

ACKNOWLEDGEMENT

My interest in the subject has grown when I came into touch of my supervisor, Prof. Anil Bhumali, Professor and Head, Department of Economics, University of North Bengal. I take the opportunity of expressing my heartfelt gratitude to Prof. Bhumali who guided the study and exercised efforts in getting the thesis completed. His encouraging guidance has always been a source of inspiration to me.

I convey my gratitude to Dr. Ranjan Kr. Gupta, Lecturer, Barasat State University and who was also my colleague at MBA Centre, University of North Bengal for his suggestions.

I accord my heartfelt thanks to Mr. Nilanjan Mitra, Project Head, RS Software, Saltlake, Kolkata and Ms. Debjani Das, Developer, Cognizant Technology Services, Kolkata & USA for the help extended to me in conducting the survey work.

Let me offer my heartiest thanks to all the teaching and non-teaching staffs of the Department of Management, University of North Bengal and my colleagues of DSMS Business School, Durgapur for their constant encouragement.

I express my deep sense of gratitude to all the teachers of the Department of Economics, University of North Bengal for their encouragement.

No formal thanks can compensate the sacrifice made by my wife Suparna and my daughter Sweccha who are deprived of my association. I am thankful to my sister Purabi and my parents also. I am thankful to all of them for their constant striving to keep me away from all disturbances to the extent possible.

Dwilar Sarker