PREFACE

Co-operatives as a form of Socio-economic organization considered as an important instrument of development of rural and urban economy. India has the largest network of cooperatives in the World. NOW, they occupy an important place in our economy in terms of their membership, business turnover and contribution to the socio-economic welfare of their members.

In Maharashtra state, the Non-Agricultural cooperative credit societies (NACCs) has emerged as source of finance for the artisans, small traders, craftsmen, unemployed youths and Wage earners in unorganized sectors. NACCs constitute a key institutions to promote banking habits and cater to the needs of lower and middle income class people residing in urban , semi-urban area. The number of NACCS continuously increasing in maharashtra state. In the field of co-operatives, urban co-operative credit societies (UCCSs) has playing a prominent role. In realizing the stupendous task of urban development, the institutions like UCCSs have been assigned a very significant role, especially in ameliorating the lots of urban poor. Looking to the number of UCCSs, the volume of business handled, the number of members enrolled and geographical coverage, the progress of UCCs movement in Maharashtra is nothing short of spectacular. Despite these impressive advances, these societies are facing several problems. The present study, therefore, addresses itself to making an objective assessment of the role actually played by the UCCSs in general and the sample UCCSs in particular in sample taluka’s of the Ahmednagar district. In assessing the performance of the sample UCCSs, its various dimensions such as – principle of democratic management of the society, the emergence of vested interest, the actual performance with reference to the objective laid down by its model byelaws, and various constraints in its smooth working and growth have been examined. In recent years, it has been commented that the performance of UCCSs is not satisfactory. In the light of
the Findings, some suggestions have been put forward with the object of remaining these constraints. These suggestions are expected to be helpful to the policy makers and administrators in recasting the movement in the right direction.

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