ACKNOWLEDGEMENT

At the very outset, with great respect and love I express my deepest sense of gratitude to my guide Dr. P. Arunachalam, Reader, Department of Applied Economics, Cochin University of Science and Technology, for his valuable guidance, friendly but sharp criticisms, ever willing help and unflinching encouragement during my research work.

My sincere thanks to Dr. D. Rajasenan, Dean, Faculty of Social Sciences and the Head of the Department of Applied Economics, Cochin University of Science and Technology, for his timely help in every aspect of my work.

I am grateful to Dr. M.K. Sukumaran Nair, Dr. Meera Bai and Dr. Martin Patric, Faculty members in the Department of Applied Economics, Cochin University of Science and Technology, Kochi for their valuable help in many ways.

I am grateful to Dr K. C. Shankaranarayanan, former Dean of the Faculty of Social Sciences and also former Head of the Department of Applied Economics, Dr Mary Joseph and Dr Francis Cherunilam, School of Management Studies, Cochin University of Science and Technology for their help in every phase of my research.

I received full help and cooperation from Mr. M.I. Varghese, General Manager, KITCO Ltd., Ernakulam; Dr. P.M. Mathew, Director, Institute of Small Enterprises and Development, Cochin, Dr Mathew George, Senior Faculty, Centre for Management Development, Trivandrum, Mr. Chandrachoodan Nair, Chief, Industry & Infrastructure, Planning Board, Trivandrum and Dr. J. C. Panday, Director, Small Industries Service Institute, Trissur and Mr. Tom Jacob, Statistician, Rubber Board, Kottayam

I acknowledge my deep sense of gratitude to the Librarians of the Department of Applied Economics and the School of Management Studies of Cochin University of Science and Technology, the Rubber Research Institute of India, Kottayam, Centre for Development Studies, Trivandrum, State Planning Board, Trivandrum, Centre for Management Development, Trivandrum, IIM, Bangalore, and National Institute of Small Industry Extension Training (NISIET), Hyderabad.
My special thanks are due to the administrative staff of the Department of Applied Economics of the Cochin University of Science and Technology for their kind and sincere services in all kinds of official correspondence.

I am indebted to the entrepreneurs of the SSI rubber units which I surveyed, for their co-operation and help extended to me.

My profound gratitude to Dr. James Joseph, Head of the Dept. of Psychology, Deva Matha College, Kuravilangad, who gave me valuable assistance in conducting Thematic Apperception Test. My heart felt thanks are also due to Dr. V.K. Ramachandran Nair, Head of the Dept of Statistics, Cochin University of Science and Technology, Kochi and Dr. K.K. Jose, Head of the Dept. of Statistics, St. Thomas College, Palai for their help in many ways.

I am extremely grateful to UGC, New Delhi, for awarding faculty improvement programme and financial assistance to pursue my research work.

My sincere thanks are due to V.M.Thankamma, General Manager, District Industries Centre, Kottayam, C. Kamalamma, Manager, District Industries Centre, Ernakulam, Aruna Sundararajan IAS, Director of Industries and Commerce, Government of Kerala, Trivandrum, D. Syama Prasad, President of the Kerala State Small Industries Association, P. Udaya Shanker, Director, NISIET, Hyderabad, and Sudhir Kumar, Consultant N.S. Raghavan Centre for Entrepreneurial Learning, IIM Bangalore and Prof. R. Muralidhar, XIME, Bangalore for their help in many ways.

I owe a lot to my family for their kind help, encouragement and prayers. Had it not been for that, I would not have been able to embark on this ambitious programme.

Above all, with whole heartedness, I thank God Almighty for the successful completion of this work in time.

Mathew Emmanuel