

ACKNOWLEDGEMENT

I would like to express my sincere thanks to a number of people without whom I would not have been to complete this venture.

My thanks go to my guide Dr. D.H.Hindocha whose kind words and valuable guidance had always been available for me. He has gently stered me in the right direction pointing out errors and applauding on work well done. His keen sense of observation and prompt suggestions for better work, indeed has proven to be of immense help to me. My special gratitude to Dr. A.D.Shinde, Director Shahu Insittute, for the facilities provided and for constant encouragement received.

My thanks are also due to the Teaching, Administrative and the Library Staff of the Chhatrapati Shahu Central Institute of Business Education and Research Kolhapur, and Depart of Economics Shivaji University Kolhapur. I would like to make special mentain of the help rendered by Shri Nikam S.S., Shri Shinde A.D (Sarkar) and Shri Ashok Sabale.

I am very much grateful to my principal H.R.Madhavi of Arts, Science and Commerce College Panvel for the interest which he has shown and encouragement given in my study and granted me a year's study leave.

My thanks are also due to Principal B.R.Choudhari, Shrigonda College, Prof. J.B.Shinde, Shivaji College Satara, Prof. N.B.Chavan, D.G.College Satara, Prof. H.Nanaware, Shankar-

rao Mohite Patil College Akaluj, Prof. P.K.Kshirsagar, Modern College Vashi, Prof. V.B.Fasale, A.A.College Manchar and Shri P.S.Khandekar for their incessant encouragement during this study.

I am thankful to my Parents and Family Members who instilled in me the value of the pursuit of knowledge and importance of hardwork. Here I must acknowledge the contribution of my brother Dr. Siddheshwar Gadade, and Sou. Jayshree S. Gadade who had been always after me for completion of this work. I am also thankful to coasins Prof. Biru Gadade and Vasant Gadade for their help.

I am thankful to all my Colleagues in my college for showing concern with the progress of work and encouraging me. My special thanks are due to colleagues Prof. J.G.Jadhav, Prof. S.G.Khamkar, Prof. J.J.Kadam, Prof. D.B. Pawar, Prof. N.R.Madhavi Prof. R.S.Mhatre, Prof. B.D.Bhosale, Prof. D.S.Patil, Prof. B.J.Todkari, Prof. D.G.Uppar, Prof. Ganesh Thakur, Prof. A.D.Adhave, Prof. Dr. V.N.Randive, Prof. Anant Khilare, Prof. D.N.Taiwade and Prof. S.R.Kapadnis for thier cordinal help. I am also thankful to Mr. P.T.Gharat, (Registrar A.S.C.College, Panvel). Mr. M.D.Kedar (Librarian of A.S.C.College, Panvel) Mr. D.M.Bhosale (Librarian of Modern College Vashi) who helped me a lot by providing books, Journals etc. for my study.

I am very much grateful to the organisation, Management and Staff of the Societies under study for providing and furnish-

ing me with necessary information, data and guidance without which the present research work would not have seen the light of the day. I must also make special mention of the members of the Societies, the various authorities like Registrar of co-operative societies Solapur, Assistanat Registrar of co-operative societies, Pandharpur Shri. Sawant and Shri Sitaram Nagane (Secretary of Nepatgaon Society) and Prof. M.K.Panchal, Pandharpur College Pandharpur etc. have been very kind enough to spare time for providing useful information and making the records availabe for me.

I must mention that I could complete this study due to the grants sanctioned by the U.G.C. I am therefore deeply thankful to the U.G.C. authorities for the assistance rendered.

I wish to acknowledge the unstinted co-operation of my wife Sou. Rajshree and daughter Vijaya and my coasins Ajay and Sanjay who have always been a source of encouragement and moral support in this endeavour.

Last but not least, I am thankful to Mr. Kale D.B. and Hukkeri A.N., Kolhapur for exquisite typing of this dissertation.

N.T.Gadade