## = ACKNOWLEDGEMENT =

This dissertation is the result of the guidance, the encouragement given to me by many to whom, I owe my gratitude.

At the outset, let me express my gratitude to Prof.

V. M. Chavan, M.Com., M.Phil., F.D.P.M. (IIMA), my research guide,
who gave me a through grounding in research methodology and
without whose expert and clear sighted guidance this work
would never have seen completion.

I am also express my gratitude to Dr. Patangrao

Kadam, Founder-Secretary, Bharati Vidyapeeth, Pune and Education
and Technical Education Minister, Maharashtra State for his
inspiration and encouragement.

I am thankful to Prof. A. D. Shinde, Director, Dr.P.S. Rao, Principal, Chh. Shahu Central Institute of Business Education and Research, Kolhapur. I am thankful to Prof. T.A.Shiware, Prof. V. M. Hilage for their valuable help and encouragements.

I am also thankful to the Chairman, Shri. Prakashbapu Patil, M.P., Managing Director Shri. Mansingrao Jadhav, Chief Chemist Shri. Naik, Shri A. G. Bhosale, Shri. Inamdar, Sub-Accountant, Officers and Staff of the Vasantdada Shetkari Sahakari Sakhar Karkhana Ltd., Sangli for giving permission to collect data and assisting in completion of the same.

I express my sincere gratitude to Prof. S. D. Wakhare, Head Deptt. of Commerce, Smt. C. B. Shah Mahila Mahavidyalaya, Sangli, whose advice helped me to a large extent.

I also express my gratitude to Prin. S. L. Parab,
Bharati Vidyapeeth Kanya Mahavidyalaya, Kadegaon and Prof. P. D.
Hambar Vice-Principal, A.C.S. College, Sanyli for their inspiration and valuable guidance.

I must express my most sincere thanks to my colleagues, friends, librarian and the Staff of Shri Chh. Shahu Central Institute of Business Education and Research, Kolhapur for their help and encouragement given to me in my work.

Finally, I owe my sincere thanks towards Shri J. G.
Tamhankar, Sangli for neat and timely typing of this work.

Place : KOLHAPUR.

Date : 28/11/1991

S. N. BORHADE.

M.Com.