## Acknowledgement

Firstly, I would like to express my sincere gratitude to my advisor Dr. Sarita Agrawal for the continuous support of my Ph.D. study and related research, for her patience, motivation, and immense knowledge. Her guidance helped me during all the time of research and writing of this thesis. I could not have imagined having a better advisor and mentor for my Ph.D. study.

I also express my gratitude to the Department of Business Economics, faculty of commerce for the support during the entire work.

A word of gratitude for my colleague, Mr. Masroor Assistant Professor, central university of Kashmir, Dr. yawer, Dr. Shafiq Ahmad Lori, Dr. Ashiq Hussain, Dr. Shah parveez, Dr. Kumar Nisar, Dr. Rahul Dhande, Vishal Bhat and Aqib ahmad for their valuable suggestions and comments.

I am ever beholden to my family members especially my brother, sister and brother in law, who have always been a source of inspiration and encouragement for me from the very inception of my career. Their encouragement and good wishes have played a major role in the completion of this work both financially and emotionally.

I am thankful to the university administration for providing the necessary infrastructure for the study. I am also thankful to the administration of Hansa Mehta Library, The Maharaja Sayajirao university of Baroda for the assistance and access to the resources used in the study.

I thank all the respondents without whose cooperation the present study would not have been a possibility. I also thank everyone who helped me either directly or indirectly in completion of this study. Last i m thankful to Allama Iqbal library, University of Kashmir, University Library Punjabi University Patiala and central Library University of Jammu.