

ACKNOWLEDGEMENT

I express my deep sense of gratitude to **Dr.V.M.Hilage** of Chh.Shahu Central Institute of Business Education and Research, Kolhapur. Owing to his guidance and encouragement I could complete the research work.

I express my deep sense of gratitude to **Pro.Dr.A.D.Shinde**, Director and **Prin.Dr.P.S.Rao, Dr.T.A.Shivare, Dr.D.H.Hindocha** and other faculty Members of Chh.Shahu Central Institute of Business Education and Research, Kolhapur for their co-operation.

My thanks are due to **Prof.Dr.R. R.Doshi** Head, Deptt.of Economics Shivaji University, Kolhapur, **Dr.J.F.Patil, Dr.V.B.Jugale, Dr.T.G.Naik** and **Shri.R.G.Dandage** of Department of Economics, Shivaji University, Kolhapur.

I also express my deep sense of gratitude to **Pro.Kashalikar M.D** Prin.Devchand College, Arjunnagar, Who gave me a permission for doing M.Phil, unless I can not do this work **Dr.(Mrs.)Kashalikar V.M.** Head, Deptt.of Economics, Devchand College, Arjunnagar, who gave me an encouragement ot carry on this work.

I am deeply indebted to **Pro.Dr.P.A.KOLI** Reader, and Head, Deptt. of Economics, The New College, Kolhapur and **Dr.(Mrs.)P.P.KOLI** of G.K.G. College, Kolhapur

I express my deep sense of gratitude to **Shri.A.B.RAJAGE** Lecturer in Economics, The New College, Kolhapur, who helped me at every stage of Research work by given his constructive suggestions and **Shri.S.N.Kamble** Lecturer , The New College, Kolhapur who helped me by checking the original manuscript. I am also thankful to **(Mrs.) Madhavi Rajage** for her sustained encouragement.

I shall be failing in my duty if I do not express my sense of gratitude to **Prin.Mujawar I.M.** The New. College of Arts and Commerce, Murgud who encouraged to do this work.

I also express my deep sense of gratitude to **Shri.Agnihotri S.M.** Lecturer in Economics, and **shri.Shinde,** Lecturer in Statistics, Mahavir College, Kolhapur for their sustained encouragement.

I deeply indebted to **Shri.Nageshrraa B.Chavan** who encouraged me to this work.

I express my deep sense of gratitude to **Shri.Gokul Mavare(DRD),** Kolhapur and **shri.Nandkumar Chavan** who helped me in collection of data.

FINALLY I also express my sincere thanks to **M/S Printwell Zerox** for xeroxing the dissertation in time.

RUPE S.S.