Acknowledgement

This research is yet another example of team work. An individual may have the potential to do something but alone cannot do all things. A research study like this is a big task, and will be the result of the active support and help of many institutions and individuals. It may not be reasonable to name all of them, but the major contributors need special mention.

Let me begin with glory and honour to the Lord God for his wonderful blessings all these days. He gave me the strength and wisdom to do this great work. I praise him.

"Great leaders inspire us to go to places, where we would never go on our own and to attempt great things we never thought we can do it". Yes, it is pointing toward my mentor Dr. Babu Thomas, my Guide, philosopher and a leader of leader. Any amount of expression of gratitude will not be sufficient considering his sustained support, help and devotion and the keen interest he has shown in my study, this work owes its present form much to him rather to me. His consistent encouragement kept me inspired all through these days and challenging moments.

I would like to specially thank Dr. D.T. Shirke, Head of Statistics Department, and presently the Registrar of Shivaji University, Kolhapur for his valuable advice on statistical analysis of the data collected. In spite of his busy schedule he made himself available for clarifications.

I place on record my gratitude to Dr. A.D. Shinde, Managing Trustee and Dr. V.M. Hilage, Director. Chh Shahu Central Institute of Business Education and Research (SIBER) Kolhapur.

My sincere thanks to the Commissioner of collegiate education and Director of collegiate education Bangalore, for necessary permission and support they extended. Prof. S.G. Navi, Principal of Govt. First Grade College Hubli helped and encouraged me to carry out this work while I was working under his able leadership.

In addition to the above there are some who constantly encouraged and took care of me to do this work. Mrs. Aley Babu and Arpita, every time I was in Kolhapur in respect of my study they took great care of me, so each minute I could utilize for my research study, similarly Mr. Dhekale Selection Grade Lecturer in Commerce Vivekananda college, for the assistance rendered during my research related work in Kolhapur.
I sincerely thank Prof: Pashington Obeng, (USA). Rev. P.V. Philip Bangalore, (Late)Dr. Mrs. Annamma Mathew, Prof: P.T Thomas, Dr. K S Daniel, Dr. Daniel Koti of Hubli, for their constant prayer and spiritual support to achieve the task.

Thanks to higher authorities in HESCOM, BSNL, Railways, NWKSRTC, LIC, SBI, Nationalized Banks, Karnataka Bank, Kirloskar Electricals, Spicer India Ltd. Nectar and Beverages (Pepsi), Life Insurance Corporation of India for allowing me to collect data.

My parents T.V Joseph and Mrs. Annamma Joseph have been a continuous source of inspiration since my childhood. Infact they sacrificed everything for my upcoming. It is their dream and prayer so that I am able to do whatever little I am doing to inspire and motivate youths in colleges and around. I remain indebted to them forever. Further I owe my thanks to my brothers Varghese Joseph, Ponnachen Joseph; and my sister Lisiamma; they always stood with my parents for my education.

My better half Lisa, I owe a lot, keenly interested in my research work and continuous prayer. My daughters Nutan, Neethi, son Nitin aptly assisted me in my work. They made computer related work very easy. My nephews Johnson T.M, Jose.P.Thomas, Prashant, and Roy contributed their lot.

My special thanks to my friends and colleagues. Thomas Varghese (Raju), Prof: Siddalingaiah, Mr.Palswamy, Dr. Srinivas Kanade, Prof: Rangarajan and Dr. B. Bagali of KLE’s IMSR Hubli. Prof. B.R.Patil, Prof: Eabin Mathew, Mr. Simon of IIM Bangalore, Mr. S. F. Bengeri, Regional Director for Centre for Workers Education Hubli, for their encouragement and support at various levels.

My colleagues and students in Hubli and Savanur deserve special thanks. They always wanted to know the progress of my study and sharing with them helped me to sharpen my knowledge.

I profoundly thank all my teachers, colleagues, and church members and all who have directly and indirectly helped me.

Place: Kolhapur  
Date: November 2006  
Abraham Joseph T  
Research student.