## **ACKNOWLEDGEMENT**

I express my esteem and profound sense of gratitude to Principal Dr. V.B.Kodag who provided research insight, intellectual stimulation, expert guidance and encouragement during the investigation and organization of this dissertation. His sympathy, generosity and affectionate behavior have been much beyond his formal obligation as the guide. I am thankful to the staff of the following libraries and other offices for their help in collection of data and in review of literature.

- 1. Barr. Balasaheb Khardekar Library, Shivaji University, Kolhapur.
- 2. Ganpatrao Arwade College of Commerce, Sangli
- 3. Smt. Rajmati Nemgonda Patil Kanya Mahavidyalaya, Sangli
- 4. Dr. Patangrao Kadam College, Sangli.
- 6. Hutatma Co-Operative Milk Union Ltd. Walva
- 7. Government Milk Dairy, Miraj.
- 8. District Dairy Development Office, Sangli.

I am thankful to Dr. S.S.Mahajan, Professor and Head of the Department of Commerce and Management, Shivaji University, Kolhapur, Shri K.V.Marulkar, Dr.H.M.Thakar and all non teaching staff of the Department of Commerce and Management, Shivaji University, Kolhapur for their kindly co-operation and inspiration during the period of research work. I am thankful to Shri. N.M. Mandlik, Managing Director, Hutatma Co-operative Milk Union Ltd Walwa and Clerk and staff of the Union for their help during the tenure of research work. I am thankful to Shri V.B.Chougule, Mrs. S.A Patil, Mrs.S.S.Mangave, Mrs. S.S.Patil Mrs.M.J.Patil Smt. Rajmati Nemgonda Patil Kanya Mahavidyalaya, Sangli who have helped me in completing this research work.

I am thankful to Dr. A.M.Gurav Professor, D.R.K College, Kolhapur, Mr. S.Ş. Patil, Mr. Shejal, Shri S.S.Mote G.A. College of Commerce Sangli, Mr. S.K.

Raval of N.D.PATIL College, and Sangli who have helped me in completing this research work.

I must express my thank to my Friends Sachin, Amit, Shital, Priyanka, Rupali, Prashant, Vaibhav, Ganesh, and my Brothers, Father, Mother for their cooperation and lot of encouragements to this work. I lastly thankful to Miss.B.M.Hingmire who typed the present dissertation neatly and in a very short time.

Place: Sangli

Date: 09-07-2013 ·

Shri. Miarje Rajgouda Paragouda

Research Student