ACKNOWLEDGEMENT

With great pleasure, I express my deep sense of gratitude and indebtedness to my Teacher and Research Guide, Dr. R. L. Hyderabad, Reader, Post-graduate Department of Studies in Commerce, Karnataka University, Dharwad, under whose constructive guidance, the present study has been completed. His thoughts and advice enabled me to complete the present work. Without his guidance, keen interest and encouragement, this work would not have been carried out.

I express my gratitude to my teachers, Dr. S. S. Hugar, Chairman and Dean, Faculty of Commerce, Dr. S. G. Hundekar and Dr. M. R. Shollapur, Reader in Commerce, for their encouragement and help extended to me during the course of my work.

I am greatly indebted to the Chief Manager, Deputy Chief Manager, Managers and other members of the staff of KSSIDC, Bangalore and Hubli, for their kind help in providing me the exhaustive information.

I will be failing my duty if I do not acknowledge the help received from the Librarians of Karnataka University Library, Library of University of Agricultural Sciences, Dharwad, Centre for Multi-disciplinary Research, Dharwad, JSS Population Research Centre, and Indian Institute of Management, Bangalore.

Lastly my sincere thanks are also due to all the academicians and authors who enriched my knowledge through their books, reports, articles and dissertations and also thank all friends and relatives who helped me directly or indirectly in completing this research work.

Dharwad
7th December, 2004.

S. G. Vibhuti