ACKNOWLEDGEMENT

“Gratitude is something of which none of us can give too much”
- A.J. Cronin

Every breath you breathe will be filled with thankfulness when you realize that Jesus Christ is your Master and Saviour. I bow my head in gratitude to the Almighty God because of whose mercy and help I have been able to complete this thesis.

I acknowledge with heartfelt gratitude the excellent guidance and supervision rendered by my guide Dr. C. Eugene Franco, M.Com., M. Phil., Ph.D., Associate Professor and Head of Department of Post Graduate Studies in Commerce and Research, St. Xavier’s College. I am deeply obliged to Professor C. Eugene Franco for all the support and help that I have received throughout the period of study. His patient direction at every stage of this research helped me immensely in completing this thesis. I express my sincere thanks to Rev. Dr. Gilbert Camillius S.J., Principal, St. Xavier’s College, Palayamkottai for having given me the opportunity to undertake my research work in their esteemed institution. I am immensely grateful to all the faculty of the Department of Commerce, St. Xavier’s College for their constant encouragement and support.

I am deeply indebted to The Indian Council for Social Science Research, New Delhi for providing me the Doctoral Fellowship grant through which I was able to receive financial support to complete my doctoral studies. My sincere thanks to Mrs. Revathy Vishwanath and her staff for their immense cooperation and help rendered all through the tenure of the fellowship. I am grateful to the Dean of Commerce, Dr. Lourdes Poobala Rayen, M.Com., M.Phil., M.B.A., Ph.D., for his support. I acknowledge the cooperation and immense help received from the Dean’s Office, St. Xavier’s College for
the disbursal of the scholarship and so I offer my heartfelt thanks to Mr. Rayan and Mr. Ignatius for all their help.

I owe my gratitude to Ms. Sandhya for all the help and excellent consultancy provided in the completion of this research. My special thanks are also due to my friend Mrs. Saralalakshmi and her family for being a great help and support all through the time I spent in Tirunelveli.

I extend a heartfelt thanks to Dr. Sr. Marie Prem D’Souza, Principal, St. Agnes College, Mangalore and Sr. Marie Evelyn, Co-ordinator, Centre for Post Graduate Studies and Research, St. Agnes College, Mangalore, for their encouragement in helping me to complete my thesis.

I thank Mr. Dewaka for his timely help with the editing of this thesis and his help and advice relating to the presentation of this thesis. I thank all my past and present students and friends for assisting me in the humungous work of data collection for the survey. This study could not have been successfully completed without the help, support, guidance, and encouragement of my family members. My special thanks to my sister Mrs. Roselyn Chettiar for her continuous support am I’m grateful to my husband, mother, aunt, sisters, and my children who stood by me and enabled me to complete this doctoral study.

I gratefully remember all my professional colleagues and mentors who have inspired and encouraged me to pursue my Doctoral studies because of which I was able to complete my thesis. May our Lord bless everyone in the academic community.

CATHERINE NIRMALA