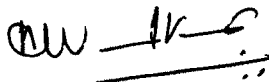


C E R T I F I C A T E

This is to certify that Shri. Z. B. Fernandes has completed this research work for the Degree of M. Phil. in Commerce on " A Study of the Impact of Co-operative Training and Education on Management of Co-operatives in Kolhapur District." He has carried out this research work at all stages on his own effort under my supervision and guidance. I am fully satisfied with the work carried out. This dissertation has not been previously used for the award of M. Phil. Degree of any other university.

PLACE : KOLHAPUR.

DATE : 30/11/1987


(V. P. WADKAR)
Research Guide