

## A C K N O W L E D G E M E N T

I express my deep sense of gratitude to my guide, Dr.V.M.Chavan, Principal, Vasantdada Patil Institute of Management Studies and Research, Miraj. Because I feel myself most fortunate to have got an opportunity to work under his guidance. Due to his sustained encouragement, invaluable and wise guidance, without which this challenging work could not be materialised in the present form. His role in this work will remain a source of enduring inspiration to me through out my life.

I express my deep sense of gratitude to :

Dr.A.D. Shinde, Director, Chh.Shahu Central Institute of Business Education and Research, Kolhapur.

Dr.P. S. Rao, Principal, Chh. Shahu Central Institute of Business Education and Research, Kolhapur.

Dr.V.P. Wadkar, Head of the Department of Financial Management, SIBER, Kolhapur.

Prof. V.V. Khanzode, Dr. Babu Thomas,

Prof. T.A.Shivare, the Hon'ble Member of M.P.S.C.

I also express my deep sense of gratitude to Mrs. Vijaya H. Patil, Principal of Arts, Science and Commerce college, Ichalkaranji.

I also take the opportunity to express my heart-felt thanks to my colleagues and friends.

I am highly indebted to Mr. Shamrao Patil (Yadravkar), Chairman, Kolhapur Zilla Shetkari Vinkari Sahakari Soot Girani Ltd., Mr.G.V. Kumbhar, Managing Director, K.Z.S.V.

S.S.G. Ltd., Mr. T.B. Pasoba, Manager (Administration) K.Z.S.V.  
S.S.G. Ltd., Mr. V.P. Sadalge, Chief Accountant, K.Z.S.V.  
S.S.G.Ltd., Mr. D. A. Patil, Excise Incharge, K.Z.S.V.  
S.S.G.Ltd. and others.

I express my sincere thanks to the librarian and other staff of Chh. Shahu Central Institute of Business Education and Research Kolhapur.

I am thankful to Mr. A. B. Rajage, Lecturer in Economics, New College, Kolhapur, Mr. R. A. Desai, Inspector of Central Excise and Customs, Ichalkaranji, and the Secretary of Ichalkaranji Powerlooms Weaver's Co-operative Association Ltd. Ichalkaranji. and Mr. Manoj Kamble who helped me for the collection of data.

I express my hearty thanks to my parents, my sister- Mrs.S.S.Shete, Lecturer in Politics, Jaysingpur Kanya Mahavidyalaya, Jaysingpur.

Finally, I am thankful to Mr. Vinayak Shripad Kadvale who took special efforts in typing the dissertation in time.

PLACE : KOLHAPUR  
DATE : 25/4/1994.

  
(MR.S.S.MAHAJAN)

Student