ACKNOWLEDGEMENT

It is my sincere duty to thank my guide Dr. B.B.Kawade, Department of Economics, Shivaji University, Kolhapur, for giving me his valuable guidance in completing my dissertation.

I must thank Dr. V.B. Ghuge, Professor and Head of the Department of Economics, Shivaji University, Kolhapur for encouragement and fruitful instructions to reach this milestone in my academic career.

I shall be doing injustice if, I do not mention the kind treatment and needful co-operation extended to me by Dr. J.F. Patil and Staff members of the Department of Economics, Shivaji University, Kolhapur.

I must also express my gratefulness to Principal, M.D. Deshapande, who gave me kind co-operation and guidance to make my efforts a great success.

I must also acknowledge the help extended to me by Dr. S.G. Bhanushali, Dr. S.A. Chougule, Prof. B.A. Waghule, Prof. S.G. Kulkarni, Shri A.I. Faras (Librarian) and other teaching and non-teaching staff members of the Night College of Arts and Commerce, Bindu Chowk, Kolhapur.

I must convey my sincere thanks to Mrs. S.V. Ghotane, President of the Mahila Co-operative Bank and M.B. Watturkar, Manager; Shri S.D.Patil, Accountant; Shri U.D. Desai, Loan Officer, Mrs. S.G. Nimbalkar, and other staff members of the bank without whose help the data collection would have been impossible. It is also my duty to thank Shri Vishwasa Patil, Manager, Youth Co-operative Development Bank, Kolhapur.

I am also thankful to Mr. S.Y. Bhagat, Shri B.N. Mule, R.D. Savant and Vijay Jamasandekar for their healthy co-operation.

I am indebted to Mr. Kawade who took much efforts to get the dissertation typed intime.

(M. H. Patil)