothly.

I also acknowledge the help and support in terms of reference material and reading facilities that I availed at the following institutions:

- ❖ **Shrimati Hansa Mehta Library, The M.S. University of Baroda, Vadodara.**
- ❖ **Indian Institute of Management Library, IIM, Ahmedabad.**
- ❖ **Sardar Patel Institute of Economics and Social Research Library, Ahmedabad.**
- ❖ **Smt. H.C. Patel, Arts and Commerce College Library, Miyagam Karjan.**

I express my gratitude to the librarians and the staff of these institutions.

I, as well, acknowledge the active support, suggestions and help that I received from my seniors and friends like, Dr. P.R. Joshi, Dr. A.S. Rao, Dr. Vinod Padaria of the Department of Economics, Faculty of Arts & Mr. J.P. Parikh, Department of English, Faculty of Commerce, The M.S. University of Baroda, Vadodara. I also express special gratitude to my colleagues at the Arts and Commerce College, Miyagam Karjan.

I shall ever remember the help of Mr. Piyush Patel and Mr. Pratik A. Pandya who carried out an extensive Computer Work of my research work. I have a special mention of Shri. B.C. Patel, Shri. Rajni Patel and Shri. Nitin Bhatt who helped me through the complicated work of data presentation and analysis.

This research would not attain its worth if I fail to mention the active support of my friend, Shri. G.S. Patel and my uncle Shri. Sudhir Vyas and his sons Mr. Nishit Vyas and Mr. Dhaval Vyas. They all helped me through a tedious work of proof checking and compiling of my research work.

My duty of acknowledgement shall remain unaccomplished if I do not record on this occasion the tolerance and supporting role exhibited by my wife Jyoti and son Master Pramit Desai. I must say that my family exhibited high moral with cheerful attitude to support my involvement in the research work.

Finally, my parents to whom I dedicate the present research are all eligible to receive credit for the present research.