Acknowledgement

I am extrmely fortunate to have Dr. V.M. Hilage, as my guide for the present M.Phil. dissertation. the successful completion of this research is entirely owing to his rich and patient guidance. I feel short of words to express my sense of gratitude towards him for his patient bearing with me at different stages of the research work in question.

I am extremely thankful and indebted to my father, late Dr.T.G. Naik, who developed my career from A to Z. Without his able guidance and hard efforts nothing could be possible. I could not even prepare a single page without his academic and patient encouragement in my life. Therefore, I always prefer to live in his debt only.

I am thankful to Principal, Dr. P.S.Rao, Chh. Shahu Central Institute of Business Education and Research, Kolhapur, Professors and Heads and other members of teaching staff and non-teaching staff of this Institute for their assistance during the course of my M.Phil. Dissertation.

I also express sincere thanks to Shri S.R. Potnis, Block Development Officer, Panchayat Samiti, Ajara, Agriculture Officer G.N. Yejare, Shri V.B. Desai, Asstt. Engineer, Statistical Officer, P.S. Parule for their kind co-operation during the collection of statistical information and necessary data for completing the present research.

I am thnakful to Director Albert N. D'esouza and Deputy Director Malik Kumar G. Burud, Ajara Panchayat Samiti, Ajara.

Any research work require assistance and co-operation at different stages from different groups of people. As such I owe my sense of gratitude to the Principal H.V. Deshpande, Ajara Mahavidyalaya, Ajara and Management of Janata Shikshan Mandal, Ajara for their constant encouragement.

I express my thanks to Mr. and Mrs. Kashalikar of Devchand College, Arjunnagar, and to my senior colleagues in the Department. I express my special thanks to Prof. A.A.Dange, Department of Economics, Shivaji University, Kolhapur and Prof. Gadheire, Rajaram College, Kolhapur, for their encouragement from time to time. Last but not least I express my deep feelings of gratitude to my close friend and teacher Prof. M.A. Hirikude, who helped me in this regard. I express my deep feelings to gratitude towards Prof. S.T. Naik (English) for helping me to prepare the dissertation and Prof. K.V. Patil and R. Khanvilkar.

I also thank to the Librarian and other staff members of Ch. Shahu Institute, Kolhapur for their kind co-operation.

I express my sincere feelings and sense of appreciation towards Mrs. Patil and Miss Geeta Gosavi for their neat and excellent typing of this dissertation.

S.T. Naik