ACKNOWLEDGMENTS

Every Research is a herculean task and my own work is not an exception. However, I have succeeded in carrying it out only because of the support and selfless help of many persons remembered and in oblivion.

Hence, I wish to express my sincere thanks to them all.

To begin with, I must sincerely thanks my research guide Dr. S.K. Mishra, Ex. Dean, Faculty of Management Studies, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad for his unfailing inspiration and considerate, but cautious guidance, without which this work would not have seen the light of the day. Along with him, I must mention Dr. Mrs. V. S. Mishra; Reader, Deptt. of Commerce and Management Science, S. B. Arts & Commerce College, Aurangabad, for her timely academic help and tolerance of our untimely visits and botherations.

My profound thanks are also due to Hon’ble Vice-Chancellor Professor Dr. S. F. Patil of the North Maharashtra University, Jalgaon who appreciated my ‘academic’ fumblings and never let me down the path of ‘real’ research.

(iv)
I, further acknowledge with gratitude the kind support of Shri. Annasaheb Patil, Chairman and that of Shri. Narayanrao Mahajan, Secretary, Jamner Taluka Education Society, Jamner. The names of the then-acting-Principal Dr. P. M. Jain and principal Dr. R. P. Patil cannot be forgotten as they kindly permitted me to pursue my research work.

I would fail in my duties if I don't mention my colleagues for their ever in-spiring cheers and Shri V. T. Patil, Librarian, Shri K.B Mali Office superintendent Arts, Commerce and Science College Jamner, for his meticulous assistance. Similarly while collecting the data the staff of the Dr B.A.M. University Library, Aurangabad; S.B. College of Arts And Commerce Aurangabad; Reserve Bank of India Library Mumbai; Shivaji University Library Kolhapur; The VMN.I of Co-operation Management Library Pune; General Manager of District Industrial Center Jalgaon; Deputy Registrar co-operative Societies helped me greatly. I sincerely thank them all.

I was always benefited by the academic discussion and deliberations with my friends like Dr. P.A.Koli from the Shivaji University Kolhapur; Dr. S.G. Deshpande,(Dean, Commerce and Management Faculty N M.U. Jalgaon) Prof G.B.Moharir(Dean Arts And Fine Arts, NMU Jalgaon ) Prof P.M.Kothari; Prof V.D.Patil Prof B.P. Savakhedkar. I am indebted to them all.
This acknowledgement will remain in complete without the mention of Prof Dr. B.V. Pawar, Head, Deptt of Computer Science; Prof R.P. Bhavsar, Prof S.K. Disawal, NMU Jalgaon who neatly and quickly helped for the type-setting of this thesis. Sham Nandanwar and Girsih Chauagaonkar with their technical know-how perfected the Thesis in its present form.

And now last, but not the least, I must mention my wife Mrs Snehlata Gupta, who labored hard to avail me of every comfort while carrying out the research, despite her Bank duties and health problems. It is really her dream that has realized to-day. My parents and little ones - Siddhartha and Sumedha also have their own share in carrying out the Research Work to its completion. I sincerely acknowledge their cares and concerns.

Rajkishor Gupta.