ACKNOWLEDGEMENT

I wish to place on record my deep sense of gratitude to Dr. Ghadge N. Y. whose valuable guidance this study as been successfully completed. Without his inspiration, care and encouragement this work would not have been possible.

I than full to the office bearers of Majalgaon College Majalgaon and Principal Dr. A. S. Jadhav for there co-operation during the study period. I do express my sincere sense of gratitude to Prof. & Head Dr. Lokhande, Prof. Dr. Sarwade W. K. department of commerce Dr. B.A.M.University Aurangabad for his inclusive and objective guidance, being source of continuous inspiration and for utilizing their academic expertise to complete this research.

I am also thankful to the members of the staff Department of commerce A. Prof. Kittekar U. B., Rudrawar S. S., Chalindrawar G.K. and Non-Teaching staff of Majalgaon College Majalgaon for their Co-operation during the study period.

My special thanks are due to Prof. Dr. Gitte B.S. K.K.M. College Manwat and my friend Pravin Ghadge, Prashan Ghadge, Shane M. K. Raut Baliram, Malani Pankaj, Chandak Pankaj, Wagmare Pradip, Pawar Anil, and Kulkarni Gajanan whose contant encouragement resulted in completion of this research work.

I an also thankful to all members of my family especially my sister Adv. Pratibha Ghadge, wife Sow. Mukta, Father B.P. Katkade, Mother Vasundharabai, Sister Ayodhya, Brother Pravin my son chi Harshada and Utkarsh who were eagerly waiting for completionof this work as they have to forgo small scattered joys of life.

Katkade M. B.