ACKNOWLEDGEMENT.

Co-operation is not a new concept in India. It has a long history. It has as old as human thought. Co-operation was an operating force India’s entire rural environment. In way, the entire social and economic structure was based on traditional form of cooperation. Indian co-operation co-operative movement was started to supply cheap credit to the farmers and to protect them from exploitation by moneylenders. Indian co-operative movement was basically an agricultural credit movement as such it should remain as long as Indian is an agricultural country. Co-operative credit societies play a very important role in the Indian financial system and especially in the sphere of rural finance both for agriculture and small scale and cottage industries. It is the most satisfactory institution for providing finance to borrowers in the rural areas. But now co-operative credit movement with a very poor performance in the country. Co-operative have lost their values identities and goal. According to I.C.A. there are 10 basic values which are basic of cooperation. In this study an attempt is made to know the complex issue of application of co-operative values.

III
I express my deep gratitude towards my research guide Dr. V. B. Jugale, Professor and Head of the Department of Economics, Shivaji University, Kolhapur, for his able and successful guidance and timely help in the preparation of this thesis. This complex work would not have been completed without his valuable help and guidance. I have no words to express my gratitude to words hims.

I am thankful to P. R. Dubhashi ex-vice chancellor, Goa University Goa and M. V. Madane, Chairman Indian society for studies in co-operation for his well guidance.

I am very heartily thankful to Mrs Yojana Jugale, Sangli, for her valuable guidance, inspirations during the period of research work.

I am thankful to the Dr. Gadage. Sangli for his kindly co-operation and guidance about my work.

I am thankful to the members of the teaching and non-teaching staff of the Department of Economics, Shivaji University Kolhapur, for his kindly co-operation.

I am grateful to the authorities of the Shikshan Prasarak Mandal, Akluj, Chairman, Shri. Jayashinh Mohite-Patil, and Principal,
Dr. A. L. Deshmukh, Shankarrao Mohite Mahavidyalaya, Akluj. Dist - Solapur, for give me a opportunity for this work and giving me a lot of encouragement to complete the Ph.D. Course.


I am specially thankful to Shri. Reddi, and Shri. Bidave, K. B. P. College Pandharpur, for his kindly help me to research work.

I am thankful to the all respondents, who have given well response to my questionnire.

I am thankful to the Assistant Registrar and his official staff Akluj.

I must express my heartfelt thanks to the members of my family wife-Nandadevi, daughter – Shital, and sons Abhijit and Amol for their co-operation and lot of encouragement to this work.
I also thankful to, Keshav Rao Mohite, Navnath Deshmukh, Rajendra Sathe, Sanjay Yadav, Harihar for their help in neat and timely typing and printing works.

Shri. H.S. Nanaware.