**ACKNOWLEDGMENTS**

I wish to express my sincere regards and deep sense of gratitude to my research guide, Associate Professor, Dr. Jawaher D. Kabra, Dept. of commerce. J. E. S. College, Jalna, for him inspiration, guidance, encouragement that enabled me to complete this research work.

My sincere gratitude is extended to Dr. Kalayan Laghane, Former Dean, Faculty of Commerce, of Dr. B. A. M. U. Aurangabad. Dr. S. R. Madan former M.C. member, of Dr. B. A. M. U. Aurangabad. Professor, Dr. Walmik Sarwade, Head Dept. of commerce Dr. B. A. M.U. Aurangabad. Professor, Dr. Rathi, Department of Commerce, B.A.M.U. Aurangabad For their constant inspiration in my research pursuit of this sort I am aware that without their Co-Operation the work would not have been completed.

The offices of District Industries Center of Aurangabad, Ahmednagar, and Jalgaon district and their manager’s and related people have obliged me by extending their help while collecting the data without and pressure. I thank them for the same.

I never forget my family members who have been remained always co-operative and encouragement for this research work in this context I express my sincere gratitude to words Sau. Ratnmala Marwadi, Mother, Mr. Ekanth Marwadi, father, Sarika and Karishma, sister, Mr. and Mrs. Holiye, brother and friend, for their sympathetic, co-operative and encouraging attitude last but not least my source of inspiration for which my words are short to thank them.

Ku. Marwadi Reshma.