ACKNOWLEDGEMENT

At the outset, I wish to place on record my deep sense of gratitude and respect to Dr. M. G. Gumaste, Reader, Department of Economics, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad, under whose valuable guidance this study has been successfully completed. Without his inspiration, care and encouragement this work would not have been possible.

I take this opportunity to express my sense of gratitude to Dr. S. A. Suryawanshi, Vice-Chancellor, Swami Ramananad Teerth Marathwada University, Nanded, and Dr. K. P. Sonwane, Vice-Chancellor, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad who had given me an opportunity to complete this research work. They have always been inspirator for academic excellence of the university staff.

I do express my sincere sense of gratitude to Prof. J. V. Joshi, Head, School of Commerce and Management Science, SRTMU, Nanded, Prof. V. B. Bhise, Dept. of Economics, Dr. BAMU, Aurangabad, Prin. Dr. B. S. Solunke, Ex-Director, BCUD, and Dr. S. M. Sonwane, Director, BCUD, SRTMU, Nanded, for their inclusive and objective guidance, being a source of continuous inspiration and for utilizing their academic expertise to complete this research.

I will always remain deeply obliged to Dr. J. M. Waghmare and Capt. V. V. Dhole, Ex-Vice Chancellors, Dr. Vijay Khole, and Dr. P. G. Jadhav, Ex-Registrars, Prin. J. K. Yeotikar, Dr. D. N. Ratnalikar and Late Mr. R. D. Choudhary, Ex-Controller of Examinations, Dr. D. S. Deshpande and Prin. N. C. Vardacharulu, Ex-Officer on Special Duty, SRTMU, Nanded for their encouragement and co-operation during the study.

I take this opportunity to express my sincere thanks to Dr. S. P. Satarkar, Librarian, SRTMU, Nanded, Mr. S. R. Gosavi, Asst. Librarian, Dr. BAMU, Aurangabad and Librarian, RBL, Mumbai, and their library staff who has provided me the required study material from time to time during the study.

It is a pleasure to express my deep sense of gratitude to Late Dr. G. S. Kalyankar, and Dr. R. P. Kurlkar, Retd. Prof., Dr. Deogirkar, Head, Prof. B. S. Mhaske, Dr. Kawade, Dr. R. S. Solunke, and Dr. Shivaji Sangale, Reader, Department of Economics, Dr. BAMU Aurangabad, and Dr. Suryakant Jagdale, Dr. B. K. Shinde, Dr. U. S. Panpatte,
Dr. S. R. Kute, Dr. K. K. Patil, Dr. A. T. Tawar, Dr. Baburao Pawade, Dr. B. R. Kadam, Mr. Mote, Mr. Murulidharan, Mr. Zopade, Mr. Lingave, and Mr. Divakar Pathak for extending their help during study period.

My special thanks are due to Dr. B. D. Gahelot, Dr. N. E. Ambhore, Prof. B. C. Baric, Dr. Uday Kumthekar, Dr. Santosh Dandwate, Dr. S. G. K. Krishnamacharyalu, Dr. Kranti Sharma, Dr. H. R. Bhelonde, Dr. Atmaram Palnitkar, Dr. S. G. Losarwar, Mr. S. M. Hambarde, Dr. U. D. Deshpande, Dr. P. M. Katare, Dr. D. B. Joshi, Prin. R. L. Ambekar, Mr. A. N. Kirkan, Dr. Y. V. Joshi, Dr. U. V. Kulkarni, Dr. Khobragade, Mr. S. G. Jadhav, Mr. Hardeep Singh Huzuria, Mr. Vilas Yeotikar, Dr. Mrs. Vani Laturkar, Dr. Mrs. Madhuri Deshpande, Mr. Santosh Hambarde, Mr. Ramdas Solunke, whose constant encouragement resulted in completion of this research work.

I am also thankful to the members of the Management Council of SRTMU, Nanded for their co-operation during the study period.

I would like to express my hearty regards and lot of thanks to all the farmers, who responded very patiently in short time while obtaining the questionnaire and discussions without which this work could not be completed. I am also thankful to the bank officials, District Statistical Officer, Aurangabad, Lead Bank Officer, Bank of Maharashtra, Aurangabad, for their co-operation during the period of work.

I must express my most sincere thanks to Mr. Damkondwar, Mr. Kokane, and Mr. Santosh Hambarde for their dedication skill and perseverance in typing several drafts of this manuscript.

I am thankful to the members of the staff working in the P. G. Section of SRTMU, Nanded for their co-operation during my research work.

I take this opportunity to express my deep sense of gratitude and profound regards to my beloved agrarian parents for their love and moral courage throughout the study. They have maintained the tempo of this work by providing the necessary facilities and motivation to me. I am also thankful to all members of my family especially my wife Lalita and my kids Master Rohit and Rohan who were eagerly waiting for completion of this work as they have to forgo small scattered joys of life.

October 30, 2002

Ramchandra J. Joshi