Acknowledgements

It is my pleasant duty to place on record my gratitude to a number of individuals and institutions. I should like to express my grateful acknowledgements to those writers whose contributions are recognized in the foot notes and in the body of text as well as in the bibliography.

I am deeply indebted to Prof. G. Erraiah. Head, Department of Economics, S.V.University, Tirupati for his valuable guidance and supervision and the unfailing interest he displayed at every stage of my work.

I express my sincere thanks to Dean, faculty of Arts, Prof. D. Usha Rani, Board of Studies Chairman Prof. G. Savaraiah for his extensive support and valuable suggestions on this thesis.

I am thankful to Faculty and staff members in the Department of Economics, S.V.University, Tiruapti for extending their co-opeartion to complete this study. My special thanks are due to Dr. A. Sudhakaraiah, Assistant Professor, Department of Mathematics, S.V.University, for his valuable suggestions and guidance.

I am extremely thankful to the Chairman, Andhra Pragathi Grameena Bank, Head Office, Kadapa and members of the staff who extended their valuable cooperation in collecting information and sparing their valuable time in discussing the various aspects of the study. I would like to express my thanks to Lead District Manager, Kurnool, and Chief Planning Officer, Kurnool for providing necessary information at my request. I also acknowledge my indebtedness to the all Sample Beneficiaries for their co-operation in giving reliable answers to my questions.

I am also thankful to the authorities of S.V.University Library for providing necessary literature and other data for my research work. I am grateful to the ICSSR, New Delhi for their financial support.
I acknowledge with affectionate gratitude of sacrifices rendered by my beloved parents D. Balanna, Late D. Santhoshamma, and my beloved grand Mather P. Suvathamma, My brother D. Balaswamy, My beloved cosine brothers Prof. K. Thyagaraju, K. Venkatasubhaiah, K. Venkatachalam, My Sisters, D. Merramma, D. Bhavamma, D. Premeela and My brother-in-laws Tirupal, Sathyraju, Sekhar enabling me to persecute my research work.

On this occasion, I also express my gratitude to my Co-Scholars K. Sudhakar Reddy, A. Reddappa, L. Suryanarayan Reddy, P. Koteswari, Suneetha, S. Ravi, Vijay, J. Sreenivasulu, A. Ramesh, Mallikarjuna, Kishore and Dr. Ramadas, Dr. Morsu Siva sankar, Dr. Pattabhi ramaiah, Dr. M. Ramacahandra, Dr. Parameswara Reddy, Dr. Kurmar raja for their encouragement.

I have to place on records my sincere thanks to my friends Ravi, Kotesh, Sudhakar, Chennakeshavulu, C. H. Babu, O. Vijay, Prasanth, Rasool, Chennaiah, Suresh, Chinna, Sunil, Rammohan, A. Chiranjeevi, Venkateswaranik without whose help and encouragement it would not have been possible for me to complete my research work.

I am thankful to V. Subramanyam, Sri Sai Graphics, Tirupati for computer data processing.

(D. BALAMUNI SWAMY)