## ACKNOWLEDCMENT

I deem it to be my pleasure and privilege to acknowledge the guidance and support given by several persons in completing this work.

I express my deep sense of gratitude to Dr.V.S.PATIL, Research Guide, Head, Department of Commerce and Management, Shivaji University, Kolhapur, who has provided me his able guidance, very helpful suggestions and critical comments. I should never be able to repay the kindness and encouragement that he has given to me.

I shall be failing in my duties, it I don't thank my teachers, for their kind attitude throughout the course of my study.

I am thankful to the librarian and other staff members of library of Shivaji University, Kolhapur, for their co-operation in making the library facilities available to me through out my work.

I also wish to express my sincere thanks to the Prof.B.B.Chougule, Prof.V.L.Shah, Devchand College, Arjunnagar for their encouragement.

I would fail in my duty, if I forget the respondents who have given me the necessary data.

I am thankful to my friends and colleagues particularly Minakshi Bhaladare, Suvarna Kamble, Sunita Kamble, Sanjeevini Ghasti, for their timely help and co-operation in my work.

I am greatly obliged specially to my mother, sister Urmila, Suryakala whose high expectations about me have been my main source of inspiration.

I offer my special thanks to Mr.D.B.Kale and Mr.A.N.Hukkeri who helped the present dissertation neatly and in a very short time.

Miss Vijayamala Ishwar Pol