

A C K N O W L E D G E M E N T

Every creative work draws heavily on the encouragement and energies of the people who happen to be in the immediate vicinity of those involved in the creation. That's why I am specially grateful to -
Shri. A. D. Shinde, Director, Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur, whose sympathetic co-operation and encouragement has created this work.

I am particularly thankful to Dr. Rao, Principak, Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur, for granting me a fellowship and extending help for carrying out this work.

I owe a special debt of gratitude to Dr. Shresthi whose insight, knowledge, helpful comments, encouragement and criticism have enriched this research work.

I am thankful to Prof. Shiware for his stimulation of my interest, Prof. Wadkar, who ingrudgingly spared time in completing this work and Prof. Sinha, who supervised my study and progress.

I am deeply indebted to the Librarians of Chh. Shahu Central Institute of Business Education and Research, Kolhapur for supplying reservoir of knowledge to me.

... II/-

I also express my thanks to the President, Chief Officer, Office Superintendent, Accountant, Senior Clerks and Nagar Councillors of Gadhinglaj Nagar Parishad and traders and house-owners who took time to meet me to share their views and insights on so many of the topics which I treated in this work.

Last, but not the least, I add my final thanks to YASHASRI TANKLEKHAN SEVA, 9TH LANE, RAJARAMPURI, KOLHAPUR, for the personal interest they took in typing out the manuscript with promptness and accuracy.

(S. B. KADUKAR)