## **ACKNOWLEDGEMENT**

I express my deep sense of gratitude to my research guide Prof. Dr. P. S. Kamble, Department of Economics, Shivaji University, Kolhapur. I feel myself fortunate because I got an opportunity to work under his guidance without which this challenging work could not be materialized in the present form. His role in this work will remain a source of enduring inspiration to me throughout my life.

I express my deep sense of gratitude to Dr. V. B. Kakade, Professor & Head, Department of Economics, Shivaji University, Kolhapur Prof. Dr. V. B. Jugale, Prof. Dr. A. A. Dange, Prof. Dr. R. G. Dandge, Dr. Smt. V. P. Katti and other teaching and non-teaching staff of the Department of Economics, Shivaji University, Kolhapur. I am thankful to Librarian and other staff of the Barr. Balasaheb Khardekar Library, Shivaji University, Kolhapur for their kind co-operation.

I express my sincere thanks to Shri A. N. Sabale and Smt. S. G. Kanoje, Shri Kamalakar Pujari of Department of Economics, Shivaji University. Kolhapur for their help and encouragement.

I am extremely indebted to Kowad Grampanchayat, Chandgad Tehsil Office for their excellent co-operation rendered to me during the survey and data collection by me. I am thankful to my friends and colleagues particularly Mr. B. M. Patil, S. S. Lad, Nagsen Gavali, Vidya Patil, Shashikant Ambewadkar, Vinayak Kasalakar, B. K. Patil, A. D. Surve, Vikas Patil, Sumedhi and others. I also thank to Dr. B. L. Patil, Shri P. C. Patil, Principal Dr. Nilapankar, Shri S. J. Patil, Shri K. P. Waghmare, teaching and non-teaching staff of College of Arts, Kowad, Tal. Chandgad for their timely help and co-operation in my work.

I am greatly obliged to my parents, sister, brother who were very co-operative during this work. I deem its my pleasant duty and responsibility.

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

Finally, I wish to express my gratitude to all my well-wishers who have helped directly or indirectly in completion of this research work.

Place : Kolhapur

Date: 16/9/2013

Smt J P Patil