ACKNOWLEDGEMENT

I am indebted to all the persons who have either directly or indirectly inspired me to fulfill this research work. I am grateful to Former President Late Karveer Annsaheb Vyankatrao Randhir, Kisan Vidy Prasarak Sanstha, Shirpur and Former Principal Late Dr.Vijay V.Randhe, S.P.D.M. College, Shirpur for their belief and faith upon me, moreover continue inspiration and timely suggestions which enabled me to do continue in Research.

I am also great pleasure in acknowledging my gratitude to Mr. Tushar Vishwasrao Randhe, President, Kisan Vidy Prasarak Sanstha, Shirpur for his encouragement and moral support for my research career.

I have great pleasure in acknowledging my gratitude to Dr. Dinesh D.Bhakkad, Research Guide for his guidance and encouragement in finalizing the research topic and also for his credible ideas in the completion of the research work.

I express my gratitude to Dr. S. N. Patel, Principal, S.P.D.M. College Shirpur and Library Department for their valuable support, which made me possible collecting Literature Review and fruitful completion of this research work.

I shall be failing in my duty if I do not express my sincere thanks to Dr. Jagvir Singh, Coordinator, Department of Commerce, Shri J.J.T. University, Jhunjhunu for her valuable support, encouragement and timely help.

I specially thank Prof. Ashok T. Aher, Head, Department of Commerce, S.S.V.P.S. College, Shindkheda for valuable help during the process of data collection and also for his valuable inputs in the form of suggestions & recommendation in my research work.

I consider it is my privilege to place on record the help, support and encouragement received from various Consumers of Dhule, Shirpur, Shindkheda and Sakri Tehsil, took their initiative in filling the questionnaire in spite of their busy schedule. I am thankful for their valuable inputs in the form of suggestions and recommendations in my research.
I specially thank my Son Kapil & Daughter Rhutuja for their excellent support & assistance in designing graphs, figures and also taking effort for fruitful presentation of this research work.

Last but not least, I express my special thanks and appreciation to my wife Pratibha for her understanding and continuous support throughout this research work. Without her patience and understanding, it would have been difficult to complete this research work. Apart I am always indebted to my patents for their inspiration and blessings.

Above All, I thank almighty, who enabled me to happen a long pending desire in the form of this thesis.

Dilip Bhika Patil