ACKNOWLEDGEMENT

Many people assisted me for an outcome of this dissertation. I would like to recognize and appreciate their significant role in helping me to reach the destination.

Words are really inadequate to express my deep sense of gratitude to my research supervisor Dr. Smt. Tejaswini B. Mudekar, Head, Department of Economics, Kamala College, Kolhapur, for her insightful comments, valuable guidance and sympathetic assistance at every stage of this study. Her consistent stimulation inspired me for a better performance. I am also thankful to Dr. P. S. Kamble, Head, Department of Economics, Shivaji University, Kolhapur for his valuable guidance in this research work.

I owe a debt of gratitude to Shri. Kapil Patil, Member of Legislative Assembly, Maharashtra State, Shri. Shripad Halbe, President, Navnirman Shikshan Sanstha, Ratnagiri, Shri. Abhijit Hegshetye, Chairman, Navnirman Shikshan Sanstha, Ratnagiri and Dr. V. A. Patil, Principal, Laxmibai Sitaram Halbe College of Arts, Commerce and Science, Dodamarg for their consistent support and encouragement to complete this research work.

I have no words to express my sincere thanks towards my friends who shared their novel ideas with me as well as assisted me during my research work. I thank Dr. Sandeep B. Jadhav, Mr. Bala D. Gawade, Mr. Sainath P. Naik, Prof Priti Prasadi, Prof. Swati Gaonkar, Mr. Digambar Sarang, Mrs. Kiran P. Naik, Mr. Kalpesh D. Gawas, Prof. Sopan N. Jadhav, Mr. Amey Shirwalkar, Miss. Vinisha Morajkar, Mr. Sairaj Rane, Mr. Ramkisan More, Prof. Prashant Dhepe, Dr. P. D. Gathade, Dr. R. S. Ingale, Dr. M. T. Baig, Dr. S. U. Darekar, Prof. Shripad S. Padgaonkar, Mr. Yogesh J. Thakur, Mrs. Rashmi Pawar, Mr. T. B. Shetkar, Mr. Ananda Kamble, Mr. Vijay Bhurvane for their assistance and encouragement.

I would like to thank Mr. E. V. Naik, the District Rehabilitation Officer, Sindhudurg, and all other officials who actively provided needful information for the completion of my research work.
It is my moral duty to express my heartfelt gratitude towards my father-in-law Prabhakar Desai, brothers-in-law Pranesh Desai and Ganesh Desai, sister-in-law Mrs. Pranita Mulik and all the relatives who always inspired me to complete this work.

This acknowledgement would be incomplete if I fail to remember my mother Late. Smt. Laxmi Narayan Khadapkar whose memories proved as a driving force and source of inspiration in my research. I also owe my deep sense of gratitude towards my father Shri. Narayan S. Khadapkar for his unconditional love and sturdy support in all walks of life. Without their blessings and support, this present thesis was a mere nightmare for me. I must thank both of them for making me able to complete this challenge.

This thesis is a reflection of the immense support of my wife, Priyanka, who has rendered unconditional support in pursuing my academic interests and assisting me in this task. I am also indebted to my brothers Rupesh and Shyam, and sister Shyamal for offering me a great support not only during the period of my research but also in all walks of life.

It is my duty to thank Miss. Pooja Prakash Chavan for the flawless typing of the thesis.

If by any chance, I have forgotten to acknowledge anyone who has contributed his/her assistance during the period of my research, I humbly request them to forgive me for this error.

Mr. Sitaram Narayan Khadapkar