ACKNOWLEDGEMENT

I am deeply indebted to Dr. A.P. HOSMANI, Professor, Department of Post-Graduate Studies and Research in Commerce Gulbarga University, Gulbarga for his creative guidance, expert advice and unfailing interest at different stages of my research work. I also express my sincere thanks to him for his motivation and encouragement throughout the period of my research.

My sincere gratitude goes to Dr. Waghmare Shivaji, Professor, Chairman and Dean, Department of Commerce, Gulbarga University, Gulbarga for his help and support.

During the course of research work. I received spontaneous help and encouragement from my beloved Professors and teachers, Dr. Rajanalkar Laxman, Dr. C.S. Basavaraj, Dr. B.M. Kanahalli, Dr. B. Vijaya & Dr. M. Suratkumari, in various matters which are worth to remember and for which I am grateful to them.

I extend my thanks to non teaching staff of the Department of Commerce, Gulbarga University for their kind help during the study period.
I am grateful to Dr. Sujata Ingishetty, Faculty Department of Statistics, Gulbarga University, Gulbarga, Dr. Ravi Gaddigimath, Librarian and Dr. Suresh Jange, Deputy Librarian, Gulbarga University, Gulbarga, who have extended needful assistance to me in processing the data and providing useful information for effective conduct of research. My sincere thanks are also due to Librarian and Staff of Indian Institute of Management, Bangalore for offering Library facilities enriching the research work.

I am thankful to my Friends, Research Scholars and Project fellows for their help and encouragement.

Place: Gulbarga

JAGADISH. HUDGI