ACKNOWLEDGEMENT

The life changing experience of undertaking a doctoral study and completing the dissertation would not have been so productive and stimulating without the support of many individuals who 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, Head, Department of Accounting and Financial Management, Faculty of Commerce, The Maharaja Sayajirao University of Baroda, Vadodara, Gujarat, India, for his unconditional support. Since the day I first expressed my desire to undertake research work under his able guidance Sir has been a tremendous source of motivation in my research as well as in my career. I have been able to achieve this feat only because of his continuous and consistent encouragement, valuable inputs during discussions and field work and moral support during the most difficult times in this pursuit. I shall remain indebted to him throughout my life. I am also grateful to Mrs. Shah for providing moral support and taking care likes a mother.

I am thankful to Prof. Sharad N. Bansal, former Dean Faculty of Commerce for being kind enough to extend help at various stages of the research. He has been very supportive in providing all facilities to carry on with the research.

I express my gratitude to Prof Amita Kantawala for her valuable inputs for framing title and further motivating me for the research work.

I thank CMA. R.M. Kapadia for his inputs and fruitful suggestion while framing the questionnaire. My humble thanks are also due to Prof. R.G. Kothari for his exquisite scholarly inputs and concise comments while framing the questionnaire. With his gentle humour and amicable style he has made difficult things appear very simple.

I shall never forget the contribution of Dr. P.M. Shah, CA. M.M. Shah in refining my research acumen and helping me learn how to reach a balance between the research and the academic and administrative responsibilities.

I am grateful to my friends Saurabh Patel, Vishal Shah, Hemant Valand, Atul Suvagiya, Dr. K.D.Naik, Dr. Ketan Desai, Hemang Shah, Kalpesh Purohit sir, Snehal, Jignesh, Mitul Shah, Dr. Sandip Prajapati, Dr. M.N. Pandya and Dr. Vishal Javia for being there with me through the personal and scholarly interactions. Their critical inputs were constant source of improvement. I would also like to acknowledge Dr. Anshu Surve for her dedicated remark and motivation.

I express my gratitute to my friends and colleagues, of the Department and Faculty for all the help given to me to complete this study. I shall never forget the support and

cooperation of Devele Dada, Bhaveshbhai, Lakulish, Manishbhai, BBA Parivar and Commerce Parivar.

My heartfelt thanks to Shri Darshan Maru, Shri Jignesh Patel, Milind Dada, Ilaben, Mayur Dhamecha and all the members of the University Exam and Academic Parivar.

Any research is not possible without the Library, the center of learning resources. I take this opportunity to express my gratitude to Ms. Jyoti Bhatt and all the member of Library Parivar for their services.

I must express my profound gratitude to Shri Prakash Shah, founder of Parakh Laboratories and Shri Prakashrao Bhoyte- President of The Government Servants Cooperative Credit Society Ltd., Vadodara for granting permission to carry out case study and providing necessary support for the completion of this work. My Sincere thanks are also due to Manager and all the staff members of the Parakh Laboratories and The Government Servants Cooperative Credit Society Ltd., Vadodara.

My special thanks go to all the respondents for sparing their valuable time for responding the required information and their suggestions without which it would not have been possible to complete this task.

My special thanks to all my family members for their support and sacrifice. I am indebted to my mother, my wife, my uncle and aunty, brothers, sisters, my daughter, other family members and well wishers for being my emotional strength. My family members have always been the driving force in all my endeavors. Without their support and sacrifice, it would have difficult for me to complete this task.

Last but not least, I recall and thank all those who have contributed and cooperated directly or indirectly during the course of preparation of this thesis.

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

Kamlesh Dhirajlal Vala