Acknowledgement.

I wish to express my immense gratitude to my Guide Dr. Baby Joseph, Associate Professor, PG Dept of Commerce and Research Centre, Bharata Mata College, Thrikkakara, Kochi-21 for his scholarly guidance, meticulous guidance and incessant persuasion.

I express my gratitude to Prof. Paulson Challiserry, Principal Don Bosco College and Rev. Fr. Mathew Michael, Director, Don Bosco College, Rev Fr. Jomon, Vice Principal, Don Bosco College for permitting me to apply and engage preliminary research work in retailing.

My sincere thanks to Dr. Joy Joseph Puthussery (Now Principal, BMC), Associate Professor, Bharata Mata College, Sri. Antony Paraecattil, Head of Dept, Bharata Mata College, Dr. Lalliamma Jose, Ex Principal, Bharata Mata College, Thrikkakara for permitting me to undertake research at the Commerce Dept and Research Centre, Bharata Mata college, Thrikkakara.

My special thanks and gratitude to Dr. E. Vinaikumar, HOD, Co-operative management, CCBM, KAU, Dr.A.Sukumaran, Professor and Asso Dean & HOD, Rural Marketing Management, CCBM, KAU, Dr. K.N. Ushadevi, Associate Professor, Rural Marketing Mangement, CCBM, KAU, Dr. Krishnan Nair, HOD, KVASU, Dr. E. K. Kurien, Associate Professor, KAU, Dr. K. M. George, Associate Professor, Rural Banking, KAU, Dr. Philip Sabu, Associate Professor, Rural Marketing Dept, KAU, Sri.M. Mohanan, Rural Marketing, KAU and Dr. Mani. K.P, Department of Economics, Calicut University.

My special thanks to Sri. Yadendra Das, Ex HOD, SCAMG College, Thrissur, Sri. K.D. Jos Ex HOD, SCAMG College, Thrissur, Renjitha Rajeev, Asst Prof, SCAMG College, Thrissur, Johnson Namadan, Asst Prof, SCAMG College, Dr. Jojomon Nalpatt and Sri. Shaju Mathew (Asst Professors of Govt College, Chalakudy), Sri Mohanan, Sri Saji.T.S, Sri. E.Murali (Asso Prof of Govt College, Thrissur).

I express my sincere thanks to Dr. Jos sir, Director, Rajagiri School of Management, Dr. Vasudev, Associate Professor, NSS college, Kannur, Aloysius, Asst Prof, Govt College, Kattapana, Sri. Biju, Asso Prof, Govt College, Nedumangad, Thiruvanthapuram, Binu Job, Asst Prof, SB College, Changnasserry, Kottayan dist, Smt.Chitra Dept of Eng, SCAMG.
college, Thrissur, Sri Devassia, Asso Prof, Devamatha College, Kuravaligad, Sri. Jeevananad, Asso Prof, UC College, Aluva, Sri. Kripakumar, Asst Director, Dept of Industries and Commerce, Sri. Mercy, Asso Prof, St. Xaviers College for Women, Sri. Murphin T. Francis, HSST, Thrissur, Sri Pauly, Librarian, BMC, Thrikkakara, Rajendra Kumar, Asso Dean, CDST, KVASU, Dr. Sonny V.A, Principal, ELIMS, Sujitha K.A, Sri Vivekanda College, Thrissur, Sri. Thomas Sebastian, Asso Prof, Devamatha College, Kuruvilangad, Dr. Toy Joseph, St. Thomas’ College, Thrissur, Sri. Varthu P.L, UPST, Sri, Yousaafali, Section officer, KVASU, Sri. Shinoj, Asst professor, Devamatha College, Kozhikode Dr. C.K. Francis, Asso Professor, St. Thomas’ College, Sri. A.M. Francis, Rtd Principal St. Thomas’ College, Dr. P.O Jenson, Principal, St. Thomas’ College, Thrissur, Patron of St. Thomas’ College, Thrissur- Dr. Andrews Thazath, Main Bishop of Thrissur and Rev Fr. Rapheal Thattil, Manager, St. Thomas’ College, Rev Fr. Sebastian Peruootil, Vicar, St. Antony’s church Arimpur and Rev Fr. Teds Kunnapilly, Asst Vicar, St. Antony’s church Arimpur. I also express my sincere gratitude to Sri Pauly, Educare and their staff, St. Thomas’ DTP centre, PG students of BMC, Thrikkakra and Sri. Sebastian, friend of Dr. Baby Joseph

I am very thankful to Mrs. Mariamma Aprain (My Beloved Aunty), my parents and my wife Dr. Ansy Dean, who assisted me in the data entry and in typing (partly) my research and also the inconveniences they shared with me during the course of my Research.

Above all I praise the lord, without his invisible hands above my head and hand, I am nothing at all. It is true in each and every moment in my entire life.

Dean Martin C