$:: \quad \underline{\underline{A}} \subseteq \underline{\underline{K}} \ \underline{\underline{N}} \ \underline{\underline{O}} \ \underline{\underline{W}} \ \underline{\underline{L}} \ \underline{\underline{E}} \ \underline{\underline{D}} \ \underline{\underline{G}} \ \underline{\underline{E}} \ \underline{\underline{M}} \ \underline{\underline{E}} \ \underline{\underline{N}} \ \underline{\underline{T}} \quad :: \quad$

I am greatly indebted to Dr. V.B.Ghuge, M.A.Ph.D.,
Professor and Head of the Department of Economics, Shivaji
University, Kolhapur under whose guidance, I have completed
this research. He has always been a source of inspiration
and encouragement throughout the preparation of this
dissertation.

My thanks are also due to Dr. J.F.Patil Reader in Economics, Shivaji University, Kolhapur, who helped and encouraged me to complete this dissertation.

I am extremely grateful to Prof. V.A.Patil & Prof. P.B. Kulkarni V.N.Mahavidyalaya, Shirala, they encouraged and tempted me to complete this work.

I am also thankful to B.D.O of Panchayat Sammittee Panhala and Shri Vichare, Senior Assistant, B.D.Office, Panhala who provided me necessary information in this respect. I am sincerely thankful to Mr. N.S.Ghadage Formerly Lead District Manager, Bank of India and Mr. Auti P.R. Lead District Manager, Bank of India, Kolhapur who allowed me to make use of published and unpublished material in respect of Lead Bank Scheme.

I owe my sincerely thanks to my friend Shri. U.N. Walvekar, Junior Engineer, Panchayat Sammittee, Shirala

who spent his valuable time for preparation of map of Panhala, for my dissertation.

My special thanks are also due to Shri. M.J.Patil (Clerk) who always gave me valuable suggestions and also to Shri. Chandrakant More for his accurate and expeditions typing without which this piece of work would not have been completed in time.

PLACE : KOLHAPUR

DATE : |6/// 1987.

Signature of the

(D.G.CHOUGULE)