Acknowledgement
ACKNOWLEDGEMENT

I take this opportunity to express my deep sense of gratitude to one and all who inspired and helped me in completing this research work.

I am extremely thankful to Dr. Arumugham, M.Com., Ph.D., DIM., Reader in Commerce, PSG College of Arts and Science, Coimbatore for his able guidance and unstinted encouragement and support through out the period of study. I am deeply indebted to him for his scholarly guidance, valuable suggestions and constructive criticisms from which I have benefited a lot. Without his expert guidance and constant encouragement this work would not have been possible.

I am thankful to the management of PSG College of Arts and Science for granting permission and providing all the facilities to carry out this work. I extend my sincere thanks to Dr. B. Sampathkumar, M.A., Ph.D., Secretary, PSG College of Arts and Science, for his encouragement and support through out this study.

My heartfelt thanks are due to Dr. Sheela Ramachandran, M.Sc., Ph.D., PGDF&P, Principal, PSG College of Arts and Science for her encouragement, help and patronage through out the research period.

I express my gratitude to Dr. K. M. Chinnadorai, M.Com., M.B.A., M.F.C., M.Phil., Ph.D., Reader and Head, Department of Commerce, PSG College of Arts and Science, for his kind advice and constant motivation for the completion of my research work.

I am thankful to all the members and research scholars of the Department of Commerce, PSG College of Arts and Science, for their help, support and valuable suggestions. I thank Dr. B. Kirubashini, M.Com., M.Phil., Ph.D., Reader in Commerce, PSG College of Arts and Science for her valuable suggestions and moral support in carrying out the work. I express my sincere thanks to Mrs. R. Rajeswari, M.Com., Lecturer (SG) in Commerce, PSG College of Arts and Science for her timely help in completing the research work.
I wish to express my sincere gratitude to Dr. R. Radhakrishnan, M.Sc., M.Phil., Ph.D., Reader in Statistics, PSG College of Arts and Science for his able guidance and suggestions on statistical analysis.

I extremely thankful to the Managements of G. Kuppusamy Naidu Memorial Hospital, Kovai Medical Center & Hospital, K.G. Hospital, PSG Hospital and Sri Ramakrishna Hospital for granting permission to interview the patients and collect the required data from them.

I wish to acknowledge with thanks to all the respondents who were interviewed for this study. I thank the librarians and the staff of PSG College of Arts and Science and PSG Institute of Management for their help in providing the necessary research materials.

I thank J. Prakash for his timely help in the collection of data and DTP work for the thesis. My special thanks are due to my husband D. Soundararaj, M.E., and my son D. S. Karthick who have patiently borne the inconvenience caused by my absence during the period of study.

Above all, I thank the Almighty without whose blessings, this work would not have been possible.

D. Anusuya