ACKNOWLEDGEMENT

I, Shekhar Vasant Chandratre, take this opportunity to express my most sincere gratitude to my research guide Dr. Mukund M. Tapkir for accepting me as his student. It was only because of his invaluable guidance, support and patience, I was able to complete my research work.

I am grateful to Principal Dr. Rawal of B. M. College of Commerce and In-charge of Research Centre and Dr. Prashant Sathe, coordinator of the Research Centre for giving me an opportunity to do the research and providing necessary resources and conducive environment to conduct the study.

I express my gratitude towards Dr. Satish Modh for suggesting me the topic for the research and thereby widening my horizon and Dr. Mangesh Kasbekar for his great help in developing the research method and research plan systematically.

I am indebted to my principal Dr. N. N. Pandey for his encouragement and my colleagues for their relentless support in my work.

I would be remiss, if I did not also thank my wife Raginee and other family members, who were the perennial source of my motivation during the difficult period of the research.

I acknowledge all the respondents who have furnished valuable information to me through questionnaires.

My thanks to all officers of the MCGM and State Government, Office Bearers of NGOs, and other Social Organisations who extended their wholehearted support in completing my research work.