

## A C K N O W L E D G E M E N T

I owe a debt of gratitude to several persons for their help in completing the dissertation work. I would like to make grateful acknowledgement of atleast some of them.

First of all I must express my gratitude to Dr. Mangnale V.S. Professor of Economics, H.N.College of Commerce, Sholapur under whose able and inspiring guidance and keen supervision this dissertation has been prepared by me. I have been receiving his valuable suggestions and constant encouragement without which it would have not been possible for me to accomplish my present work.

It is my moral duty to thank Shri. B.S.Gaikwad, the Principal of my college for inspiration in the completion of this work. I am also thankful to Principal V.N.Ingale, Shivaji Arts and Science College and Chairman, General Secretary and all members of the Shri Shivaji Shikshan Prasarak Mandal, Barsi for their co-operation and encouragement.

My greatful thanks to Shri.Appasaheb Deshmukh, Shri Shaikh, Shri. Supe, Shri Chaware and other staff in the A.R.Office, Osmanabad for providing required information of Co-operative Housing Societies in Osmanabad city, which proved a great help in this work.

I am greatful to Prof. Dr.K.G.Pathan, Director, Management and Research Institute, Bharati Vidyapith, Pune, Prof.Shingore C.R.,R.P. college, Osmanabad. and Prof. Sayyad S.A., Osmanabad for thier encouragement and co-operation.

.2.

Special thanks to Prof.A.B.Suryawanshi, Prof.R.S.Nikam, Prof.P.K.Londhe and Prof.S.K.Patil, Shri Ashok Gawali, Liabrarian and colleagues in B.P.Sulakhe Commerce College, Barsi for their friendly advice and valuable suggestions.

I sincerely thanks to Shri.P.H.Aghor for their help, inspiration and advice.

Also, I thanks to Prop. Sunil Xerox, Barsi who took an utmost care to maintain clarity and accuracy in typing this dissertation.

I am deeply indebted to my parents. I would like to express my deep sense to my father Vishnu, mother Subhadra and brother Abhinanu who have unflinchingly and quietly put up with my lack of attention to many of their needs during the preparation of this work.

(S.V.KSHIRSAGAR)