

**D. JHA**

M. A. (Pat.) M. Sc. (Econ.) (Lond.)

Director,



Gram : SA  
PHONE : 5

Vaikunth Mehta National Institute  
of Cooperative Management  
Pune-411 016.

**C E R T I F I C A T E**  
=====

**This is to certify that Shri V.O. Varkey has conducted this research study under my guidance and supervision for Ph.D. degree of Poona University. This thesis is an original work of Shri. Varkey and he has embodied the result out of his own research findings for which he was engaged for nearly five years. I am satisfied that the thesis is worthy of presentation for Ph.D. degree of Poona University,**

**Prof. D. Jha**  
Director & Research Guide

**Poona**  
30 April, 1981

