DECLARATION

I the undersigned Miss. Suneeta M. Jog declare that the work reported in this thesis is independently carried out by me under the guidance of Dr. A. A. Dange, Professor, Department of Economics, Shivaji University, Kolhapur.

I also declare that the present work has not been previously submitted for the award of any degree or diploma of this or any other University.

PLACE : KOLHAPUR

DATE : 9/5/94

MISS. S. M. JOG

Shivaji University,

Kelhapur-416004.