ACKNOWLEDGEMENT

I express my sincere and deep felt gratitude to my research supervisor **Dr. RAJENDIRAN, M.A.M.B.A., M.Phil., M.Ed., Ph.D.,**, Vice-Principal, (Rtd), Associate Professor and Head, PG & Research Department of Economics, Arumugam Pillai Seethai Ammal College, Tiruppattur for his invaluable suggestions, constructive criticisms, inspiring guidance and encouragement. He was kind enough to devote his unstained attention to my work and to place his precious time at my disposal for discussions. This study would not have been possible but for his immense help. I owe him much more than I can express in words.

I express my deep sense of gratitude to **Thiru N. RAMESWARAN, M.Com.,** Secretary, Arumugam Pillai Seethai Ammal College, Tiruppattur for providing me the opportunity to make this study.

I express my sincere thanks to **Dr. V.S.A. SUBRAMANIAN, Principal,** Arumugam Pillai Seethai Ammal College, Tiruppattur, for valuable help and advice in each and every moment of my career.

I express my deep sense of gratitude to **Dr. S. MANICKAM,** Head, Department of Economics, Former Registrar, Manonmoniam Sundaranar University, Tirunelveli. For his morale support

I express my heartiest thanks to **Dr. N. RAMANI, Vice-Principal (Administration) and** Head of the Department of Economics for his constant encouragement and support throughout my study.
I express my hearty thanks to Dr. G. V. GOPINATH, Vice-Principal (Academic) A.P.S.A College, Tirupattur for his constant support and encouragement.

I express my sincere thanks to Dr. VIJAYANAND for his valuable help and advice in each and every moment of my career.

I extend my heartfelt thanks to Mr. B. RAJKUMAR, Assistant Professor of Economics, A.P.S.A. College, Tirupattur, for his constant support and encouragement.

I express my sincere thanks to Dr. S. JAYAVEL, Director of Physical Education, A.P.S.A. College, Tirupattur, for his advice, support and encouragement.

I wish to express my sincere thanks to my father Thiru. V. PALANICHAMY and my mother Thirumathi. P. RAJESWARI who have taken more pains in moulding me to reach up to this scale of height.

I wish to express my sincere thanks to all staff members of Economics Department, A.P.S.A. College, Tirupattur for their co-operation and support throughout my study.

I am also particularly thankful to Mrs. V. JEFFYAKODI, M.A., M.Phil., M.Ed., PGDCA, Teacher, T.R.V.A. High School, Pattamangalam, for her moral support and encouragement.
I extend my heartiest thanks to Mr. S. SARAVANAN, Guest Lecturer, Raja Dorai Singam Government Arts College, Sivagangai for his constant help throught the study.

No words would suffice to express my heartiest thanks to Mr. SAQUBAR ALI M.A. M.Phil., for his support and encouragement.

My Sincere thanks are due to my wife N.PADMAPRIYA for her continued encouragement and co-operation throughout this study. Daughter N.GAYANA for their love, patience, inspiration and sacrifice for the successful completion my thesis.

I am also particularly thankful to Dr. BANGARU GIRI, Senior Manager, NABARD, SIVAGANGAI for having provided me with necessary and relevant data relating to my study.

I should acknowledge with thanks for the fruitful discussion I had with many eminent professors in the area of my research

Finally, I may have inadvertently failed to mention their much valuable academic and technical support from other sources. I hope they will forgive me for not singling them individually.

Above all, I thank the Lord Almighty for his kind provinces and unfailing care throughout this endeavor.

(P. NARAYANASAMY)