ACKNOWLEDGEMENT

I submit myself in the feet of Lord Almighty for the grace showered on me for the successful completion of this research work.

I am forever indebted to my father Thiru. M. Paramasivam and my mother Tmt. P. Pappathi for their endless patience and prayer that always help me in my life. I dedicate this humble piece of work at their noble feet.

I thank the Vice-Chancellor, Registrar, Research Dean and other authorities of Mother Teresa Women’s University, Kodaikanal for giving me an opportunity to do my research in this esteemed University.

I wish to place my deep sense of gratitude to the Head and Faculty members of Commerce Department, Mother Teresa Women’s University, Kodaikanal, for all the encouragement received during the three years of my research work.

I take this opportunity to record my humble thanks to my Research Guide Dr. A. Jayakumar, M.Com., MBA., M.Phil., Ph.D., Professor of Commerce & Former Controller of Examinations, Periyar University, Salem. He is the brain behind the successful completion of this work. He not only motivated me but also with convincing arguments, he has helped me to transform my ideas and views into meaningful propositions. He gave me complete independence in working out the structure of the thesis but, at the same time, his key intervention at several stages of the work proved to be highly valuable in shaping the thesis.

I place on record of my profound gratitude to Mr. M. Gurusamy, Assistant Professor and Head, Dept. of Management Studies, Paavai College of Engineering, Namakkal, especially for helping me to use various statistical tools in the processing of the data and for interpretation of the results. I specially thank him for his valuable counsel and friendly help for this research work.

It is also my earnest duty to thank my husband Mr. V. Chakravarthy, without whose support it would have been very difficult to collect the primary data. I specially thank him for
sharing my burden and giving me incessant motivation for the successful completion of this research work.

I record my indebtedness to Mr. Das, Project Officer, Mahalir Thittam, Salem, for a number of discussions with him during the study period which helped me with the scope of my work and understanding of the subject.

I express my heartfelt thanks to Block Development Officers, Non-Governmental Organisations, Heads of block-wise Self Help Groups and other related authorities, who provided the materials and necessary data for my research work.

I express my deep sense of gratitude to the Dalit and Tribal Women in Salem District who are my respondents, for their fullest co-operation in providing necessary information during my visit for data collection.

No word would suffice to express my deep gratitude to Mrs. M. R. Devika, District Coordinator, Sarva Shiksha Abhiyan, Salem for her timely help in trimming the language aspect of this report.

I thank my lovable sister Ms. M. Sandhiya and my brother Mr. N. Silambarasu who have offered me their valuable time in entering the data and arranging the thesis.

At the end of this attempt, I realize that a thesis is not the brainchild of one single person but it is the product of a fruitful co-operation and interaction between the researcher, research-supervisor, respondents, family members, friends and colleagues. This makes me feel intellectually humble.

I am profoundly grateful to all my friends, relatives, colleagues, students and others who helped me directly or indirectly in the completion of this study.

P. UMA MAHESWARI