IV

ACKNOWLEDGEMENT

In course of my research work, I have received generous help and assistance from many quarters. I take this as an opportunity to record my thanks to persons and the institutions who have helped me in pursuit of my academic work.

To begin with, I express my deep sense of gratitude to Dr. Surendra Nath Misra, Reader, P.G. Department of Economics, Berhampur University, my guide and supervisor for his valuable guidance and encouragement.

I am indebted to Dr. G.C. Kar, Professor and Head, P.G. Department of Analytical and Applied Economics, Utkal University, Vani Vihar, for his encouragement and valuable suggestions. I am specially indebted to him for providing me the necessary facilities in the department for undertaking the research work.

In the course of my research work, I have liberally taken the assistance from many quarters and individuals. Amongst them special mention may be made of Sri H.K. Dash, State Co-operative Bank, Bhubaneswar, Sri Rajat Singh, Reserve Bank of India, Bhubaneswar, Sri Ambika Prasad Nanda, National Bank for Agricultural and Rural Development, Sri Dolgovinda Padhi, Directorate of Textiles, Sri Saroj Pattnaik, Orissa Mining Corporation, Sri Saroj Sarangi, Directorate of Industries, Government of Orissa, Smt. Surama Bhuyan, Registrar of Co-operative Societies, Government of Orissa, Sri B.B. Mishra, Puri Grammya Bank, Sri Santosh Kumar Mohanty, Regional Research Centre, Keonjhar for their academic help and assistance. I offer my heartfelt thanks to all of them.
I put here on record my deep sense of gratitude to Sri Chandramani Pradhan, Secretary, Centre for Development Studies, Saheed Nagar, Bhubaneswar for actively assisting me in providing all necessary facilities in completion of my research work. It will not be out of place to mention that without his co-operation and assistance, this academic work of mine could not have seen the light of the day.

I express my indebtedness and deepest gratitude to my teacher, Dr. Bidyadhar Mishra, President, Centre for Development Studies, Saheed Nagar, Bhubaneswar for giving me inspiration, encouragement and valuable suggestions in course of my research work.

In this connection I express my heartfelt thanks to Sri Rabinarayan Mishra, Principal, Ekamra College, Bhubaneswar for giving me necessary permission an assistance for completing this piece of research work. I also express my thanks to Sri N.C. Ray, Head of the Department of Economics, Ekamra College for shouldering all the burden of the Department during my absence from duty in pursuing the research work. Without his co-operation and help the research work could not have been completed.

During the course of the research work, I have freely visited and consulted a number of established and reputed institutions and libraries for the collection of information and subject materials. Special mention of these libraries and institutions include National Library, Calcutta, Reserve Bank of India Library at Bhubaneswar, Staff Training College Centre, State Bank of India, Bhubaneswar, State Library, Government of Orissa, Directorate of Institutional Finance, Orissa Secretariat, Library of Bureau of Statistics and Economics, Library of Planning and Co-ordination Department, Library of Utkal University, Vani Vihar and Library of Berhampur University, Bhanja Bihar etc.
I offer my thanks to Sri Subrat Mohanty for assisting me in the conduct of field study which was undertaken in ten artisan concentrated villages covering different artisan based units. I record herewith my utmost satisfaction for the assistance I have received from Sri Mohanty without whom possibly I could not have completed the field study in time.

I record with satisfaction the help and assistance I received from Miss Sailabala Dei, Department of Economics, Utkal University, who took all the pains to undertake data analysis and construction of tables for use in the research work.

I express my gratitude to Prof. B.N. Das and DR. N.B. Pradhan, P.G. Department of Economics, Berhampur University for their active co-operation and guidance in the course of my research work.

I express my thanks to Dr. A.K. Mohanty, present Professor and Head, and Dr. A.K. Mitra, Department of Economics, Utkal University for their timely assistance and guidance in the matter connected with my research work.

I have nothing but to owe my deep sense of gratitude to my parents, Sri Bhagaban Mohanty and Smt. Kamala Devi for their affection, inspiration and encouragement, without which possibly I could not have completed the research work.

I also owe my debt to my husband Sri P.K. Pattnaik, Manager, Bank of India, Barbil who smilingly took all the pains and difficulties on his shoulder, the drudgery of domestic works during my absence from home in connection with my research work. To my daughter 'Honey' a word of affection for patiently overseeing my work in all these years often neglecting her personal comforts. I also have
a word of affection to my sisters Miss Smita Mohanty, Lecturer in Economics, I.G.Women's College, Nimapara for assisting me in data processing and statistical calculation and Miss Susreerekha for assisting me in my research work.

I owe my gratitude to my father-in-law Sri Baidyanath Pattanaik and mother-in-law Smt. Srojini Pattnaik and brother-in-law Sri Dillip Pattnaik for their co-operation and encouragement in this regard.

I express my heartfelt thanks to Miss Prem Sheela Meher, N.E.T. Research Scholar, Department of Economics, Berhampur University for giving me all assistance and help both academic and material during the course of my frequent visits to Berhampur University. I am also thankful to Dr. Anjali Pattnaik, Lecturer, Department of Home Science, Bhanjavihar for her co-operation in this work.

I express my thanks to Sri Pramod Mohanty, Centre for Development Studies, Bhubaneswar and Sri Subas Chandra Patnaik, Berhampur University. While Sri Mohanty undertook the pains of neatly preparing the maps and graphs for the thesis, Sri Patnaik concentrated wholeheartedly in typing of the materials in a neat and decent style. I also owe my thanks to Sri B.Dillip Kumar Mohanty of Bhubaneswar for putting the thesis into electronics typing.

(SMRUTIREKHA MOHANTY)