ACKNOWLEDGEMENTS

By the grace and blessing of God the Almighty, all my efforts could realize success.

I express my deep sense of gratitude to my supervisor and guide, Dr. Gabriel Simon Thattil, Professor, Department of Commerce, University of Kerala, for his expert guidance and valuable suggestions. Without his help and encouragement, it would not have been possible to submit this work in its present form.

My thanks are due to the University Grants Commission of India for providing me a Teacher Fellowship for two years (2010-2012) to carry out my research under the Faculty Development Programme of UGC.

I am greatly thankful to Prof. Joy Joseph, Principal, and Prof. Thomas Lazer, Head of the Department of Commerce, Nirmala College, Muvattupuzha, for providing me the necessary facilities to carry out this work. They were gracious enough to grant me permission to do my research work at the Research Department of the college.

I remember Dr. Girish Kumar, Professor Mohanan and all other faculty members of the Commerce Department, Nirmala College, Muvattupuzha, whose inspiration helped me in completing my research work. My sincere thanks are accorded to the office superintendent and all other administrative staff of the Nirmala College for supporting me in this venture.
I am greatly indebted to NSS Management and Prof. P Muraleedharan, the Principal of my college, PRNSS College, Mattanur, who gave me permission and all support to carry out my research work. I express my sincere thanks to Sri. K.K. Bharathan, the office superintendent and all other non-teaching staff of my college, for their co-operation and whole-hearted support. I sincerely remember Mr. Jayaprasad V.C. the Office staff of my college, who helped me in preparing all the papers in connection with my deputation. Mr. Balu, Bina Photostat & DTP Centre, Calicut University Campus, helped me in the DTP work of the research thesis. The support given by the faculty members of various departments and all my colleagues in the Commerce Department is highly rewarding.

I also express my since thanks to Dr. P.B Sudev, population Research Centre, University of Kerala, who helped me in identifying the statistical tools for my study. I am truly grateful to Prof. V.J. Zacharias (former Professor of English, Devagiri College, Calicut) and Prof. V.K.Moothathu (former Professor of English, University College, Thiruvananthapuram) for giving me all supports in finishing this work.

I am indebted to all Entrepreneurs, Bank Managers, Officials from District Industries Centres and members from the Local Bodies of Trivandrum, Ernakulum and Kannur Districts, who acted as respondents to the study.

I express my heartfelt thanks to the staff members of MG University Library, Calicut University Library, Kerala University Commerce Library, C.D.S. Library, TVM, I.I.M- Library Calicut, Cochin University Library, Nirmala College Library, and Planning Board Library, TVM, for the co-operation and support extended to me.
My thanks are also extended to my friends, Dr. Sajeev, NSS College, Ottapalam, Dr. Gopalakrishnan, MarThoma College, Chunkathara, Mr. V.V. Anilkumar, S.V.R.N.S.S.College, Dr. A.V. Hemalatha, Dr. Sugathakumari A, Dr. T.P. Raveendran, Dr. T.L. Remadevi, Mr. C. Padmanabhan, English Department, Smt. Regina E. (Computer Teacher), PRNSS College, Mattanur, Mr. Praveen (Former Lecturer, PRNSS College, Mattanur), Dr. Antony Joseph, S.B. College, Dr. Mini Joseph, Pampadi College, for the constant inspiration and moral support they had extended throughout my research work.

The support of my family members during the course of my research work is especially commendable.

Mattenur,
Date: 01.10.2012. 

Abraham George