ACKNOWLEDGEMENT

Submitting a Thesis for Award of Ph.D. Degree is an auspicious event in one's own life. When I undertook this research work, the idea was to see that, this research work will be a different one in respect of its methodology as well as for its contents. Similarly, the outcome of the research work should be helpful to improve the system and to make contribution for the upliftment of the society, was an idea.

Completion of research work is the entire responsibility of the researcher himself who undertake it. Even though, it is quite impossible to complete it without the guidance of competent Guru, friends, relatives and concerned personalities in that field.

First of all, I express my gratitude to that Sumnum bonum whose inspiration prepared my mind to undertake this research work. I continuously felt the presence and aroma of that Almighty during my research work.

In the Hindu tradition the importance of the Guru is recognized since ancient time. For quoting the importance of the Guru, it is expressed that.

गुरु गोपिव दोष स्वरे, काल्के लाठू पालर।
बलिहारे गुरु आपने, जिन गोपिव दिनो बलाय॥

It was not possible for me to complete this research work, if I could not get the promising guidance of respectable Dr. S.N. Bodhankar. Dr. Bodhankar is a pleasing personality who is prepared to guide his students all the time without any hitch. His intelligentsia and knowledge in the field of research work proved to be an immense help for me in completing this research work. I would like to remain indebted to him during my life time.

I express my obeisance at the feet of my parents Shri Rameshwari K. Sharma and Smt. Dhannibai Sharma. Their blessing always remained with me and inspired me to carry out this work.

It will be inappropriate if I do not express my gratitude towards my Ex-Principal Dr. V.M. Peshaw, Prof. P. A. Sahastrabudhe and Principal In Charge
Prof. S.T Sangle, Dr S.K.Kalnwat, Shri KC Barlota Chartered Accountant who always inspired me to complete this research work.

I shall always remain thankful to Prof. R.M. Shendurnikar (Ex H.O.D), Prof. A.V Madevar (H.O.D) and Prof. Dr R.K.Kolte (HOD Marathi Department) for their wishful thinking in completing this research work.

Prof. C.G.Mahajan is a friend, who always see his success in my success, whose thought provoking ideas gave me new insight in completing this research work, will always be remembered by me for his contribution.

I am also thankful to Heads of the following institutions.

1. Office bearers of the CHSs in Yavatmal tahisal.
2. Office of the Registrar of the Co-operative Department, Yavatmal.
4. Librarian of Amravati, Nagpur & Pune University.
5. Reserve Bank of India Nagpur.

Practically, it is not proper to express our thankfulness towards them to whom we can claim their help rightfully. However, it will not be appropriate if I do not mention the contribution of my friends Prof. D.T.Wankhede, Prof. R.G.Dongre Prof. Kishore Giradkar, Prof. Ramashankar Mishra, Dr. P.D. Ekbote Prof. Rajendra Deshmukh, and Shri M.N.Mudgal the Librarian of our college.

Last but not the least, I would like to share the success of completing this research work with my wife Sau. Sushma, she has to scarify a lot during the completion of this research work.

I express my thankfulness to Mrs. Victoria U. Soni (Nagpur) and Mr. Ravindra Kadawee (Nagpur), who typed this thesis neatly and cleanly within a short period.

I beg pardon to all of them whose name could not be mentioned here-in due to oversight.

कृपया भरोसे, यह समय निरंतर "काला में गाला"

Date : 1st Sept. 1999
Place : Yavatmal.

Suhbash R. Sharma