

ACKNOWLEDGEMENT

It is matter of pleasure to recall the path one traverse during the days of hard work and perseverance. It is still great at this juncture to recall all the faces and spirits in the form of teachers, parents and near and dear ones. I would consider this work nothing more than complete without acknowledgement of the overwhelming help I received during this endeavor.

I could like to convey my sincere regard to my research guide Prof. (Dr.) V. B. Jugale for his expert guidance during my study from his hectic schedule and providing such great opportunity to pursue my career goal. I will always indebted to his fatherly support and motivation. Without his helps this work would not have seen the light of the day.

I wish to take this opportunity to express my deep sense of gratitude to the whole staff of Department of Economics, Shivaji University, Kolhapur – Prof. Dr. A.A. Dange, Head of Economics Department, Shivaji University, Kolhapur, Prof. Dr. R. G Dandge Sir, Dr. V. B. Kakade Sir, Dr. P.S. Kamble Sir, Dr. (Mrs.) V. P. Katti, Mr. S.T. Kombade, for their invaluable support and guidance in this endeavor. They have been a constant source of inspiration and I sincerely thank them for their suggestions and help to prepare this dissertation. I am also thankful to non-teaching staff including in Shri. A.N. Sabale, Shri. Torase , Shir. R. S. Mane for his support and help.

I am personally very much thankful to Officers of MHADA in Kolhapur City for providing essential information during my study.

I would like to convey my sincere thanks to my friends, Mr. Vijay Bali, Mr. Nagsen Gavali, Mr. Shideshwar Bhosle, Mr. Dhanajay Langote, Mr. Chanrakant Kambale Mr. Durgesh Badhe, Mr. Nagnath Chobe for their kind guidance and motivation at all stages of research. I shall remain obliged to them for their timely and constant guidance for improvement in research work. They will always remember for using their valuable time in the research completion.

I am deeply indebted to my father Shri. Anandrao R. Pupalwad, mother Mrs. Choutarbai Pupalwad, brother Shri. Ashok Pupalwad and sister-in-law Mrs. Pranita Pupalwad, Sister Mrs. Sunita Upalwad and brother-in-law shri. Shankar Upalwad and my wife Mrs. Priyanka Pupalwad, for the interest they have shown in my educational pursuit. I would not have completed this research work without their kind blessing work inspiration. I have immense pleasure in extending my heartfelt gratitude towards them.

I am thankful to my all lecturer friends especially, Mr. Amol Bobade, Dr. Ram Naik, Mr. Sunil Gosavi , Mr. Samadhan Bansode. Mr. Sujit Kasabe for their inspiration and help in research.

I am indebted to my dear friend Mr. Dattatray Waghmare for his kind support. motivation during my study and successful completion of my dissertation.

Last but not least, I would like to extent my gratitude to authority of Shivaji University, Kolhapur and all those individuals who have helped me directly and indirectly in the completion of this research work.

Place: Kolhapur

Date: 15/06/2012



Mr. Dnyaneshwar Pupalwad

Research Student