Acknowledgements

First and of the highest level, with deep regards, overwhelming sense of pride and genuine obligation, I seize this jubilant occasion to express my sincere, heartfelt and reverential gratitude to my venerable supervisor Dr. Boothpur Vijaya, for his expert advice on designing and executing of this research problem in the best possible way. He educated me on different aspects of the subject, reflected on me the importance of work, discipline and encouraged to reach much above natural abilities. I am extremely fortunate to have been trained and initiated into this commerce and management world under his able guidance.

I would like to offer my sincere thanks to Dr. Ramesh B Agadi Professor and Chairman Department of Post-Graduate Studies and Research in Management, Gulbarga University, Kalaburagi for their support and for providing research facilities.

Conducting research in a multidisciplinary such as this is not an easy task. It has required support of so many people. Sentiments of my heart when molded into words can seldom convey what I truly wish to express to each of them. I begin with a humble expression of my profound gratitude to my beloved teachers of Department of Post-Graduate Studies and Research in Commerce, Gulbarga University, Kalaburagi. Prof. C.S. Basavaraj, Dr. A.P.Hosmani, Prof. Waghmare Shivaji, Prof. Rajnalkar Laxman, Prof. B.M. Kanahalli, and Prof. M.Suratkumari (Rtd), Dr S.H.Honnalli, for their kindness and blessings which they bestowed upon me leading me through a long and thorny journey to a dip into the ocean of knowledge.

I express my sincere gratitude to Dr. Prakash Tulajappa Talwar for his timely help and encouragement in completing this work.

I am very much indebted to all my friends and Colleagues Dr. Kupa patil, Dr. Santoshkumar Bennur, Dr. Anilkumar Hagargi, Dr. Chanderkanth, Dr. Ganapati Sinnur, Dr. Shridar Patil, Dr. Arunkumar K.

Lastly I am thankful to all those who helped me directly or indirectly to complete this work.

(Vijayaraj Appasah Sahu)