I express my deep sense of gratitude to my revered teacher and Research Guide, Dr. S. S. Hugar, Professor and Dean, Faculty of Commerce, Department of Studies in Commerce, Karnataka University, Dharwad for his learned guidance, thoughtful suggestions and encouragement throughout my research.

I express my sincere thanks to Dr. H. Y. Kamble, Professor and Chairman, Department of Studies in Commerce, Karnataka University, Dharwad. My thanks are also due to my teachers and colleagues Dr. S. G. Hundekar, Dr. R. L. Hyderabad and Dr. M. R. Shollapur, Department of Studies in Commerce, Karnataka University, Dharwad for their kind co-operation and encouragement.

I express my thanks to Prof. C. M. Kotturshetti and Dr. K. S. Daniel the former members of the faculty, Karnataka University, Dharwad. I am also thankful to Dr. R. Hiremaninak, Department of Commerce, Karnataka University, P. G. Centre, Belgaum and Dr. A. S. Shiralshetti Department of Commerce, Karnataka University P. G. Centre, Karwar.

I feel that it is sacred opportunity to express my humble gratitude to my beloved parents Narasappa D. Tamragundi and Laxmibai N. Tamragundi, without whose blessing, I couldn't have come up to this higher level of learning. I am also indebted to my beloved grandmother Nagamma G. Kalkoti and my brothers Durgesh, Shrinivas and sisters Laxmi and Nagaratna, for their love and affection towards me and source of inspiration and encouragement for my progress in life. Indeed words are insufficient to express my gratitude to such holy hearts and I owe them a lot in my life.

I am profoundly grateful to the authorities of the Karnataka University for giving me this opportunity to complete my research work. I am also thankful to non-teaching staff, Department of Studies in Commerce, Karnataka University, Dharwad.
I am very much indebted to a great number of esteemed institutions and academic luminaries who have helped in developing my ideas, Indian Institute of Management Library, ICSSR library, Hyderabad and Central College Library, Bangalore. I owe a special thanks to library authorities of Karnataka University, Dharwad for their co-operation and assistance in my research work.

I am grateful to Dr. Myageri who assisted in the statistical analysis. My special thanks are also due to my friends Mr. L. R. Kairav, Dr. Shanta Y. Bangari, Miss. Geeta R. Rangnavar and Mrs. Shashikala S., for their cooperation. I am also thankful to all others who have helped me directly or indirectly in the conduct of my research work.

Last but not the least, I express my gratitude to Mr. Vinu and Mr. Nagaraj, Shri. Mahaganapati Computer Center, Dharwad for their efficient computer work and Sri. Shekar Patil, Mahantesh Binders, Dharwad for binding neatly.

A. N. Tamragundi