ACKNOWLEDGEMENT

I consider my self fortunate to have the privilege of working under the guidance of Dr. D.H. Hindocha, my research guide. I express my deep sense of gratitude towards him for his valuable guidance and keen interest throughout.

I express my sincere gratitude to Dr. A.D. Shinde Director, Chh. Shahu Central Institute of Business Education & Research, Kolhapur for his encouragement and co-operation.

I am also thankful to Prof. Pongannavar and Prof. Yalagatti, G.E.S. College, Gokak for their valuable guidance and co-operation in collecting the empirical data for this study.

Most of all my gratitude must go to my parents, teachers and family members, my constant source of inspiration for the encouragement and generous co-operation extended to me for the completion of this study.

DATE : 30 -12 -96.

PLACE : KOLHAPUR

(Mrs. J. S. KOTHIWALE)
M. A.