ACKNOWLEDGEMENTS

The researcher wishes to thank the academic council of Tilak Maharashtra University for giving her the opportunity to work on the research topic. Sincere thanks are extended to Dr. Deepak Tilak, the Hon’ble Vice Chancellor, the Registrar Dr. Umesh Keskar and the assistant Registrar Mr. Jagdish Salve, for allowing the researcher to be a part of Tilak Maharashtra University. Warm and sincere thanks are also expressed to the entire staff at the university office.

The researcher expresses her indebtedness and a heartfelt gratitude to her guide Prof. Dr. Sayalee Gankar, Director MITCOM Pune. This research would not have been possible but for her encouragement, valuable guidance, stimulation and constructive suggestions provided from the initial to the final level which enabled the researcher to develop an understanding of the subject.

Deepest gratitude is owed to Dr. S. G. Bapat for his interest and advice to start the study and also for his insight, direction and sharing of expertise from time to time. The researcher is also thankful to the department of management, Tilak Maharashtra University, Pune for its coordination.

Sincere gratitude is extended to Dr. Medha Kumthekar, Prof. and retired head, Department of Psychology, S.N.D.T. Pune for her support and guidance in statistical analysis.

The researcher deeply appreciates the help extended by Prof. Dr. Nalini Ogale retired head of the Home Management Department and Ex. Dean of Faculty of Home Science, M.S. University of Baroda, for her timely counsel, patience and valuable inputs on all aspects of research and statistical analysis.

Sincere thanks are expressed to Mrs. Anjali Rao for carrying out the statistical analysis and collation of data and Ms. Ritu Watturkar for her help in processing and presentation of data.

Thankful appreciation is extended to the librarians of S.N.D.T. Pune; Vaikunth Mehta National Institute of Cooperative management (Vamnicom) Pune; Jaikar Library Pune University; British Council Library Pune; Karve Institute Library Pune; Tilak Maharashtra University Library Pune and S.N.D.T. University Library Churchgate, Mumbai for their cooperation.
Heartfelt gratitude is extended to the Directors and Principals of management institutes and colleges at Pune for granting permission and help in coordinating the data collection process.

Sincere thanks are offered to the respondents for extending their cooperation and willingness to participate in data collection. The researcher wishes to thank her friends and colleagues who were instrumental in data collection and without whom the study would not be complete.

The researcher expresses her deepest gratitude to her husband and daughter for their inspiration, moral support, patience and guidance provided at every stage of this venture.

Above all, the researcher is thankful to God almighty for being there with her all through. Lastly, the researcher offers regards and blessings to all those who supported in any respect during the completion of this project.

Anita S. Kumar