

ACKNOWLEDGEMENT

I express my deep sense of gratitude to my guide Dr. K. Yuvaraj, Associate Professor, Department of Economics, Willingdon College, Sangli, for constant guidance encouragement and facilities rendered throughout the course of the study.

I shall never be able to repay the kindness and support that I have been received from him. I feel fortunate enough to be his research student.

I will be failing in my duty if I do not express my deep gratitude towards my teacher Head Dr. V. B. Kakade, Dr. R. G. Dandge, Dr. A. A. Dange, Dr. V. B. Jugale, Dr. P. S. Kamble, Dr. (Mrs). V. P. Katti, Dr. P. A. Koli, Dr. Dayaadeo Talule, Dr. M. S. Deshmukh, Prof. T. S. Kombde And Prof. S. P. Panchagale. I am also thankful to Mr. Ashok Sabale, Mr. Kamalakar Pujari, R. S. Mane and all from the Economics Department, Shivaji University, for their timely help and suggestions.

I greatly thankful heartiest feelings to my Mother Kanta S. Waghmare, my Father Sopan T. Waghmare, my beloved daughter Vaidehi and my family members for sparing me to afford the higher education and research activities.

My special thanks go to Shri Mane Sir. Assistant Registrar, Co-operative Societies, Karveer Taluka, and all those who directly and indirectly assisted me through suggestions, valuable comments and much needed encouragement.

I owe a lot to all my friends Mr. Sunil Chandanshive, Miss. Samina Jamandar and Miss. Poonam Naik who have showered their best and sincere wishes upon me for the successful completion of this work.

I am also thankful to Mr. Dinkar Kamble for timely computer typing.

I have no words to express my sentiments towards all friends for their support and encouragement.

Finally, I hereby submit the fruits of my humble work before the God Almighty.

Place - Kolhapur

Date - 9/3/2015

Ujwala S. Waghmare

(Miss. Ujwala S. Waghmare)

BAR. MANAGANT. KARVEER TALUKA. HIRAPUR

2015