ACKNOWLEDGEMENT

I owe a great debt of gratitude to Dr. N. Narayanasamy, Professor of Extension Education, Faculty of Rural Development, Gandhigram Rural Institute, Gandhigram. He has been resourceful in every sense. He gave his time and energy most generously. But for his sustained encouragement and scholarly guidance this study would not have been completed. Words are inadequate to express my deepest sense of gratitude to him.

Dr. R.M. Chidambaram, Professor and Head, Department of Bank Management, Alagappa University, Karaikudi, as member of the Doctoral Committee, also guided me and helped me in giving shape to this research work. I am very much obliged to him.

At this moment I wish to place on record my sincere thanks to the former Vice-Chancellors Sri. D.K. Oza, IAS, and Dr.T.R.Nalesan, and to the present Vice-Chancellor Dr.N. Markandan, who were a constant source of inspiration and encouragement.

I am thankful to the authorities of the University Grants Commission for having supported the research financially under the University Grants Commission-Junior Research Fellowship scheme. The Registrar, and other administrative staff of the Gandhigram Rural Institute were very prompt in disbursing the funds to carry out the work in time. I owe sincere thanks to them.

It is my duty to express my gratitude at this juncture to my own teacher Dr.M. Joseph, Professor and Head, Department of Cooperation, Gandhigram Rural Institute, Gandhigram, under whose consistent guidance and encouragement I have come up in my academic career to the present level. I would also like to place on record my thanks to Dr.B. Subburaj, Reader, Dr.P. Sivaprakasam, Reader and Sri.V.Babu, Sr. Lecturer in Cooperation, all of whom guided me in my academic career.

I am thankful to Dr. M.A. Jeyaraju, Dean, Faculty of English and Foreign Languages, Gandhigram Rural Institute, Dr. V. Kulandaisamy, Professor of Cooperation, Sri Ramakrishna Mission Vidyalaya College of Arts and Science, Coimbatore, Dr. B.R. Dwaraki, Reader in Sociology, Gandhigram Rural Institute who went through the manuscript and offered invaluable comments for improving the contents and the language.
It is my duty to acknowledge the help received from the authorities of the selected cooperative units. The officials of the Dindigul Cooperative Wholesale Society, the Salem District Cooperative Spinning Mills Ltd., the National Cooperative Sugar Mills Ltd., and the Salem District Milk Producers Cooperative Union Ltd., helped me in the process of data collection within their limits. I owe thanks to all of them.

I am also thankful to the Librarians of the Indian Institute of Management, Ahmedabad, Institute of Rural Management, Anand, Kothari Institute of Financial Management and Research, Chennai, and Gandhigram Rural Institute, Gandhigram, for providing me with the reference facilities to carry out the research work.

I also place on record my gratitude to Dr. S. Ramamoorthy, Head, Department of Physics, and Dr. R. Kumulh Kala Valli, Reader in Biology, Gandhigram Rural Institute for their constant encouragement and their moral support.

I am thankful to Dr. K. Somasundaram, Head, Computer Centre, Mr. G. Rajan, Secretarial Assistant, PRA Project, Mr. N. V. Kumaresan and Mr. K. Paulraj, Computer Centre, Gandhigram Rural Institute for having helped me in bringing out the thesis in the present format.

Invaluable assistance was received during the course of this study from some of my friends. Of them the most significant contribution was made by Mr. R. Ramesh, Project Assistant, PRA Project, Mr. K. Narasappa Raju, Mr. B. Tamilmani, Lecturer in Cooperation, Dr. K. Manikandan, Lecturer in Economics, Mr. M. Baskaran, Project Assistant, Department of Cooperation, Mr. S. Senthil Nayagarn, NIC of the Government of India, Mr. Anil Gnanasekaran, and Mr. A. Annadurai, Senior Research Fellows, Ms. Raji G. Nair and Ms. S. Seetha, Ms. R. Suryakala, Research Scholars. I place on record my thanks to them.

I have to place on record my heartfelt appreciation of my parents' constant and affectionate interest in my progress.

Gandhigram
25-11-1997

(S. MANIVEL)