## <u>ACKNOWLEDGEMENT</u>

I must express my deep sense of gratitude towards the many of dignitories, authorities, colleagues and friends, who have not only inspired me but also rendered valuable guidance to complete the work of dissertation in partial fulfilment for the award of Master of Philosophy in Economics.

My special thanks are due to Prof. Dr. V.B.Ghuge, Head of Economics Department, Shivaji University, Kolhapur, for his most valuable guidance in my research work. Due to his kind help and encouragement I would have completed my dissertation.

My special thanks are also due to Dr. J.F.Patil, who helped me a lot in completion of this work.

I, thankful to Dr. Mrs. S.B.Pandit, Dr. Naik and Prof. Dange am for their kind help and encouragement.

My thanks are due to Advocate Shri. Adgule, Mayor, Kolhapur Municipal Corporation, for his valuable help. I am also thankful to Commissioner and staff members of Kolhapur Municipal Corporation who helped in this work. Especially, I am thankful to Shri. Sawant (Account Section) and Shri. Shirgaonkar (Octroi Department) for their kind help.

I must express my feeling of gratitude toward Shri. V.V. Pandit and his family members who always guided and encouraged me in completion of this work as well as in my progress of life. I am happy to express my greatful thanks to Prin.A.H.Garud, R.C.Shahu College, Kolhapur for encouragement and advice.

My thanks are due to Prof. D.A.Ghorpade, Prof. R.V. Kanangalekar, Prof. M.H.Suryavanshi, Prof. Mohite, Prof. Sangale and my other colleagues who helped me a lot and made valuable suggestions.

I am greatful to the librarian of Shivaji University, Kolhapur and librarian Shri. B.D.Patil, Shri. Sawant and Shri.C.M.Patil of my college for their kind help. I am thankful to all my teaching and nonteaching staff members who directly and indirectly helped me in completion of this work.

I am also thankful to Shri. B.W.Pandit, Shri. A.N.Sabale, Shri. R.S.Bhise and Shri. Pawar who helped me a lot.

I must acknowledge the debt of my parents who made my life. I donot wish to thank them but prefer to remain intheir debt forever.

I am extremely greatful to my brother Shri. S.V.Mahamuni who helped and encouraged me always.

In particular, I<sup>Am</sup><sub>A</sub>extremely greatful to my cousin Dr.Sanjay Pandit, for his encouragement, advice and help.

I am also thankful to Shri. Chandrakant More and Shri Madhukar Patil who carried out typing neatly and attractively.

V.V.Mahamuni

PLACE : KOLHAPUR DATE : 8/6/8)