ACKNOWLEDGEMENT

In the preparation of this M. Phil Dissertation, I received guidance, help and co-operation from different quarters. I am deeply indebted to Prof. (Dr.) P. A. Koli Department of Economics, Shivaji University, Kolhapur who has my research Guide took keen interest in my work. But for his critical comments sympathetic encouragement and friendly help, it would not have been possible for me to complete this work.

I am thankful to Prof. Jugale, Head of Department of Economics of Shivaji University for his guidance. I am thankful to Dr. Dange, Dr. Dandge, Dr. Katti and Dr. Bhanumate for their kindly help in my work.

I thank to all the non-teaching staff especially Salunkhe sir, for his excellent service and co-operative nature. I also thank to Sabale Sir and Patil Mama.

My acknowledgement would be incomplete if, I fail to offer my heartiest gratitude to my parents for their support and I would also thank of my younger brother Dayanand, Gajanan because they are always with me for my work.

I thankful to my friends, room partner Bhagyashree, friend Jayshree, Nanda, Rajkumar.

I must thanks to Mr. Vivek Potale (Samarth Computers, Kolhapur) for their neat and timely typing and Xeroxing services.

Place: Kolhapur

Date: 30/06/2005

Miss. Suman Pandurang Yesane