ACKNOWLEDGEMENTS

It is my good fortune that Dr. K.S. Daniel, Professor and Chairman, Department of Studies in Commerce, has supervised my research work by providing his full attention and valuable guidance which brought home to me the meaning and importance of research. I am deeply indebted to him for taking benevolent interest, patience and parental care with which he has guided me through the difficult and discouraging phases encountered during the execution of the research work.

It would be my privilege to record my profound gratitude to Dr. B.M. Wali, Retd. Reader, of Department of Studies in Commerce, Karnataka University, Dharwad, for his kind help and encouragement.

I express my gratitude to Dr. N.I. Mulla, of Anjuman Degree College, Dharwad, Dr. B.A. Pathan of Hubli, Dr. S.N. Bhat of J.S.S. College, Dharwad and Janab Haji Miyan Jamadar of Bangalore for their valuable suggestions, help and co-operation.

I would like to gratefully acknowledge the generous help received from Dr. Abdullah K. of Rayadurg (A.P.) for providing valuable source material for the present study.

Words would be falling short to express my sense of gratitude towards all the respondents for their co-operation. They withstood my torture with a smile and furnished the required data for my research work.
My heartfelt thanks are due to all the research agencies and organisations, such as, The Bureau of Economics and Statistics Government of India, New Delhi, Indian Marketing Research Bureau, Bombay and Economics Research Centre, Dharwad. I am also thankful to all staff members, Karnataka University Library, Dharwad, Bangalore University Library, Bangalore, Tata Institute of Technology, Bombay, Bombay University Library, Bombay, University of Agricultural Sciences, Dharwad.

At home, I owe my heartfelt gratitude to my parents, brother-in-law, brothers and sisters. Without the constant help, love, admiration endearment and encouragement, of all these persons, this work would not have been completed. Their moral support has enriched my present work.

I will be failing in my duty if I don’t acknowledge the help extended by Miss. Saroj, Advocate, Hubli. Her constant inspiration and kind co-operation has been always a source of energy for me.

I also extend my thanks to M/s. Busy Computers for getting the thesis neatly typed.

Finally, I thank Mld. Badre-Alam, Dawood Navalur, M.M. Nathan, I.H. Desai, staff members of National Pre-University College, Hubli and all those who have helped me in my endeavour directly or indirectly in the completion of this thesis.

M.A. NAVALUR