

A C K N O W L E D G E M E N T

I express my deep sense of gratitude to Prof.V.M. Hilage, my research guide. He has given me valuable guidance in the completion of this work. I am grateful and highly indebted to him for the same.

I am thankful to my nephew Shri T.N.Gholap for the help in the statistical processing of the data.

I am also grateful to the Prof.A.D.Shinde, Director of Chh. Shahu Central Institute of Business Education and Research, Kolhapur for giving opportunity to do M.Phil.

I express my gratitude to the Prin.(Dr.)Suryavanshi, Shivaji College, Satara and Dr.Pathan, Arts and Commerce College, Madha for his words of encouragement and advice.

It is my pleasure to record my gratitude to my wife Sou.Urmila without whose encouragement it would have been impossible to complete this dissertation.

I am thankful to Mr.R.K.Nikam for neatly typing of this dissertation.

Kolhapur


(L.B.Gholap)

Date 11 / 11 / 1986.