Acknowledgement

It is my proud privilege to express my deepest sense of reverence, gratitude and indebtedness to my venerable research guide Dr. N.G. Bapat, M.Com., Ph.D., Professor, Dept. of Commerce, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad for suggesting this problem, continually offering his inspiring guidance, talented advice, constant encouragement, constructive criticism and help during the present investigation and preparation of manuscript.

I extend my heartfelt thanks to Dr. S.A. Somwanshi, Head, Dept. of Commerce, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad, Dr. D.G. Giridhari, Dr. V.S. Shitole, Dr. B.B. Fahirkar, Dr. M.U. Deshpande, Dr. M.H. Chisty, Dr G.A. Nikam, Prof. R.W. Gogate, Dr. G.M. Pande and Mr. M.Z. Baig and Mr. S.V. Sakrikar of Dept. of Commerce, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad for their help throughout the course of my study.

I am grateful to Hon. Shri Govindrao Dharmadikari, Dr. Sow. Pratibha Rasal, Shri P. J. Maheshwari, Shri K.R.K. Awadhani of Nanded Mahila Shikshan Sanstha Nanded and Prin. Sow B.M. Tandulwadikar and I/Prin. Shri B.B. Pawade, K.R.M. Mahila Mahavidyalaya Nanded for providing all the necessary facilities to carry out the research work.

I wish to express my deep indebtedness to my father, mother and brothers for their sacrifice which enabled me to undertake this study. No words are enough to express my heartiest gratitude to them for providing me the valuable opportunities in building my educational career.

I take this opportunities to record my cordial thanks to Prin. P.R.Mahurkar, N.S.B.College, Nanded, Prof.Dr.J.V.Joshi, Peoples College Nanded, Com.Trimbak Hargange, Marathwada Gramin Bank Nanded, Mr. V.R.Ashturkar, Manager, Co-operative Industrial Estate, Nanded, Mr.P.N.Dahale, Mr.S.S.Gole, Mr.R.A.Udgirkar, Mr.S.K.Nayak and others for their co-operation during the investigation.

Last but not least, I want to express my sincere thanks to those who helped me directly or indirectly during this study.

Aurangabad

(P.B.Ashturkar)

Date : 23/3/1994