ACKNOWLEDGEMENT

The present work is the outcome of valuable guidance, help and encouragement extended to my teachers, friends, my family and many dignitaries. I would like to put on record my deep sense of gratitude to them.

I am grateful to my guide Dr. A. A. Dange for his valuable guidance, cordial treatment. He has been the source of inspiration and stimulus to me throughout the arduous process of completing this work.

I am deeply grateful to Dr. P. A. Koli, Professor & Head, Department of Economics, Shivaji University, Kolhapur for his valuable guidance and inspiration, time to time during the period of my research.

I am also grateful to Dr. V. B. Jugale, Dr. V. B. Kakade, Dr. R. G. Dandge, Dr. P. N. Gavade, Dr. P. S. Kamble, Dr. C. S. Bhanumate and Dr. Mrs. V. P. Katti madam for their guidance and help. I am also grateful to the non-teaching staff Shri A. N. Sabale, Shri M. J. Patil and Shri S. B. Patil for their help.

I am immensely grateful to the librarian of Barr. Balasaheb Khardekar Library, Shivaji University, Kolhapur. I am grateful to the Principal and staff of the Venutai Chavan College, Karad and Mohanrao Patangrao Patil Mahavidyalaya, Borgaon for their help and encouragement.

I would like to place on record my heartful thanks to my father, mother and brothers.

I am grateful to Shri Mandale Sir, Jaykar, Himmat, Nana and all members of K. B. Group, Shirala for their encouragement.

I am also thankful to Sachin Kamble, Santosh Yadav, Anil, Sunil, Dayanand, Mandar, Uddhav, Ananda, Suman, Sujata, Lalita D. B. More, Avinash, Uday, Rahul, Pandurang, Khandu, Bharat, Santosh, Bholaji and Nivedita, Swapnil, Revati, Rohit and their all family members for their kind help in completing the research work.

It is my duty to thanks all those who directly and indirectly assisted me through suggestions, valuable comments and much needed encouragement.

I am also thankful to Mrs. S. S. Pasare of Prajakta Typing and Xerox Centre, Kolhapur for neat, elegant and timely computer typing and Xeroxing of the dissertation.

Mr. Anil D. Satre