

ACKNOWLEDGEMENT

I express my deep sense of gratitude to my research guide Dr. P. S. Kamble, Reader, Department of Economics, Shivaji University, Kolhapur. I feel myself fortunate to have an opportunity to work under his guidance. His role in this work will remain a source of enduring inspiration to me throughout my life.

It gives me a great pleasure to express my deep sense of gratitude to Dr. R. G. Dandge, Professor & Head, Department of Economics, Shivaji University, Kolhapur who has helped me at every stage of this research work.

My special thanks are due to Prin. Mrs. A. J. Naik, Rani Parvatidevi College, Belgaum for her kind help and encouragement.

I express my sincere thanks to Librarian, Barr. Balasaheb Khardekar Library, Shivaji University, Kolhapur, Librarian, RPD College, Belgaum, who gave me permission to avail of their libraries.

My thanks are due to corporators and municipal authorities for their help in my data collection.

I am grateful to my mother-in-law and father-in-law for their extreme support. I am also thankful to my husband Mr. Sandeep Khandekar for his encouragement. I must acknowledge the debt to my parents also. I am also grateful to my sister and brother-in-law who helped me a lot.

Last but not least I am thankful to my friends Mr. Ananda Kamble who helped in data processing. I am grateful to my college colleagues Prof. S. S. Shinde, Head of Department of Commerce and other staff members for their help, co-operation and 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.

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

Miss Jyoti P. Patil

Date :