ACKNOWLEDGEMENTS

My sincere thanks are due to my most respected teacher and guide, Dr.D.AMARCHAND, Professor and Head, Department of Commerce, University of Madras. Without his unstinted support and meticulous guidance at every phase, this study would have overshot all considerations of time and reason. I am grateful to him not only for the conceptual clarity that he has provided but also for teaching me many other valuable qualities, the time he has spent and the extent of patience shown in giving a shape to this study.

I am thankful to the University authorities for the financial support extended to me by way of University Research Fellowship throughout my period of study.

I place on record my thanks to Dr.N.P.SRINTIVASAN and Dr.M.RANGANATHAM, Faculty members, Department of Commerce, University of Madras. My deep sense of gratitude to Dr.M.THENMOZHI, Assistant Professor, IIT, for the spontaneous and generous help rendered in carrying out the statistical analysis and for the words of encouragement.

I thank all the respondents who took time off their busy schedules to fill in the questionnaire. Without their cooperation this study would not have been possible.

On a personal level, my thanks are due to my family members for always having been a source of inspiration and courage and never letting me get bogged down.

Thanks to all my fellow research scholars and friends, especially Ms.ANJALI, for their constant encouragement.

My sincere thanks to Students Xerox, Mylapore branch, especially Ms.K.VIJAYALAKSHMI, for executing the typing work and bringing out the thesis in its present shape.

I pray for the blessings of God Almighty.

Chennai–600 005.

31st May 1999

(M.SATHYA)