ACKNOWLEDGEMENTS

With a deep sense of reverence and gratitude, I place on record my sincere thanks to Dr. N. Narayanasamy, Professor of Extension Education, Gandhigram Rural Institute, Gandhigram. But for his keen interest and encouragement, this study would not have seen the light of the day. He was everwilling to spare his valuable time to discuss and guide me in the right direction. I feel words are inadequate to convey my true feelings for all he has done in completing the study.

I, am extremely indebted to Dr. P. Aruniukham, Professor and Head, Department of Rural Development who provided me invaluable help in building up the thesis and for the successful completion of the work.

I extend my sincere thanks to Dr. N. Thanulingam, Professor and Head, Department of Commerce, Madurai - Kamaraj University and member of the Doctoral Committee, for all his valuable suggestions.

I wish to thank Dr. M. Joseph, Professor and Head, Department of Co-operation, for his encouragement throughout the period of my research work. Also, I cannot but express my deep sense of gratitude to all the members of staff of the Department of Co-operation.
I wish to acknowledge my extreme indebtedness to all the Managing Directors of Co-operative Tea Factories - Nilgiris, for their support in the collection of required data. I also express my warm appreciation to Sri P. Sampath, M.A., Branch Manager, TAICO Bank, Coonoor, Sri K. Manivannan, General Manager INCOSERVE, Coonoor, for all their assistance in this venture. I wish to place on record my heartfelt indebtedness to all those employees of the co-operative tea factories in Nilgiris for their timely help in the supply of data for this study.

It gives me immense pleasure to place on record my profound gratitude to Dr. N. Markandam, Vice-Chancellor and the authorities in administration but for whose prompt action and support, this study would have been an exercise in Vaccum. I also wish to express my heartfelt acknowledgement to Dr. S. Ramamoorthy, Professor and Head, Department of Physics, for his encouragement and moral support.

I warmly thank Dr. S. Ramachandran, Director, Centre for Entrepreneurship Development, for going through the manuscript of the entire study and for offering invaluable suggestions.

I am extremely thankful to Dr. M. R. Kubendran, Reader in English, who went through the final draft and made necessary corrections.
There is a long list of friends and well-wishers who helped me in this task. It is impossible to bring the names of all of them in these pages. However, I wish to thank especially Dr. S. Manivel, Lecturer in Cooperation, Sri. B. Baskar, PRA Assistant, Sri. R. Velu Raj, Research Assistant, Sri. M. Sivakumar, Sri. M. Vijayakumar, Sri. K. Guna Scela Prafohu and Sri. R. Karthikevan.

Space Computer Centre, Gandhigram deserves a special thanks. Their sense of dedication assisted a lot in the final presentation of this study.

I last but not the least thank my wife Mrs. R. Savithri and Children Selvi B. Krupashree and Selvi B. Sukanya for their loving sustenance, concern and forbearance.

Gandhigram
25 May, 2000

V. BAKU