

ACKNOWLEDGEMENT

It gives me a great pleasure in expressing my deep sense of gratitude to Dr. V.S. Patil, Head, Department of Commerce and Management of Shivaji University, Kolhapur, my research guide, for his valuable guidance and constant encouragement through out this work.

I am very much thankful to my eldest brother Dr. P.A. Koli and Ma.Dr.P.P. Koli, Kolhapur for their valuable help in designing the research work. I express my gratitude to Prin. Dr. Vijay Nimbalkar, Ex. Prin. I.M. Mujawar and Prof. Sanjay Mandlik for giving me an opportunity to do the M.Phil.

I am also grateful to Dr.S.K. Kulkarni, Dr. N.V. Shah, Kolhapur who have directly or indirectly extended their co-operation and helped me.

I wish to express my sincere thanks to non-teaching staff in library of Shivaji University, Kolhapur for their kind help. My thanks are also due to Prof. H.M. Nadaf, Prof. U.R. Shinde, Prof.S.M. Hodage, Prof.K.S. Powar, Prof. T.M. Patil and Prof. M.A. Lohar, for their kind help rendered to me at various stages of my research work.

I thank to Shri. B.L. Babar and office bearers of the Murgud Municipal Council who helped me in data collection.

I am also thankful to Shri. Ganpatrao Jadhav who carried out typing neatly and attractively.

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

(Shri. M.A. Koli)