ACKNOWLEDGEMENT

First and foremost, the Researcher is grateful to GOD for his heavenly richest everlasting blessings and abundant grace bestowed on her, which enriched her physical and mental health to succeed in each and every step of her life.

The Research wishes to extend her warm and sincere thanks to the Vice-Chancellor and Registrar of Mother Teresa Women’s University, Kodaikanal, for providing the opportunity to do the study in this reputed Institution.

The Research wishes to express her heart-felt thanks and deep sense of gratitude to her guide Dr. S. Maria John, M.Com., B.Ed., Ph.D., PGDCA., MBA., Associate Professor, Post Graduate and Research Department of Commerce, C.P.A. College, Bodinayakanur, for his valuable guidance and wise counseling right from the selection of the topic till the completion of this piece of research work.

The Researcher pays her sincere thanks to the Dean for Research and the Controller of Examinations of Mother Teresa Women’s University for their concern and continuous support.

The Researcher places on record her hearty and sincere thanks to Professor Dr. R. Jeyabalan, M.Com., M.Phil., Ph.D.,(Retired) Associate Professor, Head of the Department of Commerce, C.P.A. College, Bodinayakanur, for his valuable comments and scholarly suggestions.

The Researcher is indebted to Dr. M. Manoharan, Associate Professor, Department of Commerce, C.P.A. College, Bodinayakanur, for
his guidance in statistical analysis and extremely thankful to all the members of the Faculty of commerce, C.P.A. College, Bodinayakanur, for their encouragement.

The Researcher expresses her warm thanks to Dr. S. Valli Devasena, Assistant Professor in the Department of Commerce and Dr. Manoranjitham, Department of Historical studies, Mother Teresa Women’s University, Kodaikanal and for their timely help and co-operation.

The Researcher derives immense pleasure to thank Dr. K. P. Padmavathi, Librarian, Mother Teresa Women’s University, Kodaikanal for providing library assistance and constant motivation.

The Researcher profusely thanks all the sample respondents who supplied her with the required information very patiently.

The Researcher wishes to thank Ms. N. Viji and Balaji Computers, Madurai, for their assistance in preparing the computer print of the thesis work.

Last, but not the least, the researcher would like to thank her beloved husband Mr. M.S. Kamaraj and loving children M.S.K. Nirmal Pandian, S.K. Jeyshree and H.Keshav B.Tech for their kind cooperation and support extended in completing this thesis.