ACKNOWLEDGEMENTS

The completion of this research work gives me a sense of satisfaction and makes me to forget the different it with this sense of fulfillment. I think it is my primary duty to express my deep sense of gratitude towards people who helped me in completing it successfully.

First of all I am deeply indebted to my Honorable guide Dr. S.D. Talekar Reader and Head Department of commerce, Lalbahadur Shastri College Partur Dist- Jalna for this valuable guidance in the completion of this work without his constant encouragement and sound advice, this thesis would not have been the light of the day.

My sincere thanks are due to Honorable Dr. Shivajirao Madan, Deen Faculty of Commerce, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad, Dr. K.B. Laghane, M.C. Member, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad, Principal Dr. R.G. Gaikwad M.C. Member, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad, for Providing me the necessary help while completing this work.

I am extremely thankful to the staff of the Department of Commerce Dr. Babasaheb Ambedkar Marathwada University, Aurangabad specially Dr. M.A. Lokhande, Prof. and Head Department of Commerce, Dr. W.K. Sarwade, Dr. F.N. Gauri, Dr. Syed Azharuddin, Dr.R.S. Shinde, Dr. Vilas Eppar, Dr. N.S. Rathi, Dr. G.R. Suryawanshi, Dr. V.R. Humbe for their valuable guidance and Co-operation.

My sincere thanks are due to Honorable Shri. Dadasaheb Mhaske J.L., President, Sllod Shikshan Sanstha’s Aurangabad and Shri. M.D. Bhagat, Secretary, Sllod Shikshan Sanstha’s Aurangabad, Principal Dr.Kakade A. A. Siddharth College,
Jafrabad, Dist. Jalna, for their encouragement and kind support to register myself for this Ph.D. work without their support and blessings, I wouldn’t have gone in this research field.

I am thankful to Dr. P.K. Bhalerao, Dr. S.L. Medhe, Dr. S.D. Erande, Dr. V.N. Patil, Dr. R.P. Patil, Dr. K.D. Dapke, Dr. R.H. Wanare, Dr. S.L. Chavan, Dr. S.S. Mule, Dr. Waykar A.B., Dr. Takle D.P., Dr. J.J. Ahirrao, Dr. V. Nagori, Dr. S.O. Dargad, Shri. Vishwanath Bhonde, Shri & Smt. Maniyar, Shri. Bhapkar V.K., Shri. Jadhav A.G. all teaching and non teaching staff of Siddharth College Jafrabad Dist-Jalna for providing me the necessary help while completing this work.

I must acknowledgement by debt also express my sense of gratitude to office of the Government of Maharashtra i.e. DRDA, Zilla Parishad, Department of Statistical information all SHG woman’s of Jalna District, Panchayat Samities of Eight Talukas of the Jalna district. I also express my sense of gratitude to my friends and college whol helped me in completing this work successfully.

I must express gratitude to my wife Smt. Rajeshree Biradar for her immense patience encouragement, Understanding and shouldering the entire household responsibilities during the period of my research efforts.

M.B. Biradar
(Research Student)

Date- September 2010
Place- Aurangabad