ACKNOWLEDGEMENT

At the very outset I wish to express my bountiful thanks to Almighty for his Immeasurable blessings throughout the thesis.

It is a pleasure to thank the people who made this thesis possible.

The Management of Cauvery College for Women have contributed immensely to my personal and professional time. My sincere thanks to each and everyone of them.

My heartfelt thanks to Dr. (Mrs.).V. Sujatha, Principal of Cauvery College for Women with principles and for her constant support and encouragement during the course of this work.

It is difficult to overstate my gratitude to Research Guide Dr. M. Umaselvi. Her enthusiasm, her inspiration, and her great efforts taken to explain things clearly and simply, have helped me a lot. Throughout my thesis-writing period, she provided commendable, inspiring guidance beyond the horizon, valuable suggestions, motivation and encouragement given to succeed in my endeavors. I would have been lost without her.

I am especially grateful to the Chairman- Dr. P. Selvaraj, Shivani Group of Institutions, Secretary – Mr. S.Vigneshwaran, J.J.School of Business Management, Mr. S. Prabhakaran, Treasurer- Shivani Group of Institutions and Director- Dr. E. Ramasaamy of Shivani Institute of Technology..

My special thanks to Doctoral Committee member Dr. V. Selvaraj, Head & Reader, Department of Commerce, Nehru Memorial College.

I would like to thank my parents, for giving me life in the first place, for educating me with aspects from arts, engineering and technology, for unconditional support and encouragement to pursue my interests, even when the interests went beyond boundaries of language, field and geography. I would like to express my
heartiest thanks to father in-law and all relatives for their kindness and affection shown on me and for their constant encouragement.

My special thanks and gratitude to Prof. M. Balasubramanian and Dr. S. Sathiyanarayanan for extending help in statistical analysis of the data.

My sincere thanks goes to friends Mr. T. Thavamani, Dr. K. Rajendran, Dr. M. Arivazhagan, Mr. N.P. Asokan, Mr. G. Dhanasekaran, Mr. G. Rajkumar, Ms. P. Abirami, Mr. B. Vinoth, Prof. P. Na. Kanchana, Mrs. Jayanthi Kalidoss, and all for helping me get through the difficult times.

I am indebted to my many friends and students who helped me in collecting data, the respondents who have given data, my colleagues for providing a stimulating and fun environment where I had time to learn and grow.

I extend my thanks to Mr. Shafi, ASP computers, Tiruchirappalli for his support in all the ways to have a quality print and binding of the thesis.

Finally, I would like to express special thanks to my wife P. Rajeswari. She helped me to concentrate on completing this dissertation and supported mentally during the course of this work. She managed the entire family and took all the responsibilities which made me to concentrate on my thesis. She raised me, supported me, taught me and loved me. Without her help and encouragement, this study would not have been completed. My daughter S. Balakasthuri, a smile on her face loaded me with lots of energy, which geared up the work. to her I dedicate this thesis.

J. SIVASUBRAMANIAN