ACKNOWLEDGEMENT

At the outset I avail this opportunity to express my sense of gratitude and respect towards Dr. A. H. Pachkawade, my guide for his invaluable guidance and unfailing courtesy during the course of present investigation right from shaping this manuscript.

I owe my reverence and gratefulness to my beloved and esteemed parents late Shri Madhukarao and Mrs. Malvi Pisolkar without whose moral support and willing sacrifice my dream would not have been a reality. With all my love and respect I dedicate this work to them.

I feel honour to express my deep feelings of gratitude towards Dr. S. Y. Kulkarni for his timely suggestions and keen interest, throughout the course of present study for which I would remain ever indebted to him.

It’s my privilege to unveil a hearty sense of indebtedness towards my friend Dr. A. B. Pande and Mrs. Anita Pande for constant encouragement and invaluable assistance during the course of present investigation and untiring efforts in completing this task.

I also appreciate timely encouragement and inspiration from Smt. Pramilatai Topale, President, Shri Dadasaheb Deshpande Secretary, Shri. Madanlalji Khandewal, Vice-President and Shri Gopalji Khandelwal, Member of Shikshan Prasarak Mandal, Akola, during the course of completion of this task.

My sincere gratitude and regards are due to Dr. P. R. Rajput, Principal, Shankarlal Khandelwal Arts., Science and Commerce Collage, Mrs. Shobhana Merekar Principal, Moharidevi Khandelwal Jr. College, Supervisors, and all members of the faculty as well as non-teaching staff for their encouragement and rendering necessary help.
I had treasured ceaseless encouragement, moral momentum and incomparable affection and cordial touches from respected Shri Umakant Joshi and Mrs Vandana Joshi, Mr. Shrikant and Mrs. Shital Pisolkar and Shri Krishnarao Bhopi, Mrs. Sunanda Bhopi Gajanan, Govind and Mukund Bhopi and my family well-wisher Mr. and Mrs. Godbole Sir.

Finally I have no words to express my heartfelt gratitude to my wife Mrs. Pradnya for the encouragement and help she rendered to enable me to complete this task. My loving thanks are due to my daughters Pratiksha, Sneha and my son Pushkar for providing me with lighter moments of relief.

I shall be failing in my duties if I do not place on record the invaluable co-operation extended by all the Branch Managers, their Co-Workers and in particular the beneficiaries for furnishing requisite data for the study.

I simply cannot resist myself in expressing my heartfelt gratitude to Mr. Sunil Gandhe, for sharing his Co-operation and assistance in the very cumbersome, tedious and time-consuming job of thesis typing.

I am also thankful to all those who have directly or indirectly helped me in completing this task.

P.M. Pisolkar