Acknowledgement

I express my deepest sense of reverence, gratitude and indebtedness to Dr. P.K. Rathod, Reader, P.G. Department of Business studies, S.P. University, Vallabh Vidhyanagar, Whose keen insight and extensive knowledge in the subject has been a source of inspiration, encouragement and guidance to me. He spared his time for me work inspite of his very busy schedule. It is difficult to mention the magnitude of help and assistance provided by Dr. P.K. Rathod in successful completion of this study.

I express my thanks to Prof. (Dr.) V.G. Patel, Head, Prof. D.M. Shah, and Dr. S.G. Deobhankar, P.G. Department of Business Studies, S.P. University, V.V. Nagar for providing me necessary support. I also express my thanks to other esteemed teachers of the department.

I express my thanks to Prof. J.R. Khedkar, Head, Department of Accounting and Financial Management, Faculty of Commerce, The M. S. University of Baroda and Prof. B.S. Patel, Director, S.K. Patel Institute of Management Studies, Gandhinagar and Ex-Dean, Faculty of Commerce, M.S. University of Baroda. Who helped me in carrying out the present investigation. I also express my thanks to Dr. Y. M. Naik, Principal, and Dr. W.V. Ahire, Ex-Principal, M.K. Amin Arts and Science college and college of Commerce, Padra (The M.S. University of Baroda) for providing support from their end.

This work would not have been completed without the co-operation of the authorities of the units surveyed. I also express my thanks to Shri. Ketanbhi Bhatt, Shri. Prajapati Saheb, both senior officers Gujarat State Sugar Co-operative Factories, Gandhinagar. I am also thankful to Mr. N.C. Solanki, M.D., Baroda District Sugarcane Growers Ltd. For providing various information.
I express my thanks to the library staff of M.K. Amin College, Padra, The M.S. University, S.P. University, P.G. Department of Business Studies and Institute of Rural Management (IRMA) Anand for providing me necessary assistance for the present investigation.

I acknowledge the co-operation extended to me by the colleagues of the Department of Accounting and Financial Management Faculty of Commerce, M.S. University of Baroda and M.K. Amin college, Padra. and Shri. Kalpesh D. Naik, Lecturer Faculty of Commerce.

I appreciate the willing services rendered by Shri. Tirup Parekh for typing the thesis decently.

I am extremely grateful to the learned authors of the select references whose writings proved the base for this thesis.

And, finally, it would be really injustice on my part if I fail to express my sense of satisfaction to my Father late Shri. Sharadchandra G. Desai (Ex. Lecturer and Head, Polytechnic College) my Mother Sunandaben S. Desai, My wife Mrs. Pallavi G. Desai for their spontaneous support and fervent willingness for completion of present investigation. I have no word to express for my daughters Radhika and Prachi whose continuous sacrifices resulted into the completion of the present investigation.

Place: Vallabh Vidyanagar

Date: 7th December, 2000

(G. S. Desai)