## **DECLARATION**

I, the undersigned, hereby declare that the dissertation written and submitted by me under the guidance of Prof. (Dr.) A.D.Madgulkar, is my original work. The empirical findings in this report are based on the data collected by myself. I have not copied from any reports submitted to Shivaji University so far. I understand that any such copying is liable to be punished in a way the University authorities deem fit.

KOLHAPUR

Date: 17-4:1987

(Mrs. Kunda Ptasad)