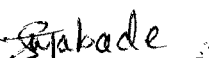


D E C L A R A T I O N

I, the undersigned, hereby declare that the Dissertation entitled " A STUDY OF CO-OPERATIVE VALUES IN DIFFERENT CO-OPERATIVE ORGANISATIONS " written and submitted by me to SHIVAJI UNIVERSITY, KOLHAPUR, in partial fulfillment of the requirements for the award of the Degree of MASTER OF PHILOSOPHY in COMMERCE AND MANAGEMENT, under the guidance of Prof. V.P. Wadkar, is my original work and the conclusions drawn therein are based on the material collected by myself.

I further declare that to the best of my knowledge & belief, this Dissertation has not been submitted to this or any other University for the award of any other Degree, Diploma or Membership.

KOLHAPUR


Mrs. S.M. JABADE

M.Com.

DECEMBER 31 , 1994.

Research Candidate