ACKNOWLEDGEMENT

I am very fortunate to have worked under the guidance of Dr. Anil G. Mudbidri, Professor, Department of Post-Graduate Studies in Sociology, Karnataka University, Dharwad. I have great pleasure in expressing my profound sense of gratitude and indebtedness to him for his valuable guidance throughout the course of my research study. This research would not have been completed without the constant encouragement, excellent advice and constructive criticism during my Doctoral study. There are no sufficient words to express my deep gratitude towards my guide. I owe, a great debt of gratitude, reverence and I shall always remain thankful to him and all his family members for their cooperation encouragement and guidance.

I express my gratitude to Professor and Chairman Dr. U.A. Attar, Department of Sociology, Karnataka University, Dharwad. I also convey my regards to the other faculty members of sociology, Department, Karnataka University, Dr. C.A. Somasekharappa, Dr. S.C. Siddramshettar, Dr. Shaukath Azim for their continuous encouragement.

I am especially thankful to Dr. Veena Shanteshwar, Principal Karnataka Arts College, Dharwad and my teachers Prof. M.S. Chalwadi,
Dr. I.C. Mulgund, Sociology Department, Karnataka Arts College, and Prof. Bandyal, Prof. Mogali, Prof. Mulimani, Prof. Kalyani and other staff from Criminology Department at Karnataka College, Dharwad for their constant encouragement and support.

I am grateful to all my respondents who are the important sources of my primary data collection. They took keen interest and interacted very well with me and provided the needful information.

I am extremely thankful to the Directory of DIC, KSFC, RUDSET, CEDOC, NKSIA and other institutions who helped me in obtaining the lists of women entrepreneurs in Hubli-Dharwad city. I also convey my regards to Smt. Rati Srinivasan, Chairperson, of AWAKE. They were very generous and I convey my regards to all of them.

I am also thankful to the Library Staff of Karnataka University, Agricultural University of Dharwad, Bangalore University, Institute of AWAKE, Institute of Social and Economic Change, CMDR Dharwad and others for their Co-operation they extended during the reference work.

I am extremely thankful to Dr. J.M. Bellary, Principal St. Joseph's Junior College, Dharwad and all the staff members of college. I also convey my gratitude to Shri Guru Computers.
I have no sufficient words to express my sincere feeling of gratitude to my beloved mother, brother Rajesh, husband Nagraj Arer, Kum. Sukeerth, Kum. Samrat, Mangala and all my In-Law and other family members and relatives. I also convey my gratitude's Mr. M. S. Angadi and family, Mr. B.S. Punit and family, Smt. Vijaya. Katti and family. Who gave their constant encouragement and support throughout the period of my study.

Also my Sincere thanks are due to my loveable friends Shanta, Savitri, Shila, Baby, Joan, Elfina, Jidri, Chandru and others who have encouraged me in completing this research.

PLACE : DHARWAD

DATE : 27/12/2002

REKHA.K. JADHAV