ACKNOWLEDGEMENT

Research work is not a one-man show. It is a culmination of many a hand and brain. I deeply acknowledge the cooperation and guidance extended by various individuals, authorities and institutions in completing this research project successfully.

At the outset, I record my deep sense of gratitude to my Research Supervisor Dr. Ashok Trimbakrao Pande, an eminent scholar and Reader-in-Commerce, Smt. K. L. Mahavidyalay, Amravati; without whose unflinching help, valuable suggestions, able guidance and constant inspiration this thesis would not have seen the light of the day.

I feel highly indebted to my Principal Shri. N. F. Suda, who has been instrumental in getting me Research Fellowship under Faculty Development Programme for this study, and always encouraged me for the timely completion of the project.

I am very grateful to Dr. R. M. Sadan, Principal, Nehru Mahavidyalay, Ner Parsopant, for his kind cooperation and useful suggestions; and Dr. R. G. Kedia, Head, Department of Statistics and Computer Science, Government Vidarbha Institute of Science and Humanities, Amravati, for his invaluable assistance in the application of statistical tools wherever necessary.

I express my profound gratitude to my revered Gurus - Shri. A. S. Ukhalkar, Ex-Principal, G. S. College of Commerce, Nagpur and Dr. E. H. Kathale, Ex-Dean, Nagpur University, Nagpur, for their constant inspiration for academic pursuits. I am also grateful to Prof. E. K. Thombre, Ex-Dean, Faculty of Commerce, Amravati University, Amravati; Prof. S. A. Tiwari, Dean Faculty of Commerce, Amravati University, Amravati; and Prin. S. G. Chapke, Member, Management Council, Amravati University, Amravati for their unflinching support and constant encouragement for this study.
My special thanks are due to my colleagues - Prof. Vijay Bhangdiya, Prof. Keshav Gadbail, Prof. Gajendra Raghuwanshi and Prof. Ramesh Kale who helped me a lot in collection of data. My thanks are also due to Shri. C. Anand Rao of Andhra Bank Amravati, for his extra-ordinary cooperation in providing me with the necessary data on the detailed procedure followed by the banks for processing PMRY applications.

I am very grateful to Shri. Ashok Dharmadhikari, General Manager, District Industries Centre, Amravati and his cooperative staff who provided me with the updated computerised list of beneficiaries of PMRY and other relevant information from time to time. I am also thankful to Managers, DIC, Amravati, Shri Gathekar and Shri. Bulbule and the 10 Industries Inspectors of DIC, who spared their valuable time for giving me first hand information through their personal interviews.

My thanks are due to all the 64 officers of different banks who cooperated with me by allowing me to collect first hand information through their personal interviews.

I am highly indebted to the 322 beneficiaries of PMRY from Amravati district, who spared their valuable time and provided me with the invaluable first hand information about every phase and facet of working of the scheme, which forms the core of this thesis.

My special thanks are due to Shri Virulkar, Asst. Employment Officer, District Employment and Self-employment Guidance Bureau, Amravati and Shri. R. K. Shinde, Asst. Director, University Employment and Self-employment Information and Guidance Bureau, Amravati University, Amravati for providing the list of Live Registers of their respective areas.

I am very grateful to the officers of different government offices and boards situated at Amravati. My thanks are due to Shri. Raut, Dist. Manager and Shri. Phutane, Field Officer, Maharashtra State Khadi And Village Industries Development Board; Shri Bansod, Regional Manager and Shri. Shelke, Dist. Manager of Mahatma

I am also thankful to Shri Iyer, Manager, Lead Bank, Amravati, and Shri Muley, District Coordinator, Central Bank Of India for their excellent cooperation in providing the necessary information. My thanks are due to Shri. Deshmukh, Manager, Maharashtra Centre For Entrepreneurial Development and Shri Anil Karwa, Area Manager, MITCON Consultancy Services Ltd., Amravati Division for sharing their views and experience regarding the conduct of Predisbursement Training provided to the beneficiaries of the PMRY.

I am deeply indebted to Shri. Rajesh Tiwari from Paratwada; Shri Kalyan Belsare and Shri Sanjay Khadse from Anjangaon Surji; Shri. Narendra Thakur and Prof. Sanjay Mahalle from Bhatkuli; Prin. Raosaheb Thakre and Shri. Vishal Wankhade from Chandur Bazar; Prin. Warkhede and Shri. Pramod Tambaskar from Chandur Railway; Shri Ajay Pillarishetti, Range Forest Officer from Chikhaldara; Shri. Ramdas Khandare and Shri. Lalsingh Rathod from Daryapur; Prof. D. V. Raut, Shri. Anand Kasdekar and Shri. Sajjulal Bhilavekar from Dharni; Shri. Raju Bijwe from Morshi; Shri. Nemichand Pusatkar from Nandgaon Khandeshwar; Shri. Dhomne and Shri. Prashant Gondse from Teosa; and Prof. V. W. Bijwe from Warud for their extra-ordinary help in accompanying and leading me to different places in their respective Talukas for conducting personal interviews of the beneficiaries. I am also thankful to Shri. Nilesh Mandlecha, who assisted me a lot in analysing the data on computer.

I must make a mention of generous help I received from different libraries. I am thankful to Dr. Kumar, Librarian and Mr. Randhe, Asst. Librarian of Nagpur University, Nagpur; Dr. S. K. Patil, Dy. Librarian, Pune University, Pune; Dr. Mrs.
Khare, Librarian, Mumbai University, Kalina, Mumbai; and Mrs. Vijaya Patwardhan, Asst. Librarian, Gokhale Institute of Politics and Economics, Pune. My special thanks are due to Shri. S. P. Potdar, Librarian and Shri A. B. Bhosle, Asst. Librarian, Amravati University, Amravati and their cooperative staff; Shri. Mohan Kherde, Librarian, Matoshri Vimalatai Deshmukh Mahavidyalay, Amravati; Prin. K. N. Patil, Vidyabharati Mahavidyalay, Amravati and his library staff; Shri. Ravi Katariya, Asst. Librarian, Smt. K. L. College, Amravati.

I owe a lot to the learned authors whose works I have referred to in completion of this thesis.

Now a word of gratitude to my family members. I enjoyed my Mother’s blessings and unflinching support, so profoundly needed for pursuing and completion of the study. My better-half Smt. Swarna and our sons Master Vivek and Master Saivikas have always been on my side bearing with me my preoccuption with the study.

Last, but not the least, I am very much thankful to all those numerous persons known and unknown whose help I received directly or indirectly in the completion of this project.

Place : Amravati.  
Date : 15th August, 2002.