ACKNOWLEDGEMENT

This thesis is the end of my long journey in obtaining my degree in Financing of Small Scale Industries. I have not traveled in a vacuum in this journey. There are some people who made this tough journey easier with words of encouragement and more intellectually satisfying by offering different places to look to expand my theories and ideas. There have been lots of footprints of people who have walked with me on the sand during this journey. All have vanished on the sands, but remained etched in my heart.

The work on this thesis has been an inspiring, often exciting, sometimes challenging, but always interesting experience. It has been made possible by many other people, who have supported me.

At the outset, I would deem it to be my privilege to place my profound and sincere gratitude to Dr. J.S. Choudhari, M.Com, LLB., Ph.D. He stood by me like a rock and favoured me with ideas to impart a cutting edge to this thesis. Words are insufficient to describe the support provided by him during my association with him.

I would like to place on record my sincere thanks to Dr. M. Prakash, Principal – Seshadripuram First Grade College, Yelahanka, Bangalore, and my guide during my M.Phil thesis. It was his motivation and efforts that helped me get into this ocean of research. My inspiration to start my research work was Ms. Netra Mirji, without whose support my journey would not have been started.
I express a deep sense of indebtedness to Dr. D.K.Murthy, Director, Seshadripuram Institute of Management Studies, Bangalore, my present employers, for all the support and encouragement given in this endeavor.

I thank all my colleagues at Seshadripuram Institute of Management Studies for relieving me of certain responsibilities and for their cooperation during this period. Especially, Dr. Bhavani, who is my colleague, guide, philosopher and a friend throughout the research work.

I am extremely thankful to all the respondents for sparing the time and effort in responding to my questionnaire and interviews.

I also thank the officials at Department of Industries and Commerce, Government of Karnataka for providing me the database.

I also thank the Dean of the Department of Commerce and Management, Dr.S.S.Mahajan, Shivaji University, Kolhapur for their support and guidance.

I would like to thank my father Mr.N.Gururaj, my mother Mrs. Madhura and my brother Mr. Harish.G and the entire family, and my parents in law, for their unstinted and unqualified support for pursuing my doctoral thesis. But for their support I would not have achieved what I have done today.

Last but not the least, I would like to place on record my deep sense of gratitude to my husband Mr.P.Venkatesh and my dear daughter Ms. Varsha.V, who have been constant motivators and support throughout my work.

Smt.VATSALA.G