Acknowledgement

I take this opportunity with much pleasure to thank all the people who have helped me through the course of my journey towards producing this thesis. I am deeply indebted to the enthusiastic supervision and guidance of Dr. Bhor J.R., Associate Professor and Head of the Department of Commerce, Padmashri Vikhe Patil College, Loni, District-Ahmednagar whose help, stimulating suggestions and encouragement helped me in all the time of research and writing of this thesis.

I express deep sense of gratitude to Honourable Padmabhushan Shri. Balasaheb Vikhe Patil, Former Cabinet Minister, Govt. of India and Honourable Shri. Radhakrishna Vikhe Patil, Minister for Agriculture and Marketing, Govt. of Maharashtra for their stimulating support. I am thankful to Honourable Shri. Rajendra Vikhe Patil, Senate Member, University of Pune, CEO and Trustee and Secretary, Pravara Institute of Medical Sciences (Deemed University), Loni. I am also thankful to Honourable Shri. M.M. Pulate, President, PIRENS, Loni for his encouragement and support.

I would like to thank Dr. G.H. Barahate, Associate Professor, CD Jain College of Commerce, Shrirampur and Dr. B.R. Adik, Associate Professor, CD Jain College of Commerce, Shrirampur for their assistance in finalizing the research problem that allowed me to hit the ground running, which is always a nice way to start and timely guidance and help. I would like to thank Prof. Hemant Pawar, Head, Department
of Informatics, Pravara Institute of Medical Sciences (Deemed University), Loni for his caring and supportive attitude with which he helped me with statistical analysis.

For this research, data were essential. I collected a lot of data. Many people helped me for this, and I would like to thank them wholeheartedly for their useful comments and support.

I am thankful to Dr. D.R. Talankar, Advocate, Mumbai High Court, Dr. Bhaskar Gaikwad, Chief Scientist, Krishi Vigyan Kendra, Babhaleshwar, Dr. B.B. Das, Director, Institute of Business Management and Administration (IBMA), Loni, Dr. R.G. Rasal, Vice-Principal, P.V.P. College, Pravaranagar, Mr. B.V. Kulkarni, Deputy Director, PIRENS-Loni, for their support and encouragement. I am also thankful to Prof. Ashish Jaswal, Prof. G.T. Gund, Prof. Pradeep Joshi, Prof. Nilesh Bankar, Prof. Sandeep Sonawane, Prof. M.S. Langote, Prof. Yogesh Vadgaonkar and other teaching faculty of IBMA and Mr. R.V. Gholap, A.O and non-teaching staff of PIRENS and IBMA for their valuable information and documents made available, assistance and useful comments and support for completion of this research. I am also thankful to Mr.B.D.Ghorpade, Shivam Computers, Loni for their pain taking effort for setting and printing of the thesis.

Without the friends and family who let me pilot my study on them the data would have been far less useful. For that I am thankful to Prof. Vijay and Ajay Dighe, Mrs. Anju and Ambika Dighe, Mr. Sopanraje, Deepak, Jeevan and Amol Unde, Dr. Sandeep and Dr. Deepali Tambe, Mr. Pradeep and Mrs. Kavita Tambe, Mrs. Archana Gagare, Mr. Mahesh Kawade.
Finally, this research work would not have been possible without the confidence, endurance and support of my family. My family has always been a source of inspiration and encouragement. I wish to thank my parents Shri. Patilba and Sou. Sindhubai Unde as well as my Father-in-law Shri. Prataprao and Mother-in-law Sou. Sushila Tambe, whose love, teaching and support have brought me this far with their affection understanding and endless patience and encouragement when it was most required.

Let me not forget to mention the constant inspirations and encouragement given to me by my wife Mrs. Dr. Sushma and my lovely sons Master Siddhant and Vedant with their complete patience.

Finally let me seize this opportunity to express my sincere gratitude to all those who helped me in course of my every walk of life to furnish and complete my research work without whose help this work would not have seen the light of this day.

Place: Loni Bk., Ahmednagar.

Date: 9 September 2013

Unde Anna Patilba