## DECLARATION

I, the undersigned declare that the Research Report written and submitted by me under the guidance of Dr.V.V.Khanzode is my original work. The empirical findings in this report are based on the data collected by myself. I have not copied from any report submitted to the Shivaji University, Kolhapur this year or previous years.

I understand that any such copying is liable to be punished in a way University authorities deem fit.

B.B.PATIL

DATE: - 27-11-1989

KOLHAPUR.