ACKNOWLEDGEMENT

With all the emotions, I have tried here my best to convey my gratitude most sincerely and adequately. If my words do not carry the feeling adequately, please bear with me, for the lack of vocabulary.

At the age of 56, with a few more years to retire if I venture to do research it is only because of the encouragement, affectionate words, timely help and guidance that came spontaneously and most willingly from many of my friends.

Dr. KALIAPERUMAL, Head of the Department Commerce, Presidency College, Madras, Dr. GOPALAKRISHNAN, Prof. of Commerce, Annamalai University, Chidambaram, Dr. NAGARAJAN, Prof. of Economics, Gandhigram University, Gandhigram and Dr. C. THANGAMUTHU, Prof. of Economics, Bharathidasan University, Tiruchy were responsible for pushing ahead the research work from one stage to the other.

I am indeed grateful to my Guide Dr. A. N. RAJAMANI, for his midas touch. His professionalism, erudition, scholarship, guidance and encouragement were always available to me with a facility of temperament.

I am unable to find words to thank adequately Dr. K. THIRUVENKATACHARI, Director, Tiruchirapalli Institute of Economics and Social Sciences and Mrs. VASANTHA THIRUVENKATACHARI, who provided me with the comforts of the warmth, affection, encouragement and guidance, of the 'GURUKULAM'.
I would be failing in my duty if I do not acknowledge with gratitude the enormous amount of labour, time, energy and involvement, Mr. B.N. VISWANATHAN, Head of the Department of Commerce, National College has spared for me. It is no exaggeration when I say that but for his perseverance this dissertation would not have seen the light of the day.

The wholehearted cooperation and the ready response of those who provided me with data and resource materials for the analysis are acknowledged with gratitude. I am highly grateful to Mr. VEERAMANI, Mrs. LALITHA VENKATESAN and Mr. SINGH, Senior Officers of NABARD, MR. NEELAKANTAN,, Ex-Chairman, Mr.NARASIMHAN, Administrative Officer, Mr. THANGARAJ, Mr. MANIKANTESWARAN, Mrs. MEERA and a host of other officers of Adhiyaman Grama Bank who never hesitated to sit, discuss and clarify my doubts.

My thanks are also due to the sample respondents for their willing and ready cooperation.

I am thankful to the College Authorities, and the Department of Economics for extending me the facilities of research.

The dissertation would not have reached its current shape but for the congenial and friendly atmosphere provided consistently by my wife and daughter, who bore often pleasingly, the impacts of my frustrations.

My thanks in no small measures are due to Dr. SRIDHARAN, Head of the Department of Botany, National College, Tiruchi for drawing the figures for me.
My thanks are also due to Mr. K. SRINIVASAN, SAI JOB TYPING CENTRE, Mr. KARTHIKEYAN, ARTHY ZEROX and Mr. SANKARAN, Sri Kanchi Kamakshi Printers, Trichy for bringing this dissertation into a discernible volume.

Finally, with folded hands, I dedicate this dissertation to my late Mother who toiled all her life to bring me - a fatherless child - up in life and always wished me to grow.

K.S. SEETHARAMAN