ACKNOWLEDGEMENTS

I am indebted to my Research Supervisor Prof. G. Satyanarayana, DEAN, Faculty of Social Sciences and DIRECTOR, Centre for the Study of Social Exclusion and Inclusive Policy, Department of Economics and Applied Economics, S.K.University, Anantapur for his constant and valuable guidance.

I am thankful to the university authorities: Prof. K. Ramakrishna Reddy, Vice-Chancellor; Dr. N. Ravindranath, Registrar, Prof. M. Jayaraj, Dean of Students and Public Affairs, for their cooperation, Prof. M. Buddanna, Principal, University college; Prof. K. Dasaratha Ramaiah, Chairman, Board of Studies; and Prof. P. Ramappa, Head, Department of Economics.

My special thanks are due to Prof. M.D.Bavaiah, Department of Economics, who helped in the preparation of questionnaire for the present study.

I thank the Librarians and the Staff of the Central Library, of the university, the Institute for Social and Economic Change (ISEC), Bangalore University Library; Sheshadri Iyangar Central Library, Cubbam Park, Bangalore and Indian Institute of Management (IIM) Bangalore, CESS, Hyderabad, NIRD, Hyderabad, Osmania University and HCU, Hyderabad who provided access to the valuable data/information related to my research work.

I owe my thanks to the authorities of DIC, DRDA, Chief Planning office and the Lead Bank for sparing the data/information required for my study.

My revered thanks are due to G. Lakshmi Devi, my mother; G. Ramakrishna, my father; and K. Adinarayana, my maternal Uncle, without whose blessings and moral support, I would not have been successfully completed the present Doctoral study; I remain ever grateful to them all.

Further, my thanks are due to Mr. G. Gopi, my elder brother, G. Dasaratha, younger brother, M.s.s G. Padmavathi M.Sc, my younger sister, S. mt G. Bhavani, my sister-in-law and my best wishes to G. Bhavana, G. Phaneendra and G. Suhitha for their moral support all through the period of my research study.

G.RAJU