

DECLARATION

I, the under signed G. S. Bhat, hereby declare that the Dissertation written and Submitted by me under the guidance of Prof. P. S. Rao, Principal, SIBER, Kolhapur 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, Kolhapur in this year or in the earlier years.

I understand that any such copying is liable to punished in a way the university authorities been for.

Kolhapur

Date 30.9.94



(G. S. Bhat)