## ACKNOWLEDGEMENT

I express deep sense of gratitude towards my Research Guide Dr. V.S. PATIL whose able guidance and constant encouragement enabled me to finalise this piece of research work. His guidance and help is beyond all measures, beyond all words.

I am very much thankful to my college staff members for their kind help rendered to me at various stages of my research work.

I will be failing in my duty, if I do not remember at this juncture, the help extended by following people. The Manager, M.T.D.C.'s Panhala, Chief Officer & Employees of Panhala Municipal Council, Hotel owners in Panhala, my Cousin Shri Majid Rukadikar for their kind help.

I wish to express my sincere thanks to my M.Phil teachers, research scholars and non-teaching staff in library of Shivaji University, Kolhapur who have directly or indirectly extended their co-operation and helped me.

I am also thankful to my brother Shri Zakir Shaikh for prompt and neat typing work with me at DATA SOFT COMPUTERS, Bindu Chowk, Kolhapur and Navjeevan for binding. The piece of Research work could only be concluded by the blessing of my Mother.

Finally, I express my deep sense of gratitude to all my well wishers.

Z.Y. SHAIKH.