ACKNOWLEDGEMENT

I take this opportunity to express my deep sense of gratitude to Dr.V.S.Patil,M.Com.Ph.D. [research guide ,Shivaji University Kolhapur] for inspiring me to undertake and complete this type of study under his guidance & supervision. I acknowledge my gratitude to renowned authors whose books have served as source of information . I owe my gratitude to a large number of well wishers who have helped me in completing this work. Notable among them includes :-1] Mr.A.B.Kasar : Principal : Shri.Venkatesh Mahavidhylaya

Ichalkaranji.

: Professor in Economics

2] Dr.A.S.Joshi

: Shri.Venkatesh Mahavidhylaya Ichalkaranji. 3) Mr.D.R.Charapale

- : Professor in Statastics
 - : Shri.Venkatesh Mahavidhylaya

Ichalkaranji.

Librarians of the following renowned libraries are :-

1] Bar.Khardekar Library , Shivaji University,Kolhapur,

2] Shri.Venkatesh Mahavidhylaya, Ichalkaranji.

3] Dattajirao Technical Education [D.K.T.], Ichalkaranji.

Managing Director, Chief & Duputy officers of The Ichalkaranji Co-operative Industrial Estate and other staff of the textile industries in Ichalkaranji.

I would like to record my appreciation to my parents and finally I am very much thankful to DAZZAL COMPUTER EDUCATION for printing the manuscript very neatly and precisely Of D.T.P.

Place :- <u>Ichakaranji</u>

enc

MR. MOHAN D. CHINEE

Date :- 21.06-02

(RESEARCH STUDENT)