ACKNOWLEDGEMENT

Success in completing this research is not a single individual’s achievement but is the result of the combined contribution of many people. Taking opportunity to sincerely thank several people for their guidance, cooperation, encouragement and support given to me during the different stages of my study.

1) Sincerely expressing my gratitude to my guide Dr. M.B. Mehta, Director, Institute of Management Studies, Career Development & Research, Ahmednagar, who has been the greatest source of help and encouragement.

2) Heartful thanks to Dr. S. B. Kolte, Director General, Institute of Management Studies, Career Development & Research, Ahmednagar, for his expertise and support for this research.

3) I owe to my friend, Philosopher and guide Dr. Parag Ajagaonkar for his tremendous support in this study.

4) Thanking my friend Dr. Shreepad Joshi (a stress buster) for his moral backing during critical stages of my study.

5) Thankful to my Husband Rajendra and son Amulya, my in-laws Dr. Ravindra Anekar, Mrs. Rohini Anekar & Miss Roopa Anekar for encouraging me and adjusting a lot during my study.

6) My special thanks to libraries of –
   i) MCC, Mulund, ii) Vaze Kelkar College, Mulund iii) XIC, Xavers College, Mumbai iv) JN library Kalina Vidyanagari v) Joshi Bedekar College, Thane vi) P.D. Karkhanis College, Ambernath.

7) Heartful thanks to Bharadi Sir Former Dean (Commerce) of Pune University

8) Thanks to Prof. Amit Joshi for helping in statistical analysis and interpretation.

9) Thanks to Principal N.K. Phadake and former Principal D.R. Moharir of P.D. Karkhanis College, Ambernath for their kind support.

10) Thanking all the administrative staff of Institute of Management Studies, Ahmednagar for their timely completion of formalities.

11) Sincerely thanking all the respondents for sparing their valuable time and filling the questionnaire which immencely helped in making this research work.

12) Heartful thanks to Mr. Deepak Patwardhan for his excellent typing work with lots of patience.

13) Finally thanking all the noblemen for contributing directly and indirectly selflessly for this research work.

IV