ACKNOWLEDGEMENT

I would like to record my debt of gratitude to Dr A H Chachadi, my Research Guide and Professor in Management, Kousali Institute of Management Studies, Karnataka University, for his advice, supervision and encouragement. He was reassuring me throughout the research study that it would contribute to the cause of small enterprise development. The initial inspiration and direction for the topic of this study, indeed, came from him. Further, I express my sincere thanks to Dr. M. S. Subhas, Director, Kousali Institute of Management Studies and the authorities of Karnataka University, Dharwad for giving me an opportunity to do this research.

I sincerely thank Prof. D Nagabrahmam, Director of T A Pai Management Institute, Manipal, for extending total support, encouragement and facilities that were critical for undertaking and completing this research. I also thank all my faculty colleagues who often helped and encouraged me to complete the work.

I received timely support from two sources to enable me carry out the research. First, P D Agarwal – TCI Foundation has granted P D Agarwal - TCI Award for, Doctoral Research in Management 1997, to my research proposal, for funding partially the cost of research. Second, Entrepreneurship Development Institute of India (EDII), Ahmedabad has awarded research fellowship and allowing me to use their library and faculty resources extensively. I sincerely thank and acknowledge the support given by both these organisations.
I express my gratitude to Dr S.S. Hugar, Dean, Faculty of Commerce, Karnataka University, for his valuable suggestions while drafting my thesis. I wish to acknowledge the assistance given by Dr K Manjunath, Librarian TAPMI, for data analysis and Mrs Shridevi, for providing excellent secretarial assistance during the entire research work period.

My sincere thanks to all the owner-managers of small enterprises who participated in focused group discussions and provided data for this research study. I thank the consultants M/s Sushil Consultancy, Vignesh Consultancy, Kanara Small Industry Association, Bykampady and Managers of KSFC, DIC and other Banks who co-operated in research study.

Although completing the thesis is the work of one person, getting to this point is an effort that involves many people. I am thankful to many friends who offered encouragement and who cheered on as the work slowly progressed.

Last, but not the least, a very special thanks to my family who kept on encouraging and reminding me of the challenges of the work. They always believed that I would timely complete this work successfully, and that would make them all happy.

A. S. Vasudev Rao