

ACKNOWLEDGEMENT

First and foremost, I would like to express my deep sense of gratitude towards my guide Dr. S. S. Shreshthi for guiding and inspiring me at all stages of this dissertation through his able guidance and suggestions.

I am highly thankful to Prof. A. D. Shinde, Director and Dr. P. S. Rao, Principal of Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur, for giving me admission to M. Phil. course and also for their continuous encouragement.

I would like to express my sincere gratitude towards Dr. T. A. Shiware, Dr. Hindocha for their kind co-operation and encouragement.

I am thankful to Prof. N. V. Thimme Gowda, Principal of First Grade College, Koppa for his continuous encouragement and timely advice.

Once again, I am thankful to those mentioned above and also those who have directly or indirectly helped me in one or other way.

KOLHAPUR

M. C. DUGGAPPA