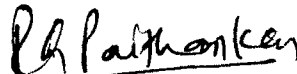


C E R T I F I C A T E

This is to certify that the Research Report entitled " A study of the working of housing co-operatives" with special reference to Kolhapur city which has been submitted to the Shivaji University, Kolhapur by Mr. Ashok Shripad Joshi, is partial fulfilment of the requirement for the degree of Master of Philosophy (in Economics) has been carried out under my guidance.

The matter presented in the report has not been submitted earlier.

Date: - 7 JUN 1984
Kolhapur


(Dr. R. S. Paithankar)
Research Guide.