I wish to express my deep sense of gratitude to many helpful people for their guidance, suggestions and assistance all through the research endeavor. I owe my greatest debt of gratitude to Dr. B.S. Nagarajan, Senior Professor and Head, Department of Economics and Dean, Faculty of Rural Social Sciences, Gandhigram Rural Institute, Gandhigram. He has been the sheet anchor all through this study. He has been resourceful in every sense. He evinced keen interest in the study and gave his time and energy most generously. I venture to express my deepest sense of gratitude to him, although words can do little justice for what he has done.

I extend my thanks to Dr. S.Krishnamorthy, Professor, Department of Agricultural Economics, Tamilnadu Agricultural University, Coimbatore, Dr. V.V. Singh, Department of Economics, Madurai Kamaraj University, Madurai, for their contribution as members of the Doctoral Committee.

I am very much indebted to the former Vice-chancellor of Gandhigram Rural Institute, Dr. M. Aram who had been a constant source of inspiration and had helped me to get myself registered for the Ph.D. programme.
My thanks are due to the present Vice-chancellor, D.K. Oza whose guidance and support have always boon with me.

At this juncture I would like to place on record my appreciation to the authorities in administration at Gandhigram Rural Institute, but for whose prompt action the present study would not have come through. I thank my colleague Sri. N. Narayanasamy, Reader in Co-operation who has supported me at every stage of this work. Grateful acknowledgements are due to the Chairman as also the General Manager of Pandyan Grama Bank, Sattur, for permitting me to visit and collect data from all the branches of the Pandyan Grama Bank. In particular, my thanks goes to the Senior Managers, Officers, Field Supervisors, Clerk cum Cashiers and messengers of the Pandyan Grama Bank and its branches without whose cooperation the study would not have been possible.

Thanks are due to Sri. N. Arumugam, Chief Librarian, Gandhigram Rural Institute, Gandhigram for making available some of the relevant literature.

Invaluable assistance was received during the period of study from some of my colleagues and students. Of them the most significant contribution was made by Sri. A. Arokiasamy, Reader in Economics, Sri. S. Sivapraka-
sam, Lecturer in Statistics, Sri. N.D. Mani, Lecturer in Cartography and Sri. R. Mohondoss, Final year student of M.A. Rural Economics and Extension Education and Sri. P.A. Lakshmanan, Gandhigram Rural Institute, Gandhigram. I am extremely thankful to Sri. S. Srinivasan, Ambathurai who did a bulk of typing. Immense thanks are due to M/s. Trident Enterprises, Dindigul for their neat Electronic typing, tabulation and graphing.

However formal it may sound I cannot adequately express my appreciation to my father-in-law Sri. S. Narayanadoss, my brother in-laws, and my wife Mrs. R. Rajalakshmi and also my daughters, son for their valuable sacrifices and services at home.

Finally I would like to express my appreciation to each and everyone who offered help in this endeavor, sometime or other,

(S. Ramachandran)