Acknowledgements

A research work is not only an individual product of the researcher but a collaborative product of those who are kind and generous enough to help him during the course of research. A researcher, therefore, should not forget those who helped him/her in ways more than one.

I have been extremely fortunate for getting the opportunity of working under the energetic, versatile and masterly guidance of Dr. V.D. Rupanwar, Principal, College of Science and Commerce, Malegaon (Bk) Tal-Baramati, Dist- Pune. It would certainly have impossible for me to complete the research work without his support. His motivation, generous treatment, valuable help, constructive suggestions have always encouraged me. I will always remain indebted to him.

I am also grateful to B.M.C. College, Pune and University of Pune for giving me the opportunity and providing the required infrastructure for my studies.

I owe my sincere thanks to Dr. Sanjay Malpani, Chairman, S. P. Sanstha, Sangamner and Dr. K.K. Deshmukh, Principal, S. N. Arts, D. J. M. Commerce and B.N.S. Science College, Sangamner for their generous treatment, encouragement and kind support. I express my thanks to the teaching and non-teaching staff of Sangamner College for their valuable co-operation.

Without the co-operation and assistance of the officers in the field, this study would not have been completed. I must express my sincere thanks to District Deputy Registrar and Assistant Registrar, Co-operative Societies, Ahmednagar, Deputy Registrars of Co-operative Societies of respective talukas.

I am grateful to all the chairmen, secretaries and members of the staff of the sample Employees’ ‘Credit Co-operative Societies in Ahmednagar district for providing me all the required data and information used in the study. I express my sincere thanks to the entire respondents who have been very cooperative and helpful in providing me the necessary information.

No research work is possible without access to good libraries. I would like to mention the cooperation extended by the librarian Mr B.V.Chavan and staff of the library of Sangamner College, Sangamner, Jaykar libray and the library of Ness Wadia college, Pune.
I owe my special thanks to Dr. Babasaheb Sangale, Dean of Commerce Faculty, University of Pune, Dr. Sanjay Kaptan, Head, Dept. of Commerce, University of Pune, Dr. G.T. Sangale, Principal, S.S. G. M. College, Kopargao, Prin. R. B. Suryavanshi, A. C. College, Kalamb, Dr. S. R. Medhe, Prof. G. M. Dumbre and Dr. Sudhakar Jadhawar, for their timely support and constant encouragement.

I am indebted to my teacher colleague Chartered Accountant Prof. Anant Divekar, who shared very valuable ideas with me. I am fortunate to have good friends and colleagues Dr. D. M. Deshmukh, Dr. R. R. Kasabe, Dr. Anil Adsule, Mr. Suhas Gardi, Prof. Ishwar Gaud, Mr. Rajesh Patan, Prof. Deepak Kulkarni, Prof. Onkar Bihani, Dr. Rohit Kawale, Prof. Arun Lele, Prof. Gajanan Tayade, Prof. Shashikant Bairagi, Prof. H.R. Deochake, Prof. Ravindra Gaikwad, Prof. M. D. Khandare, Dr. Shivaji Takalkar who have been of great help to me. I also thank, Prof. Sainath Aher, Prof. Rajaram Chattar and Mr. Mangesh Gorkha, Mr. Satish Chaware for their technical help.

A mere ‘thank you’ would not be an adequate expression of the acknowledgement of the goodwill, support, encouragement and inspiration extended by my mother, my brothers Kashinath, Dilip, Anil, Sunil, Milind, my mother in law Mrs. Kusum Bansode, father in law Mr. Kashinath Bansode and all other relatives. I wish to remain indebted to all these members of my family.

I affectionately mention the loving encouragement, kind support and patience extended by my wife Sayali and my son Akshay.

I would like to dedicate this thesis to my father late Mr. Hari Dhondiba Gaikwad, who devoted his life for the development of our family.

Arun Hari Gaikwad