ACKNOWLEDGEMENT

I express my profound gratitude and indebtedness to my esteemed guide and supervisor Dr. P. Dhavamani, M.A. B.Ed., M.Phil., Ph.D., Assistant Professor, Department of Economics, V.H.N.S.N. College, Virudhunagar for his valuable guidance and energetic efforts throughout the execution of this work.

I place on record, my deep sense of gratitude to Dr. N. Murali, M.A., Ph.D., Associate Professor and Head, Department of Economics, Arul Anandhar College, Karumathur for his kindness and co-operation in carrying out this work.

I am deeply indebted to Dr. M. Maria John Kennedy, M.A., Ph.D., Associate Professor, Department of Economics, Arul Anandhar College, Karumathur under whose invaluable help, this work has been completed. He took immense pain in going through of the thesis and making very useful suggestions for its improvement.

I am grateful to Dr. T. Vijaya Kumar, M.S., M.Phil., Ph.D., Assistant Professor of Economics, V.H.N.S.N. College, Virudhunagar for his constructive suggestions and enthusiastic encouragement. I am extremely thankful to Mrs. P. Bharathi, M.A., M.Phil., Ph.D., Assistant Professor of Economics and Dr. R. Muthuraman, M.A., B.Ed., M.Phil., Ph.D., Assistance Professor of Economics, V.H.N.S.N. College, Virudhunagar who helped me immensely in all possible ways.

I take this opportunity to thank all the respondents, who were kind enough to answer the interview schedule and questionnaire prepared for the study. I gratefully acknowledge the support received from Mr. G. Gurunath, Project Officer and Joint Director, Mahalir Thittam, Virudhunagar District, Mr.M. Poobalan, Computer Operator, Mahalir Thittam, Virudhunagar District and Mr. S. Velrajan, Clerk cum Cashier, Indian Overseas Bank, Virudhunagar in collecting data for the study.

I owe my heart-felt gratitude to Dr. (Mrs.) A. Rama, M.Com., MBA., Ph.D., Associate Professor of Commerce, V.V.Vanniaperumal College for Women, Virudhunagar, for her encouragement and support during the various stages of this work. I am thankful to Dr. (Mrs.) S. Cinthana, M.A., M.Phil., Ph.D., Assistant Professor of
English and Dr. (Mrs.) M. Subasini, M.Com., MBA., M.Phil., Ph.D., PGDPMIR., Assistant Professor of Business Administration, V.V.Vanniaperumal College for Women, Virudhunagar whose precious expertise was made available to me.

I place on record, my deep sense of gratefulness to my brother Dr. A. Sarathi, M.Sc., M.Phil., Ph.D., Associate Professor of Chemistry, V.H.N.S.N. College, Virudhunagar for his moral support throughout my research work.

I express my special thanks to family members for their co-operation and consideration. Above all, I bow my head with devotion before God Almighty for showering His blessings to bring this work eventually a successful one.

(J. JAYA LAKSHMI)