ACKNOWLEDGEMENT

To recall the valuable services and help rendered by Professors and Institutions, is a happy moment indeed.

At the outset, I thank my Guide Dr. P.S.Mohan, Reader and Head (Rtd), Department of Economics, National College, for his untiring assistance, in data collection and analysis.

Then, I sincerely than the Management and the Principal Dr. S. Ramamurthy for their permission and encouragement, while doing my research.

I thank Prof. S.X. Prabhu, the HOD of Economics, who has been a source of inspiration and strength in doing my research. I also thank my teachers of the Dept. of Economics, National College, who have helped me in their constant encouragement.

The valuable suggestions provided by Dr. M. Naganathan, Prof. & Head of the Madras University, the help rendered by Dr. K. Raja Mohan Rao of the Gandhigram University, the suitable methodology assistance of Dr. Dhulasi Brinda Varadarajan of the Madurai Kamaraj University, Madurai are all to be recalled and acknowledged profusely.
I thank profusely the timely help of Smt. Rengalakshmi, Manager, Corporation Bank of India, Tiruchy – 1, and Mr. Balu, Branch Manager, LIC Unit 1, Tiruchy – 1, for permitting and providing the reliable secondary data. But for their help, the thesis could not have been completed.

I feel happy to thank my Parents, my brother and sisters, without their constant pressure and cooperation I could not have visited centers of learning for data collection.

Last but not least I extend my sincere thanks to Sri. K. Srinivasan M.A. SAI JOB TYPING CENTRE, Tiruchirapalli – 2, for bringing the Thesis in an excellent manner.

A. AYYAMPERUMAL