

ACKNOWLEDGEMENT

I am very much thankful to Dr. D.H. Hindocha for his valuable guidance given from time to time to complete this dissertation. Due to his keen interest and effective supervision, I would be able to complete this piece of research work. It is my beyond capacity to express my sincere thanks to this lustering personality.

I am very much thankful to Prof. A.D. Shinde, the Director of Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur and Principal of the same Institution, who have allowed me to took the admission for M.Phil. Course in this Institution.

The president, the Managing Body and all members of Sangola Taluka Uchha Shikshan Mandal and Principal Shri Y.N. Kadam of Sangola College, Sangola deserve my hartious thanks for they who gave me a golden opportunity to complete this M.Phil. Course.

I express my gratitude to Shri G.A. Deshamukh, M.L.A. who has give me valuable guidance and supplied valuable books and Reports from his personal library.

I am very much thankful to Prof. A.G. Pujari for his valuable co-operation and useful suggestions given from time to time to complete this dissertation.

I express my gratitude to the all staff members of my college, librarian and his staff of the Shivaji University,

Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur, Gokhale Institute of Economics and Politics, Pune and Sangola College, Sangola those who have supplied valuable books and other written materials regularly.

Completing of the research work is due to the regular and timely supply of required materials, reports and data by B.D.O. and staff of the Panchayat Samitee, Sangola Tahshil Office, Sangola, Pandhari Prasad Fhal Utpadak Co-op. Sangh, Sangola and managers of all concerned banks of Sangola Taluka. Hence, I express my sincere thanks to them.

I am thankful to Prof. B.R. Bailbhing, Prof. B.H. Kulkarni for their useful suggestions. I am also thankful to Shri R.S. Patil, Shri D.E. Harale, Shri Sawant, Sangola, Shri B.S. Patil, Kolhapur for their kind co-operation which I got time to time.

I am thankful to Mr. S.M. Patil, Kolhapur who helped while typing this dissertation.

I express my gratitude to Sou. Laxmi Patil, who helped me while undertaking the survey and in rewriting the dissertation.

Once again I express my sincere thanks to all who helped me to complete my dissertation directly and indirectly.

Sangola College,
Sangola.

Date : 25/11/88

- S.L. PATIL