



Acknowledgement

It has been my proud privilege to work under the guidance of Dr. Sarita Agrawal, Department of Business Economics. I take this opportunity to express my heartfelt gratitude to my teacher- my friend, philosopher and guide for her generosity, ungrudging and scholarly attitude and ability of creating theories out of chaos- a rare combination of qualities that helps a researcher. I have learnt a great deal of research from her during my long time association with her. Her constant inspiration and moral support has guided my path to my academic career. Even the informal discussions with her have helped to clear off doubts and guided the path to a deeper understanding of the issues and the subject.

I also express my thanks to my departmental Head, Prof. G.M. Parikh and other colleagues for their support during the course of study. I also place on record the moral support to me from Dr. K. R. Upadhyay, Department of Accounting and Financial Management.

I also express my thanks to Dr. Asutosh Biswal, lecturer in Education and Mr. Sagar Kadam, Department of Statistics for their help in statistical analysis.

My friend preeti Manek has always stood beside me during all odds.

My husband Pramod has been a great moral support to me and has gone out of way to help and be with me. I express my sincere gratitude to my brother-in-law A. Dheeraj in particular, my mother-in-law and my father-in-law for all their constant support during the later stage of my thesis.

I reserve my thanks to the members of the library staff in The M.S. University of Baroda, Vadodara; Centre For Social Studies, Surat; Veer Narmad South Gujarat University, Surat; IIM, Ahmedabad; Jawaharlal Nehru Library, University of Mumbai, Kalina campus; EdI, Ahmedabad; ISEC, Bangalore and Jawaharlal Nehru University, New Delhi.

My thanks are also due to all the employers and members of the management staff at DIC, Shops and Establishment office and various NGOs in the city particularly, Karelibaug Bhagini Samaj Trust and Vikas Jyot Trust, Vadodara.

My special thanks to all my respondents I intervened during the course of my field work despite their extremely busy schedules.

My thanks are also due to Gopalbhai for his help in the typing of the earlier draft of the thesis.