

A C K N O W L E D G E M E N T

I owe a debt of gratitude to several persons for their help in completing the dissertation work. I would like to make grateful acknowledgement of at least some of them.

First of all I must express my gratitude to DR. MANGNALE V.S., Ex-Dean, Faculty of Commerce, Shivaji University, Kolhapur and Professor of Economics, H.N. College of Commerce, Solapur under whose able and inspiring guidance and keen supervision this dissertation has been prepared by me. I have been receiving his valuable suggestions and constant encouragement without which it would have not been possible for me to accomplish my present work.

I am extremely grateful to SHRI GANACHARYA M.S., Principal, S.B. Zadbuke College, Barsi for inspiring and giving me all help to complete my M.Phil. course. My heartfelt thanks to Shrimati Prabhatai Zadbuke, Chairman and all members of Barsi Shikshan Prasark Mandal, Barsi for their kind co-operation. I am very much thankful to PROF.KULKARNI M.D., Head of Department of Economics, S.B.Zadbuke College, Barsi.

I also acknowledge my gratitude to Shri Ramchandraji B. Somani, Shri Parasmal Kankariya, Shri R.R. Jadhav, Shri Aawale, The General Manager of DIC, Solapur and his staff, Prof. U.M. Ukirade, Prof.U.D. Mansule for giving me valuable information and

guidance to complete my dissertation work. I also express my sincere thanks to my friends Shri Ajit Satarkar and Prof.P.V. Bhanage who helped me in financial crisis.

My special thanks to Prof. Anil Suryawanshi, Prof. S.K.patil, Prof. C.D.Gund, Dr. B.P.Kale, Prof. Sanjay Talwar and Shri Ajay Talwar who helped me at all stages in the completion of this dissertation.

I also express my sincere thanks to Shri S.A.Kulkarni and Shri B.M.Adake Librarians of S.B.Zadbuke College, Barsi and Ashok Gawali, Librarian and Shri Veer of B.P.Sulakhe Commerce College, Barsi for their kind co-operation.

I am deeply indebted to my mother Shrimati Bakulabai, all my sisters and my mother in real sense Sou. Shantidevi Talwar. I would like to express my deep sense of appreciation to my wife, Sou. Vijaya and my loving daughters Kum. Ritu and Ku. Nilam, who have unflinchingly and quietly put up with my lack of attention to many of their needs during the preparation of this work.

I am also thankful to Shri N.D.Sakhare who has typed this dissertation report so neatly, clearly and impressively.

PLACE : BARSII

DATE :

SHRI J.B.MUSALE