Acknowledgements

I owe a deep sense of gratitude to my research supervisors Dr.N.Naryanasamy, Professor of Extension Education (on-lien) Gandhigram Rural Institute - Deemed University, Gandhigram and Dr.S.Manivel, Associate Professor, Gandhigram Rural Institute - Deemed University, Gandhigram for their valuable guidance throughout this research. But for their unfailing and consistent support it would not have been possible for me to complete the thesis.

I express my gratitude to Dr.P.Sivaprakasam, Professor and Head, and Dr.B.Subburaj, Professor and former Head, and other faculty members of Department of Cooperation, Gandhigram Rural Institute - Deemed University for their constant encouragement and moral support throughout this research work.

I thank Dr. K. Manikandan, Assistant Professor, Department of Economics, Gandhigram Rural Institute - Deemed University, and Dr.R.Veluraj, Head, Department of Cooperative Management, Rajiv Gandhi Arts and Science College, Pondicherry for their brotherly help, constructive criticism, excellent advice and help in shaping and improving the outcome of this research work.

I am pleased to put in record my sincere thanks to Sri.V.Murugan, Sri.S.Arana, and Sri.L.Muthuraman research scholars in the Faculty of Rural Social Sciences for their consistence help and support in the process of compilation of this report.

I place on record my sincere gratitude to the office bearers of Mahalir Thittam, NGOs, and SHGs who have helped me in carrying out the field work very successfully.
I owe a lot to my wife Mrs.B.Suseela and my daughter Baby B.Gayathiri for sparing me and keeping patience during my stay away home for research work and their constant support and encouragement.

Though it might sound formal, it is my duty to express my profound thanks to my parents, Mr.B.Balasuramani and Mrs.B.Jothi. They raised me, supported me, taught me, guided me and loved me. To them, I dedicate this thesis.

08.07.2011

B.BASKAR
Gandhigram

Candidate