

ACKNOWLEDGEMENT

It is a great pleasure for me to acknowledge here the assistance extended by various persons in the completion of my study. I am indebted to Dr. P.S. Rao, M.Com., M.E.S., Ph.D., Principal, Chh. Shahu Central Institute of Business Education and Research, Kolhapur and my dissertation guide for his constant guidance & suggestions. His encouragement, his help and his valuable guidance was all spontaneous. Perhaps, it would not be possible to express my gratitude with meagre words at my disposal.

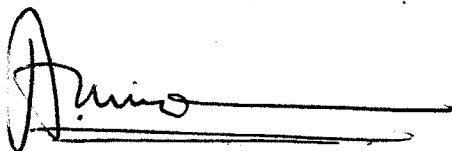
I am grateful to Prof. A.D. Shinde Saheb, Director, Chh. Shahu Central Institute of Business Education and Research, Kolhapur for providing me all facilities to carry out the present study.

I am thankful to Shri P.N. Kardikar, B.Com., D.B.M., Regional Manager, MSFC, Kolhapur Region, Shri. S.V. Walimbe, B.Com., Industrial Management Course (Govt.of India), Course in Advance Statistics (Govt.of India), Asst. Manager, Shri. S.V. Mulgund, B.Com., D.I.T., Development Officer, Shri. M.N.M. Choudhari, B.Com., Assistant and Smt. S.D. Harkare, B.Com., Junior Officer Accountant for their valuable information, Annual Reports, Circulars, Statistical Annexures, Pamphlets, Economic Data, Financial Data, Industrial Data etc.

My sincere thanks are also due to Principal, Shri P.B. Keshti of College of Commerce, Principal, Shri M.D. Deshpande of Night College of Arts and Commerce and Principal, Shri C.D. Joshi of G.K. Gokhale College, Kelhapur for their encouragement and Co-operation from time to time.

Likewise Miss G.B. Jamadar, who has typed this Dissertation in such a commendable form, deserves my thanks.

Last but not the least, I express my gratitudes to Hon. D.Y. Patilsheb, M.A., LL.B., Ex. M.L.A., President, Kasaba Bawada Shikshan Mandal, Kelhapur, President Mouni Vidyapeetha, Gargoti, President R.A.E. Society, New Bombay, Prof. Neelkanth R. Palekar, M.A. T.D., Director, Kasaba Bawada Shikshan Mandal and R.A.E. Society, New Bombay and Shri V.D. Mahadik, Director, Mouni Vidyapeetha, Gargoti, and Secretary of Kasaba Bawada Shikshan Mandal and R.A.E. Society, New Bombay for their Benisions and Benedictions all throughout my study.



(A.M. MOMIN)

Place : Kelhapur

Date : 21.2-85