

## **ACKNOWLEDGEMENTS**

Words are inadequate to express my feeling of gratitude towards Dr. R.D. Salunkhe, my Research Guide for this work, for his expert guidance and encouragement throughout. Without him, I would not have been able to complete this work.

I express my sincerest gratitude towards Dr. Fr. Walter D'sa , Principal of Rosery College, Navelim, Margao and Ms. Menecy Dias, Librarian of Damodar College of Commerce and Economics, Margao. They have provided me Library facility for my research work. My heartiest thanks also go to Mr. John Costa, Professor of Rosery College, Nvelim, Margao and Mr. Angnelo G. Dias, Princiapal, Fr. Basilio Andrade Memorial Higher Secondary, Majorda. Ms. Agnelia Godinho, Ex Head-Mistress, Ex –Acting Manager of Infant Jesus Highschool, Colva, who encouraged me to take this endeavour.

Finally, I thank Mr. Audi, Chartered Accountant, Margao and Mr. B.D. Sawant , Deputy General Manager, GTDC, Panjim for providing me required data.

I also thank all those who have helped me directly or indirectly in the completion of this Dissertation.

Mr. JILANI A. SHAIKH