ACKNOWLEDGEMENT

In the first place I would like to record my heartiest gratitude to very genuine person Dr. S. THAMILARASAN, M.Com., M.Phil., B.Ed., Ph.D., Associate Professor, Govt. Arts College, Dharmapuri, my guide and supervisor for his supervision. His valuable guidance from the very early stage of this research and his extraordinary experience throughout the work helped me to complete the research work in time. Above all and the most needed, he provided me unflinching encouragement and support in various ways.

I owe a lot to Prof. Dr. N.A. ANBARASAN M.Com., M.Phil., Ph.D., Head, Post Graduate and Research Department of Commerce, Government Arts College, Dharamapuri. He is constantly motivating me to complete the research in a systematic and time bound manner.

It is my pleasure to express my thanks whole heartily to Dr. P.K. BASKARAN M.Sc., M.Phil., Ph.D., Principal, Government Arts College, Dharamapuri, for allowing me to conduct my research work in this reputed institution.

I pay tribute to my beloved Correspondent THIRU. V. CHANDRASEKARAN Member - Syndicate, Periyar University, Salem – 11 and THIRU. K. SENGODAN, Secretary, Sri Vidya Mandir Higher Educational Trust, Uthangarai, I specially thank them for allowing me to register and conduct my research while serving in this esteemed institution.

Many thanks are due to my advisor, Prof. Dr. K. ARUL, M.B.A., M.Phil., Ph.D (HR), Ph.D (Marketing), Principal, Sri Vidya Mandir Arts and Science College, Uthangarai, Member - Syndicate, Periyar University, Salem - 11 for giving me a pleasant opportunity to work on my research. I would like to express my sincere gratitude to my advisor for the continuous support during my period of research, for his patience, motivation, enthusiasm, and immense knowledge. His guidance helped me in all the time of research and writing of this thesis. I could not have imagined having a better advisor and mentor for my Ph.D study. I am also thankful to him for reading my reports, commenting on my views and helping me to understand and enrich my ideas. I gratefully thank the Principal for his constructive comments on this thesis.
I gratefully acknowledge Dr. K. JAYARAMAN M.A., M.Phil., MBA., PGDCA., Ph.D., NET (Economics and Management), Department of Economics, Government Arts College, Thiruvannamalai, for his advice, supervision, suggestions and crucial contribution. His involvement has originality has trigged and nourished my intellectual maturity that benefited me for a long time. I am thankful to him for sparing much of his time for guiding me. He has been a continuous source of inspiration as a friend, philosopher and right from the origin of the idea of my research to its completion.

I am thankful to Dr. A. JAYAKUMAR, M.Com., M.Phil., Ph.D., Professor, Department of Commerce, Periyar University, Salem-11 for his kind help and constant encouragement.

Mr. A. CHARLESS SAGAYARAJ M.Sc., M.Phil., Assistant Professor and Head, PG and Research Department of Mathematics, Sri Vidya Mandir Arts and Science College, Uthangarai, has helped me in the alignment of the thesis in a neat manner. This has been an excellent work in shaping up my idea and research. He motivated me to do the research continuously.

I convey my sincere thanks to Dr. A. SAKTHIVEL M.A., M.Phil, M.B.A., Ph.D., Assistant Professor, Department of Economics, Thiru. Vi. Ka Government Arts College, Thiruvarur, for the consistent help during the period of study. He has provided me valuable ideas related to all the chapters and particularly to analyze the data using statistical packages in a knowledgeable manner.

I convey my thanks to S.P. MURUGAN, M.Com., M.Phil., Assistant Professor, and P. DESINGU M.Com., M.Phil., Assistant Professor, and other Faculty members in Department of Commerce, Government Arts College, Dharmapuri.

I wish to place on record my deep sense of gratitude and sincere thanks to Dr. R. RAVANAN, M.Sc., M.Phil., Ph.D., Associate Professor and Head, Department of Statistics and Executive Member of ISPS, Presidency college,Chennai - 5. He has been a constant source of knowledge and kind enough to clear off my doubts related to statistical package.
I extend my sincere gratitude to Mr. N. GUNASEKERAN M.A B.Ed., M.Phil., Head, P.G. and Research Department of English, Dr. C. GOVINDARAJ M.A B.Ed., M.Phil., Mrs. P. SRIDEVI M.A., M.Phil., and Mrs. N. VIJAYA M.A., M.Phil., B.Ed., Faculty of Sri Vidya Mandir Arts and Science College, Uthangarai for their valuable support throughout the research work.

I thank Mrs. C. GOMATHI M.Com., M.Phil., B.Ed., Mrs. C. AGILA M.Com., M.Phil., and Management Faculties, Mrs. R. SATHYAKALA M.A., M.Phil., Mrs. S. SUBANGINI DEVI MBA., M.Phil., Mrs. U. KALPANADEVI M.Com., M.Phil., MBA., D.VIDHYA M.Sc.,M.Phil.,B.Ed, and Mrs. D. KAVITHA M.Sc., M.Phil., Head, Department of Computer Applications and Faculty members of Commerce Department as they helped me in collecting materials related to review of literature.

I acknowledge the support and help of Dr K. BALAGURU M.Com., M.Phil., Ph.D., Assistant Professor, Department of Commerce, Ramakrishna Mission Vivekananda College (Autonomous), Chennai – 4, for taking me to the ocean of review of literature and showed me the path of research.

I convey my thanks to Mr. K. PACHAMUTHU M.Sc., M.Phil., Head, Department of Mathematics and Principal In-charge, Government Women’s College, Karimangalam, for his relentless inspiration that stimulated me to do the work continuously.

I thank Ms. S. SUJATHA B.A., Sri Vidya Mandir Arts and Science College, Uthangarai for her overall assistance in every moment of time by helping and supporting in my research work by photo copying and other odd works.

I place on record my sincere thanks to the following librarians who readily allowed me to refer to the reference and research materials.

1. Connemara library, Chennai
2. Library, Periyar University, Salem
3. Library, Sir Vidya Mandir Arts and Science College, Uthangarai
4. Library, Govt. Arts college, Dharmapuri

The ICSSR, New Delhi is the pioneer in contributing to the social science research. I convey my heartfelt thanks to Director of ICSSR for providing me the materials related to the review of literature.

I must thank the DCCB Bank for providing me to get data about SHG details and Book. My heartfelt thanks are due to Mr. MADHIYAN M.Com., Assistant Manager, DCCB Bank (HO), Dharmapuri for his kindness and help.

I express my thanks to Post-Graduate and Research students of SVM College, Uthangarai for their knowledgeable questions that helped me shaping my research in this final form.

I wish to record my deep sense of gratitude to my father Mr. R. RAMAN, my mother Mrs. M. BYAMMAL, my sister R. SASIKALA, My Husband Mr. A. JAYARAMAN, my daughter Selvi. J. VISHVAPRIYA, My son Master J. SARANKUMAR and one of the most important persons in our family Mr. M. VISWANATHAN B.Sc., B.Ed. They have been with me during all the times of my research work. Their patience and constant encouragement sustained my research work.

Many thanks are due to my friends for giving me such a pleasant time when working together with them and sharing various thoughts with me. They are always ready to lend their helping hands whenever I need it.

R. Kasthuri