

D E C L A R A T I O N

I the undersigned Shri. S.C.Gaikwad, hereby declare that the work reported in this dissertation is independently carried out by me under the guidance of Dr.(Mrs.) S.B.Pandit, Department of Economics, Shivaji University, Kolhapur.

I also declare that the present work has not formed the thesis for the award of any degree, diploma or a similar title of any other institution.

PLACE: KOLHAPUR
DATE : 10 /6/1988


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