ACKNOWLEDGEMENT

It is a matter of great pleasure to acknowledge the persons who have helped me during my research work. I consider myself fortunate to have privileged to work under the guidance of Dr. Babu Thomas, my Research Guide. I express my deep sense of gratitude to him for his most valuable advice, discussions continuous supervision, sustained interest and scholarly guidance and constant encouragement throughout my research work.

I am highly grateful to Dr. P.S. Rao, Principal, Chh. Shahu Central Institute of Business Education and Research, Kolhapur for their valuable guidance.

My sincere thanks to Deshbhakt Padmashree Dr. Ratnappa Kumbhar, the Chairman Shri Panchganga Sahakari Sakhar Karkhana Limited, Ichalkaranji. And Shri Appasaheb alias S.R. Patil, Chairman Shri Datta Shetkari Sahakari Sakhar Karkhana Limited, Shirol. I am also thankful to Managing Director, Supervisors and workers of both the sugar factories for their wholehearted co-operation for my research work.

My thanks are due to Prof. R.B. Desai, Prof. A.K. Chokakkar for their valuable co-operation in preparation of questionnaire, data processing and statistical analysis.

I wish to place on record my deep sense of gratitude to my Father - in - Law Shri S.K. Vandure - Patil, Branch Manager Shri Veershaiv Co-operative Bank Ltd., Ichalkaranji and Shri S.A. Gadage, Rajtex Enterprises, Ichalkaranji, for their kind co-operation and encouragement.

I extend my gratitude to our Principal Shri V.M. Kulkarni, S.M. Lohia Jr. College, Kolhapur who has been a source of inspiration forever and my all colleagues who have encouraged me to take up this course.

I may be failing in my duty if I fail to express my deep sense of gratitude towards my wife Smt. Aruna who has co-operated and inspired me to complete this course.

Lastly, I am thankful to all those who helped me directly or indirectly in one way or other.

KOLHAPUR

Nov. 1992

[Prof. G. B. Gadage]



Telegram: "GANGASAKAR"

Telephone: 20071 to 20080 (Ten Lines)

Telex No. 0197-211-PSSK-IN

Rly. Stn. HATKANANGALE [S. C. R.] [92164]

Shree Panchaganga Sahakari Sakhar Karkhana Ltd.,

GANGANAGAR-ICHALKARANJI (Dist.: Kolhapur) PIN-416 116 श्री पंचर्गमा सहकारी साखर कारखाना लि., गंगानगर-इचलकरंत्री

Ref. No. 7089 /92.

Date 26-11-1992.

- CERTIFICATE -

THIS is to certify that Prof. Gadage G.B. of Chh. Shahu Central Institute of Business Education and Research, Kolhapur had attended our factory for the - research study of Master of Philosophy in Commerce and Management.

During the period of his study he had gathered all practical knowledge and information required for Research Project work & completed the same carefully.

for shree panchaganga ssk Ltd. Ichalkaranji.

MANALING DERECTOR.

