Acknowledgement

First and foremost thanks to the Almighty for his the blessings throughout my research. I am always grateful to him for his mercy and care on me and my dear ones.

I have great pleasure in expressing my deepest gratitude to my research supervisor Dr. Thomas K V (Associate Professor, Research & PG Department of Commerce, Marian college, Kuttikkanam) who has given me support and encouragement throughout my work. It has been his keen interest, patience and inspiring guidance helped me to complete my research work successfully. He is the mentor and advisor for my study.

I would like to thank the Management, Principal Rev. Dr Roy Abraham P, Vice Principal and Head of the department of Commerce Dr Jojo K. Joseph, Dr Ajmon George, Dr Chackochan J Njavallil and all other senior and junior staff members of the department for their encouragement and insightful comments.

My sincere thanks Dr. B Ramesh, my former research guide (SreeSankara College, Kalady) for the assistance and support he gave me for the study.

I wish to express my indebtedness to Dr. Krishnadas (Associate Professor, Research and PG Department of Commerce, S S College, Kalady) for the support and help given to me for successful completion of the my research work.

I am thankful to Prof. Sambhu Nampoothiri N (Associate Professor, Department of Economics, S S College, Kalady) for offering his support and assistance for the successful completion of the study.
I would like to thank the Librarian and staff members of various universities and colleges (IIM Calicut, M G University, Marian College Kuttikkanam and SreeSankara College, Kalady) for giving me an opportunity to enrich the theoretical knowledge by referring online and offline sources.

My sincere thanks go to each and every participant of my research, who gave me their valuable time in spite of their busy schedule, for the conduct of survey.

I express my sincere gratitude to my mother, Saraswathy A S, and to my sister Lekha K R for supporting me during the research period.

I, express my sincere gratitude to my fiancé Mr. Anoop P, for supporting me to complete the research work successfully. Without his support and encouragement, this research work would not have been possible.

I also thank all my friends especially Ms Jithina, MS Manju, Ms Asha, Mr Mukesh & Mr Bijumon who supported me during the period of research in all possible ways.

Finally I am indebted to each and everyone who supported me for the successful completion of this research work

Indu K R