"I reckon with gratitude
Thy help has guide me pen"

This thesis has been carried with the cooperation of innumerable individuals. I express my heartfelt gratitude to all who have helped me in the processing and carrying out the work. But a few require special mention.

My deepest sense of gratitude to Dr. Meerabai M (Head of Department, Applied Economics and Director, Centre for Women's Studies) for her constant encouragement and support during the course of research. I gratefully acknowledge her wise counsel and criticism for completing this work in time.

My thanks are also due to Dr. P. Arunachalam, Doctoral Committee member for his kind guidance and help.

I am deeply indebted to Dr. K.C Sankaranarayanan, Director, MES School of Management, Marampally for offering a helping hand through out my higher studies. My special thanks are due for sparing the valuable time to go through the draft and making criticisms in spite of his ill health.

My heartfelt thanks due to Dr. K.P Mani, Professor, John Mathai Centre, Calicut University for sparing his valuable time for interacting with me in spite of his busy schedules. He has promptly replied to my emails that have helped me to evade complex problems.

My thanks also due to Dr. Molly Joseph, Professor and Head, Department of Rural Banking and Finance Management, KAU for responding to all my queries during my course of work.
Dr. Harikumar, Dr. P.K Manoj, Dr. D Rajasenan, faculty members of Department of Applied Economics requires a special mention for the constructive criticisms that has helped me to improve the study.

Though this would sound formal, my fellow scholars and friends Sajitha, Remya, Saji, Kasim and Suja Solomon requires special mention for all the help extended during the work.

Last but not the least, I would like to thank my family, my husband, Pradeep and the sweet little daughters Malu and Minnu for sparing me and bearing with me while I consumed time for carrying out this piece of work inspite of busy household chores and job responsibilities.