Acknowledgements

This section of my thesis is perhaps an emotional representation of my long journey of putting together an analytical and empirical work and hence more difficult. It will be simple to name all the people who helped me sail through this journey but tough to thank them enough. I will nonetheless try....

First, I take immense pleasure in thanking my research guide Dr. S.N. Bansal, whose inspiration, enthusiasm, criticism and intellectualism have helped me shape my visions. Thank you 'Sir' for all the support and confidence you've been giving me for all these years. Thank you doesn't seem sufficient but it is said with appreciation and respect.

I am thankful to Prof. S.K. Singh, Dean, Faculty of Commerce for his continuous support. My sincere acknowledgements to Head, Department of Business Economics, Dr S.D. Joshi and all my colleagues at the department for their kind co-operation and encouragement. A special thanks to Prof. V.G. Vyas and Dr. P.M. Shah for providing me the initial inputs for this research study.

My special thanks to Madam Hema Bansal and love to Anusha for being my family, always supporting and understanding me. I highly acknowledge the stimulating discussions that I enjoyed with my friend Hema Sundari.

I am at loss of words to convey the deepest of my feelings of gratitude and love for my husband Hitesh. It was his patience and unconditional support throughout this research expedition which kept me going. My apologies and thanks to my dear son Dhruv who has been the most patient with my preoccupation at work. My love to my beta.

I owe deeply to all my family members who kept asking me all these years: "Have you not yet finished your thesis?" Silencing that concern was a prime motivation for me in completing this research endeavour.

And last but not the least; I thank my parents for "everything" they have done for me. My father's words of encouragement and my mother's sense of perseverance have been the major inspiration for pursuing this study. I humbly dedicate this thesis to *my parents*. Also, a special reference to my eldest sister - Madhu di for standing by me in all the highs and lows of life.

The chain of my gratitude would be incomplete if I would forget to thank the cause of this chain, *The Almighty*. My deepest and sincere gratitude for inspiring and guiding this humble being!

And finally, my thanks to all those whose names I have failed to mention here but who have played a vital role in the completion of this thesis.

Shradha H. Budhedeo