ACKNOWLEDGEMENTS

At the very outset I express my deep sense of gratitude and profound respect to His Holiness Shri Ma. Gha. Cha. Basavaling Shivacharya Mahaswamiji, Shri Mulimath, Saundatti for their blessings and constant encouragement to do my research work.

With a deep sense of gratitude and everlasting indebtedness, I acknowledge my sincere thanks to my beloved research guide Dr. L.D. Vaikunthe, Reader, Department of Studies and Research in Economics, Karnataka University, Dharwad for his able guidance to complete my research work.

I am extremely thankful to Dr. R.V. Dadibhavi, Professor and Chairman, Department of Studies and Research in Economics, Karnataka University, Dharwad for their suggestions and fruitful discussions. I wish to express my sincere thanks to Dr. G.R. Patil, Dr. S.S. Hugar, Dr. Narappanavar, Dr. P.S. Mundinamani, Dr. S.T. Bagalkoti, Dr. Honakeri, Prof. Biradar, Prof. Y.L. Inamdar for making valuable suggestions.

I am very grateful to the Management of K.L.E. Society, Belgaum for deputing me for two years to complete the research work. Profuse thanks are due to Prof. Hadimani, Principal, S.V.S. Bellubbi College, Saundatti for his encouragement during my research work.

I am very much thankful to my colleagues Prof. S.B. Killedar, Prof. S.S. Navalgund, Prof. Mushannavar, Prof. S.D. Hiremath, Prof. A.H. Pawar, Prof. Andur, Prof. Jadhav, Prof. S.K. Mathapati, Prof. Panabude Shri B.V.B. Naragund, Shri S.R. Dodamani, Shri C.B. Bellikatti, Shri M.S. Shintri Shri B.S. Malwad for their co-operation and help.
I am extremely thankful to Shri K.M. Mamani, Shri G.S. Shintri, Dr. S.V. Sadhunavar, Shri V.R. Karadgi, Shri M.M. Kavatgimath, Prof. V.B. Hiremath, Prof. S.R. Gundkalle, Shri R.C. Hiremath, Prof. A.B.N. Kulkarni, Prof. Pammar for giving valuable encouragement to complete my research.

I am very grateful to Shri B.R. Madli, C.C. Hugar, B.S. Ghanekar, G.S. Kantanavar, B.S. Desai for their encouragement during the course of my research.

My grateful thanks are due to my well wisher Shri R.S. Patil for his constant encouragement during my stay.

I accord my deep sense of gratitude to U.G.C. for awarding the teacher fellowship under F.I.P. scheme. I sincerely thanks to the Joint Director of Collegiate Education, Dharwad for granting me deputation to carry out my research work.

I express my gratitude to my mother for her continuous support and encouragement during the study.

I am specially indebted to my wife Smt. Sujata who has shared the pleasure and pains during the course of completing the research work. I thank my children Ashwini, Sandeep and Sushma for cheering me with their love and affection.

I extend my thanks to the staff of the BDCCB for discussing the subject and giving valuable suggestions at various stages of the research work.

I am thankful to Krupa Computers for typing my thesis neatly and in time.

Finally I wish to thank all those who helped me directly and indirectly to complete this research work.

Place : Dharwad
Date : 30-3-2002

Shankarayya C. Mathapati