



ACKNOWLEDGEMENT

I wish to express my sincere thanks and gratitude towards my Research Guide, Dr. C.G. Vaidya, Principal, Brihan Maharashtra College of Commerce, Pune 4 for his guidance and constant encouragement in the course of research work.

I am thankful to the office-bearers of consumers' cooperative societies in the Pune city for providing me all necessary information regarding data collection.

I am grateful to the Librarians and the enthusiastic staff of Brihan Maharashtra College of Commerce, Pune 4, Jaykar Library, University of Poona, Vaikunth Mehta National Institute of Cooperative Management, Pune for extending library facilities to me.

I am indebted to the officers of the Cooperative Department, Maharashtra State, Pune who were kind enough in providing detailed information of the consumers' cooperative societies in the city.

I must thank the organizers of the University of Poona who organized the Annual Research Seminars in the years 1979-80, 1982, 1983 and 1984 where I got an opportunity to present my research papers and share my views with the research scholars.

The Janata Sahakari Bank Ltd., Pune, a leading cooperative bank in Maharashtra, has kindly agreed to provide some financial assistance to this research project.

I am thankful to the authorities of the Bank for this jecture.

I thank all my friends and well-wishers who helped me in clarifying my doubts about the various aspects of the study.

Pune
June 1985

Mukund M. Tapkir

