ACKNOWLEDGEMENTS

I sincerely express my gratitude and not as a formality to the following persons and institutions without whose help this study would not have been possible.

I begin by expressing my sincere gratitude to Dr. M. Mahadeva, Associate Professor, I.S.E.C., Bangalore, for having extending his able guidance and encouragement throughout the course of the present study.

My sincere thanks to Dr. C.K. Renukarya, former Chairman and head of Department of Studies in Economics and co-operation University of Mysore, Manasagangothri Mysore, for his constant encouragement at every stage of my study.

I extend my sincere thanks to the University Grants Commission, for giving me a fellowship to pursue my study and my thanks are also due to Institute for Social and Economic Change, Bangalore for affiliating me to the institute and facilitating my research. I am also grateful to the Commissioner, Collegiate Department, for permitting me to pursue the research work.

I am grateful to the faculty of Institute for Social and Economic Change, in particular to Dr. P.V. Shenoy, IAS, (retired) formerly the Director, ISEC, Dr.G.K. Karanth, Dr K.G. Gayathri Devi, Dr.K. Gayathri, for extending their guidance, and also the administrative section, in particular Mr. H.S. Sadananda who has been kind enough to extended their timely services. I am also grateful to the library staff from where I have borrowed extensively for extending their help.

I am also grateful to the officials of the various institutions, Organisations, Banks, especially, Mr. V. Raghu, National Bank of Housing, New Delhi, Mr. S. Narendra, Weizmann Homes Ltd., Bangalore who have helped in my present study by providing abundant reference material and the latest data.
I also extend my sincere thanks to my colleagues, and my friends Dr. Bhanumathi Haran, and Kalpana for extending their moral support. I am also grateful to Smt. Nagarthana Mahadeva, Mr. Lingaraju and his family members, for having extending their encouragement.

I express my heartfelt gratitude to my father, son R. Harsha, my sisters, Saraswathi Bai, Gnaneswari Bai, and Shakunthala Bai, my brothers-in-law Mr. Sundar, Mr. Murthy, and Dr. Omkar Naik, Shashi Naik and family, my niece Bhavya, Likitha, Supreetha, Arpitha and Kavitha, and all my family members for their continuous encouragement.

I also express my gratitude to Mr. V.S. Parthasarthy, who has helped me in editing the thesis. My sincere thanks are also due to many others who have directly and indirectly helped me in my endeavor.

I would be failed in my duties if I do not recall the immense help and support from my husband Mr. Raju. He has not only stood by me during my research but has also been a source of continuous encouragement and inspiration helping me out in every stage of my study, without whose cooperation this study would have been impossible.

(THARA BAI)

Place: Bangalore
Date: 11.1.2013