

' ACKNOWLEDGEMENT '

This dissertation on 'A study of Shri Laxmi Mahila Sahakari Bank, Sangli, is the outcome of many coincidences and lots of co-operation. The choice of research topic, particularly at the M. Phil level is always a difficult task. As I am working in Kanya Mahavidyalay, I have ^{been} interested in [^] the women's problems. We see at present the number of earning and independent women is on ^{the} rise. In many cases women not only support the family but many a times are the sole supporter of the family. In such a situation they require money for many things - like education, starting cottage industries, beginning a small business, household repairs and ceremonies and for domestic reasons etc.

There may be imaginative, enthusiastic and talented housewives who do not go out to work but have enough leisure on hand to start small business or cottage industry, they also need of money. Some women's co-operative banks come to women's help in creating opportunities. The Laxmi Mahila Sahakari Bank is working on the same line, so a curiosity arose in my mind about the working of this bank and I have selected this Bank for my study.

In my work I received constant guidance and encouragement from my research guide Dr. Hindocha. I also got constant encouragement from my brother Prof. D. N. Devarshi. With his intellectual co-operation and guidance the completion of this task became easier.

My gratitude to Dr. Hindocha and my brother Prof. Devarshi is beyond words. I am deeply indebted to Dr. V. B. Ghuge, Head of the Department of Economics, Shivaji University, Kolhapur and Dr. J. F. Patil, Reader in Economics in Shivaji University, who showed me the right direction in my study. I should also thank Prof. S. S. Sahastrabudhe and Shri Vilas Patil whose guidance has become valuable in my work. I would like to express my thanks to Shri E. M. Chavan, Manager of Laxmi Mahila Bank and Shri S. J. Shirguppe, Manager of Janata Sahakari Bank, Madhavanagar, who most willingly rendered all possible assistance by way of providing necessary information on the subject.

I am also obliged to Shri J. V. Jadhav, Librarian of Shahu Institute, Kolhapur, to Shri Masutage, Librarian of S. M. G. Kanya Mahavidyalaya, to Shri M. D. Dhavale, Librarian of Chintamanrao College of Commerce, Sangli, to Mrs. Kulkarni and Mrs. Rajput, Librarian of V. M. I. of co-operative management Poona without whose co-operation it would have been impossible to review the literature and collect the statistical data.

A mention must be made of my husband, father and mother-in-law, sister-in-law and brother-in-law and my two children who have given me kind support and all types of indirect help that made my work easy.

I remain grateful to Shri A. D. Shinde, Director of Shahu Institute of Business Management, Kolhapur and Dr. Rao,

Principal of Shahu Institute and office staff for giving me necessary help from time to time.

Many thanks must be given to Shalinitai Patil,
Chairman of Laxmi Mahila Bank and all ^{members of the} Board of Directors,
who gave me the permission to work on this Bank.

I must express my debt of gratitude to Prof. H. V. Joshi,
Principal of S. M. G. Kanya Mahavidyalaya and Prof. P. J.
Tamhankar, Vice-Principal of S. M. G. College, Sangli who
kindly gave me necessary help from time to time.

S.V. Ashtekar

Mrs. S. V. Ashtekar.