## **ACKNOWELDGEMENT**

I am extremely fortunute to have Dr.M.M.Ali, M.Com., FDPM (IIMA), Ph.D., as my Guide and I take pride and pleasure to acknowledge here the constant, generous and invaluable help, guidance and encouragement, which he has been giving me throughout my work. I am grateful to him for his scholarly guidance.

I wish to express my deep sense of gratitude to Prof.A.D.Shinde, Director, and Dr.P.S.Rao, Principal, of Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur, as also Dr.T.A.Shiware, Dean, Faculty of Commerce, Shivaji University, Kolhapur, for their continuous encouragement and hearty co-operation, which enabled me to complete this work. I am also thankful to the faculty members, non-teaching and library staff of the Institute for their kind co-operation.

I am particularly obliged to **Prof.P.G.Kulkarni** and **Prof.S.K.Ghatge** of the Institute for their sustained interest in the progress of my work.

My thanks are also due to Mr.Kumar Deshpande of Kumar Automobiles, Kolhapur, who helped me a lot in connection with data collection; as also to Mr.Ram Menon, Chairman, Kolhapur Engineering Association, Mr.Gajendragadkar, District Industries Centre, Kolhapur; Mr.Chandrakant Desai, Secretary, Shiroli Manufacturers' Association, Mr.M.M.Hudli, Editor, Kolhapur Udyam Varta, without all of whose help, the field work would have been difficult.

I am thankful to all entrepreneurs/managers of the selected units that I visited and who gave me their

complete cooperation in collecting the data and spared their valuable time to smoothen the difficulties.

My parents have been a continuous source of inspiration to me since my childhood and I have no words to express my feelings towards them.

I fondly remember my brother-in-law, sister and brothers for sustaining me with their kindest words and gestures, whenever I felt the need to draw on their support and affection.

Lastly, I would like to thank all my friends and colleagues and also those who have helped me directly or indirectly in any small way to complete this Dissertation.

**KOLHAPUR** 

(Sadashiv T.Bhendwade)