

ACKNOWLEDGEMENTS

It gives me great pleasure to state that the present research work was carried out under the guidance and supervision of **Dr. L.P. Ramalingam**, Associate Professor, Department of Commerce and Research Centre, Sourashtra College (Autonomous), Madurai. He evinced keen interest in guiding me in all the stages of my research work. I am extremely grateful to him for his encouragement, inspiration and excellent guidance, without which this research work would not have been completed successfully.

I express my heartfelt thanks to **Dr. R.L. Ramnath**, Director (Self-Finance), Sourashtra College, Madurai (Formerly Principal and Head of the Dept. of Commerce, Sourashtra College), and **Dr. N.R. Rengachary**, Head of the Department of Commerce and Research Centre, Sourashtra College (Autonomous), Madurai, for providing necessary facilities to carry out the research.

I take this opportunity to thank **All Faculty Members**, Department of Commerce and Research Centre, Sourashtra College (Autonomous), Madurai, for their encouragement and motivation.

I am grateful to **Dr. K. Ramasamy**, Principal, SSM College of Arts and Science, Komarapalayam, Namakkal District, for his guidance and suggestions provided at each and every stage of this work.

I am thankful to **Prof. M. Suresh**, Associate Professor of Statistics, Tamil Nadu Agricultural University, Coimbatore, and **Dr. F. Jose**, Chennai, for their guidance in the application of appropriate statistical tools.

I wholeheartedly thank **Mr. P. Lakshmanan**, Administrative Officer, Agricultural Insurance Company, Madurai Collectorate and **Mr. V. Malairaj**, Assistant Director of Statistics, Madurai, for having provided necessary details relating to my research.

I express my sincere thanks to the **Document Assistants**, National Social Science Documentation Centre, Indian Council of Social Science Research, New Delhi, for their assistance in the collection of review of literature.

My thanks are due to **All Sample Farmers** for sparing their valuable time during the course of primary data collection.

I am also thankful to **Prof. M.S. Santharam**, Associate Professor in English, Sourashtra College (Autonomous), Madurai, for devoting his precious time in going through the draft thesis thoroughly and providing suggestive corrections.

I am dedicated this piece of work to my father **Sri T.S. Thulasi** and my mother **Smt. T.T. Prema**. I am ever grateful to **All My Family Members** for their timely help, encouragement and blessings.

My thanks are also due to **M/s. Chitra Computers** for their neat execution from the initial stage of rough draft to the final thesis.

Last but not least, I thank all my friends who directly or indirectly helped me for the successful completion of this thesis.

T.T. KARTHIK