

DECLARATION

I, the undersigned, hereby declare that the dissertation written and submitted by me under the guidance of Prof. Miss. Savita S. Joshi, is my original work. The empirical findings in this report are based on the data collected by me. I have not copied from any reports submitted to Shivaji University or any other University. I am fully aware that any such copying amounts to punishment of the kind the authorities deem fit.

KOLHAPUR
Date: 12-4-1990.

Padalkar:
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