

## A C K N O W L E D G E M E N T

I must express my deep sense of gratitude to Dr. V.B. Ghuge, M.A., Ph.D., Head of the Department of Economics, Shivaji University, Kolhapur for his most valuable guidance in the research work. But for his kind help and encouragement I would not have completed my dissertation.

Dr. J.F. Patil, Reader, Department of Economics, Shivaji University, Kolhapur gave me frequent opportunity for discussing problems related to this dissertation. I am ~~patient~~ grateful to him for his kind cooperation.


The Principal of my College honourable Shri V.T. Chougule is the real source of inspiration for this research type study. He relieved me from so many responsibilities of the College and directly and indirectly helped me complete the M.Phil. Course within the span of a short period. I, therefore, express my deep sense of a gratitude to him.

I am also thankful to the staff of the libraries Shivaji University, Kolhapur, G.A. College of Commerce, Sangli, Chintamanrao College of Commerce, Sangli and

Willingdon College, Sangli for their kind help in the collection of reference material and data.

I am also thankful to the typist Shri Kawade who did his job efficiently, neatly and within time.

I am alone responsible for the errors of omissions and commissions in the present work.

  
( R.K. Swami )

Place : Kolhapur

Date :