ACKNOWLEDGEMENT

I am indeed grateful to The Registrar, The Controller of Examiner, The Dean, Faculty of Arts, The Professor & Head, Professors, Manonmaniam Sundaranar University for giving valuable suggestions and their support in completing this research work.

First and Foremost, I express my profound gratitude to my able research guide Dr. L. Satheeskumar, Assistant Professor, Commerce Wing, Directorate of Distance Education, Annamalai University, who has been a constant source of encouragement, inspiration and strength to me. Words can hardly substitute the immense depth of gratitude and special thanks that I owe to my guide, for initiating me into the field of research project and for great support, constructive suggestions and enlightening guidance given by him throughout my study to accomplish this task successfully.

I record my gratitude to Management and all the faculty members of Navarasam Arts & Science College, Erode for having extended their moral support and valuable suggestions.

I thank my Parents and Husband for their sustained help and tolerance throughout the period of the study.

V. Sugumar