

## ACKNOWLEDGEMENT

I have immense pleasure in presenting this dissertation to Shivaji University Kolhapur. In completion of this dissertation work, I would like to convey my sincere regard to my research guide Dr. A. M. Gurav for his expert guidance during my study from his hectic schedule and taking deep interest in the problem selected by me for the dissertation. Without his help and support this dissertation would have not possible.

I express my deep sense of gratitude to Dr. S. S. Mahajan, (Head, Department of commerce and Management, Shivaji University, Kolhapur) for their timely suggestion to improve my understanding in the research. I also thankful to the all faculty member of department of commerce and management especially to K. V. Marulkar, Miss Supriya Chougule for their kind cooperation.

I am extremely thankful to Prof. (Dr). V.S. Patil and Dr. Gurunath J. Fagare for his valuable guidance.

I am deeply indebted to my father Shri. Narayan K. Devali, mother Laxmi N. Devali, grandmother Smt. Janaki K. Devali, brother in law Tukaram Gavakar, Narayan Devali, Sachin Devali and all my family. I would not have completed this study without their kind help and blessings and inspiration.

I am thankful to my all lecture friends especially Ram N. Naik, Sunil S. Patil, Mahesh Shinde, Raosaheb Patil, Amol Bobade, Miss Urmila Dubule for their inspiration and help in the research.

I am also indebted to my dear friends, Sagar Patil, Raju Shinde, Namdev Patil, Vikas Joshi, Abhijit Patil, Ajit Koigade, Dadaso Magar, Narayan Patil, Anil Powar, Datatray Mandhare, Promod Patil, Santosh Ukkoji, Satyashil Kolekar, Dayanand Patil, Ram Patil, Amit Patil, Gangadhar Patil, Ramling Shipure, Pradeep Shinde, Krishna Mugdhum, Shrish Kumbhar, Chandrakant

Kamble, Dadaso Patil, Suraj Jadhav, Ranjeet Jondhal, Yogesh Shelar, laxman Sankagol, Baburao Jadhav, Vikas Parit, Baban Patil for their kind support during study.

I should express sincere thanks to Raju Mohite, Kamble Mama, and all staff of commerce and management department for cooperation and also thankful to the Library Staff of Barr. Balasaheb Khardekar Library of Shivaji University, Kolhapur.

Last but not least, the researcher wishes to thank the numerous respondents for their unfailing cooperation during the research study.

I am grateful to all those who have helped me directly and indirectly in the completion of this research work.

Place: Kolhapur

Mr. Devali Parashram N.

Date:

Research Student