ACKNOWLEDGEMENTS

I have great pleasure in expressing a deep sense of gratitude to my esteemed guide, Prof. G. Satyanarayana, Chairman, Board of Studies, Department of Economics, Sri Krishnadevaraya University, Anantapur for having supervised my research study and working under his guidance has been an intellectually exciting and rewarding experience.

I am thankful to Prof. D. Narasimha Reddy, (recently retired from the Central University, Hyderabad) the visiting Professor of the National Institute of Economic Development, New Delhi, for all the encouragement and timely constructive suggestions for the enrichment of the subject.

My thanks are due to Dr. P. Chenna Reddy, Dean, History and Culture, Srisailam, Telugu University, Hyderabad; and Dr. P. Raja Reddy, Lecturer in Economics, Degree College, Koratagere, Karnataka, for their advice and moral support.

I am very much grateful to the authorities of the Sri Krishnadevaraya University, Anantapur and the faculty members of the Department of Economics, for providing me opportunity to successfully complete my Ph.D. programmme.

I thank the authorities of the Central University, Hyderabad; and the Center for Economic and Social Studies (CESS), Hyderabad, for providing access to their libraries.

The study would not have been completed without the assistance of the Officials: Dr. P. Lakshmi Narayana, Lead District Manager, Syndicate Bank; Sri. I. Parthasarathi, Chairman, Sree Anantha Grameena Bank (SAGB), Anantapur; Sri. C. Prabakar Reddy, Manager, (SAGB), Kudiaru; and Sri. Y.H. Pandu Ranga Reddy, Officer, Syndicate Bank Anantapur; I remain indebted to them.

I am thankful to the respondents who spared their valuable time in furnishing the required data during the period of my field study.

I would be failing in my duty if I do not adequately acknowledge my grateful thanks to my beloved parents - mother, K. Parvatamma and father, K. Govinda Reddy for their blessings in successful completion of this study.

I also thank my friends: G. Ramana Reddy, M. Reddi Ramu, D. Srinivasa Rao, A. Ram Mohan, for their co-operation.

K. Krishna Reddy