ACKNOWLEDGEMENTS

It is with a deep sense of gratitude that I would like to thank my Research Supervisor Prof. Abdul Aziz, Adviser, Decentralised Governance and Planning Project, Institute for Social and Economic Change (ISEC), Bangalore, for his invaluable guidance, and supervision of my research work. He is a model teacher and his patience and commitment to work is simply great. Words fail me in expressing my gratitude to him for his encouragement and guidance in undertaking and completing this work.

A research theme of the nature that I undertook required information from various sources and involved vast references, discussions with scholars, administrators and policy makers. It also called for data analysis with the use of complex methods. In the task of preparing the thesis, I have received tremendous support and help from many quarters. I am immensely grateful to everyone who has assisted me in achieving this.

The Institute for Social and Economic Change (ISEC), one of the premier Institutes for Social Science Research in India, has been the place where I could
work upon this theme. A number of academicians, administrators and others helped me in achieving my objectives of working on this complex theme. Let me at the outset express my deep sense of gratitude to the Director, ISEC for his encouragement and giving me the opportunity to work in ISEC.

Support also came from Sri M Vivekananda, Assistant Professor, ADRT Unit, ISEC, who helped in analysis of data and from Dr. M. Devendra Babu, Assistant Professor, Decentralised Governance and Planning Project, for his valuable suggestions. I would like to acknowledge the timely help received from them as well as Dr M Mahadeva, Associate Professor, ADRT Unit, ISEC.

The Registrar and the other administrative staff at ISEC were a constant source of help in addressing many technical/administrative matters, which arose from time to time during the course of my work.

I am highly thankful to Sri H.S. Sadananda, Administrative Officer, ISEC, for his constant guidance and moral support throughout the period of study in matters relating to registration, correspondence with the University etc. Without his support it would not have been possible for me to concentrate upon completion of the thesis. Similar assistance came from the Chairman and
members of Board of Studies in Economics and Co-operation, Mysore University, for which I am thankful to them. The library of ISEC is well known for its magnificent collection of valuable books, periodicals and other literature necessary for a study set in multi-disciplinary perspective. The Deputy Librarian and all his staff were always ready to help me in meeting the requirements of a thorough scholarly literature survey and documentation. I am highly grateful to them.

I would like to express my sincere thanks to Mrs. Abdul Aziz, for her concern about my work, her hospitality and encouragement shown throughout the course of my work on this thesis. These went a long way in supporting and motivating me to complete my assignment with success.

Many others deserve special mention for their help. Mrs. Shantha Kumari, Receptionist, ISEC, was always obliging whenever I had to use the telephone.

The study drew considerable data, insights, and information from a cross-section of officials of Government of Karnataka, Government of India as well as from the banks in the public sector. I would like to thank all the officials of Small Industries Development Organisation (SIDO), Small Industries Service Institute (SISI), Department of Industries and Commerce, Government of
Karnataka, Karnataka State Small Scale Industries Development Corporation (KSSIDC), District Industries Centre (DIC), for being generous in providing data and clarification on various issues. I am also very grateful to the officers of Reserve Bank of India, State Bank of India, State Bank of Mysore, Lead District Banks, and my special thanks to Mr. Shiva Kumar and Mr. Narasimha Murthy of State Level Bankers' Committee and Mr. K Jagannath, Personnel Department, Syndicate Bank, Gandhinagar, Bangalore.

I sincerely thank Sri Mudambadithaya for his scholarly editing of the thesis. I also like to thank Sri Amityush Vyas, Ph.D. Fellow, Development Administration Unit, ISEC.

Guidance in the preparation of bibliography came from a Senior Social Anthropologist and Ex-Faculty of ISEC, Mr. V.S.Parthasarathy. I am indebted to him for his help. I also thank Dr.K.G.Gayathri Devi, Asst. Professor, Sociology Unit, ISEC, for her help.

Neat typing and word processing work was provided by Mr.M.K.Mohan Kumar and excellent laser printing work was done by Mr. T.Srinivasa Murthy. I profusely thank both of them for their help.

IV
My parents and my father-in-law were always ready with their help, encouragement and blessings, throughout my work. My father Shri P.S. Rao and mother Smt. M.H. Vinoda have been constantly motivating me in all my academic endeavour and have been great source of emotional strength and guidance in my progress. Instead of thanking them I consider it worth dedicating this research work to them. I would take this opportunity also to thank my brothers Sri S.Keshava Murthy for providing me with computer facility and Sri S.Jayathirtha for his comments. My husband, Mr. M.A.Sudhakar, put up with all inconvenience caused due to my pre-occupation and involvement in this research work, and was ever ready to support me emotionally and academically. I am extremely grateful to him. Out little son S. Deepak Raj deserves all appreciation for his sweet support, whenever he was deprived of his rightful attention and care by his mother during the course of this study.

Uma S.