ACKNOWLEDGEMENTS

Research is seldom an individual's task; it always results from the toiling of the team, day in day out. This work is no exception, as many hands and heads contributed apparently or anonymously to bring it to the present state of perfection.

I WISH TO THANK THEM ALL.

To begin at the top, I must thank Dr. Mrs. V. S. MISHRA, Reader, Department of Commerce & Management Science, S. B. Arts & Commerce College, Aurangabad, my Research Guide, for her selfless encouragement to keep me in mind to tackle this large work. She rallied round my spirits during critical hours of research; without her experienced support and valuable guidance, this work would have remained dream only.

I am deeply beholden to respected Dr Shivshankar Mishra, formerly Dean of the Faculty of the Management Studies, Dr Babasaheb Ambedkar Marathwada University, Aurangabad, for opening to me the store of his knowledge and lending his writerly expertise and unique capacity of circumventing the laws of time and space that bog down the rest of us.

Then, my friends Prof B. P. Sawkhedkar and Prof G. B. Moharir, Dean, Faculty of Arts and Fine Arts, North Maharashtra University, had the unviable job of weeding out inaccuracies of my writing. Sincerely, I thank both of them.
I must bring to books my heart-felt thanks to Late Dr Annasheb G. D. Bendale, Late Shri Babulalji Chaube and other members of the Khandesh College Education Society for their blessings and sincere longing to see my work to its completion. I shall fail in my duties if I do not mention the kind permission and support of Principal A. G. Rao of my College for pursuing the research. My profound thanks are also due to all my colleagues from the Department of Commerce, M. J. College, Jalgaon for their timely help and encouragement.

While collecting the data and other material related to this research, I am obliged by the officials of the Library of Dr. Babasaheb Ambedkar Marathwada University, Aurangabad; Library of the S. B. College Aurangabad; Library of M. J. College, Jalgaon; Library of the Reserve Bank of India, Mumbai; Library of the Shivaji University, Kolhapur; Library of the Vaikunth Mehta National Institute of Co-operative Management, Pune, Library of Pune University, Pune, and Library of the A. S. & C. College, Jamner. Along with them, I am grateful to the Board of Directors and officials of all Fourteen Banks from the District, and Office of the Joint Registrar Co-operative Societies, Jalgaon, without whose co-operation and timely assistance, it would have been impossible to complete this work.

The long-held academic discussions with my friends- Dr S. G. Deshpande, Dean Faculty of Commerce and Management Studies, North Maharashtra University, Prof R. H. Gupta, Dr P. A. Koli, Reader, Shivaji University, Kolhapur, Prof V. D. Patil, Prof S.K. Disawal,
Prof P. R. Chaudhari, Prof Y. A. Saindane, and Prof S. M. Sonalkar all enriched the work-contents to a great extent. I would like to remain indebted to them all forever.

Presentation of the report is the final stage in any research work. Shri. Shyam Nandanwar, and Shri. Girish Chaugaonkar, of Jalgaon, tirelessly beautified the report with imagination and hard work. They certainly deserve thanks.

On the domestic side, I owe this work to my respected parents who have always been a source of great inspiration and encouragement to me. I also wish to acknowledge the contribution of my wife, Sau Kiran Kothari for she took the dictations, fed rough drafts to computer and helped me to correct the same while looking-after the household work, bearing all the hardships during the course of my research. My children, Priyanka and Divyanka also helped me in their own tiny ways.

P. M. Kothari
Jalgaon