

A C K N O W L E D G E M E N T

I owe a very special gratitude and sincere thanks to my guide Dr. A. D. Madgulkar for his invaluable and inspiring guidance in this work, even at the last moment. I shall remain to be so, for ever.

I am extremely thankful to Prof. A. D. Shinde, Director, Dr. P. S. Rao, Principal and Dr. A. D. Madgulkar, Head of the Department of Social Work, Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur for providing me necessary facilities to carry out the present work.

My parents and elders have been a constant source of love, affection, and encouragement. All the time they were very positive and their blessings have been invaluable and greatest contribution. I am always indebted to them.

I express my sincere gratitude to my brother who is a constant source of inspiration and raised my moral throughout my life.

It was the inspiration and encouragement of my friend Akalpita, which led me to undertake this research work. I am extremely thankful to her for the same.

I would be failing in my duty, if I forget to mention the guidance, efforts and help rendered by Dr. K. Pradeep Kumar and Prof. S. V. Shirol right from the inception of the research idea to its completion. I am very indebted to them.

I also express my sincere thanks to the family of CSCIBER, Kolhapur, library staff for their timely co-operation. I am very grateful to my friends Mr. Prabhakar, Mr. Shivakumar, Mr. G. H. Nandish, and Mr. S. S. Patil, who have accompanied me through the duration of my course and showered brotherly love and affection.

I am thankful to all the officers of Government of Karnataka such as DRDA, BDO, and their staff without whom the secondary data collection would not have been possible.

Lastly, I express eternal love and affection to baby Nanda and all those who have directly or indirectly helped me one way or the other.