Acknowledgement

This academic pursuit drew inspiration from many sources. It is my pleasant privilege to place on record my sincere gratitude to all who inspired and helped me in this endeavor.

First and foremost, I place on record my sincere thanks and gratitude to Prof. Dr. B. Murugesan, my guide and mentor, whose discerning eye has scrutinized the whole of this thesis, and whose useful suggestions and valuable ideas were of immense help to me in this venture. I find no words to express my deep sense of gratitude to him for his excellent supervision, constant encouragement, and constructive criticism right from the choice of the research problem, till the submission of the thesis.

I express my heart-felt thanks to Dr. K. Chandra Sekhara Rao, Head, Department of Banking Technology, Pondicherry University, who, profusely shed light on me to conclude this work successfully.

I am extremely indebted to Dr. P. Palanisamy, Head, Department of Commerce, Pondicherry University for his moral support and co-operation at all the stages of my research work.

I also thank Dr. Ms. Malabika Deo, Reader, Department of Commerce, Pondicherry University, for her constant encouragement in completing my research work.

I take great pleasure in reminiscing about Prof. Dr. Shyam Bhat, Head, Department of Economics, Pondicherry University, who with his constructive criticism and brilliant suggestions, enriched this work.

I am greatly indebted to Dr. R. Azhagaiah, Faculty Member, Department of Commerce, Kanchi Maamunivar Centre for Post graduation, Pondicherry, for his valuable suggestions, and help in processing, analysing and interpreting the data. Without his help, I would not have completed this work.
I am highly indebted to Ms. M. Razia, Faculty Member, Department of English, Bharathidasan Government College for Women, for editing this research study. Without her co-operation I would not have completed my work.

Dr. S. Kumudha, Principal, Bharathidasan Government College for Women, Pondicherry, is known for her academic pursuits. She evinces keen interest in the research activities of her colleagues and encourages them a lot. I have the privilege of experiencing this and I thank for her support.

I express my heartiest thanks to Mrs. Ladha Iniyan, for the timely supply of literature from abroad.

My profound thanks are due to Mr. S. Ramesh, my friend, for the timely supply of books imported from London.

I thank the authorities and staff of the libraries, the American Information Resource Centre, Chennai, Tamil Nadu Pollution Control Board, Chennai, Pondicherry Pollution Control Board, Pondicherry, Indian Institute of Management, Bangalore, Rattan Tata Library, Delhi School of Economics, Delhi, for having permitted me in referring books and journals, and collecting bibliography for my study.

I recall with gratitude the kind help extended in giving information and data to me by the respondents. Without their co-operation the study would not have been completed successfully. I sincerely thank all of them.

Above all, I am deeply indebted to my family members for their encouragement and affection towards me which induced and helped me a lot in many ways in completing this research study successfully.

Finally, I express my thanks to Mr. D.G. Ramalingam, data analysts, for analysing the data and Mr. V. Muruganandam, and Mrs. T. Vasanthi, for their kind help and co-operation extended to me in the neat and prompt execution of the typing of my thesis.

(A.ELANGOVAN)