



**THE STANDARD FIREWORKS RAJARATNAM COLLEGE FOR WOMEN (AUTONOMOUS),  
Sivakasi**

(Affiliated to Madurai Kamaraj University, Reaccredited with "A" Grade by NAAC,  
College with Potential for Excellence by UGC & Mentor Institution under UGC PARAMARSH)

**NAAC SSR Cycle IV (2015-2020)**

**3.4 RESEARCH PUBLICATIONS AND  
AWARDS**

**3.4.4 PUBLICATIONS**

**CHAPTER IN BOOKS**



**THE STANDARD FIREWORKS RAJARATNAM COLLEGE FOR WOMEN (AUTONOMOUS),  
SIVAKASI – 626 123.**

(Affiliated to Madurai Kamaraj University, Re-accredited with A Grade by NAAC,  
College with Potential for Excellence by UGC and Mentor Institution under UGC PARAMARSH)

**Name of the Teacher : Dr. A. Karthika**

**Name of the Book : Handbook of Nanomaterials and Nanocomposites for Energy  
and Environmental Application**

**Name of the Chapter : Photocatalysis for Wastewater Treatment with Special  
Emphasis on Plastic Degradation**

The screenshot shows the Springer website for the book "Handbook of Nanomaterials and Nanocomposites for Energy and Environmental Applications". The page includes the book cover, title, editors (Kharissova, Oxana Vasilievna, Torres-Martinez, Leticia Myriam, Kharisov, Boris Ildusovich), and purchase options. The price for the Print + eBook is ca. 935,99 € (price for Spain (gross)). Other options include eReference (ca. 641,99 €) and Print (ca. 623,99 €). The page also features a "Buy this book" section with payment methods (VISA, Mastercard, American Express, PayPal, Invoicing) and a "Services for this Book" section with a "Download Product Flyer" link.

**Handbook of Nanomaterials and Nanocomposites for Energy and Environmental Applications**

© 2021

Editors: Kharissova, Oxana Vasilievna, Torres-Martinez, Leticia Myriam, Kharisov, Boris Ildusovich (Eds.)

Buy this book

- Print + eBook ca. 935,99 €  
price for Spain (gross)
- Due: July 30, 2021
- ISBN 978-3-030-36269-0
- Free shipping for individuals worldwide
- Institutional customers should get in touch with their account manager
- Please be advised Covid-19 shipping restrictions apply. Please review prior to ordering
- The final prices may differ from the prices shown due to specifics of VAT rules

eReference ca. 641,99 €

Print ca. 623,99 €

VISA Mastercard AMERICAN EXPRESS PAYPAL INVOICING

FAQ Policy

Services for this Book

Download Product Flyer

The screenshot shows a web browser window with the following elements:

- Browser Tabs:** Multiple tabs are open, including 'Inbox (1,398) - karthi', 'Congratulations on', 'Photocatalysis for W...', 'isbn number for han...', 'Handbook of Nanom...', and 'Handbook of Nanom...'.
- Address Bar:** The URL is [link.springer.com/referenceworkentry/10.1007%2F978-3-030-11155-7\\_41-1](https://link.springer.com/referenceworkentry/10.1007%2F978-3-030-11155-7_41-1).
- Article Title:** **Photocatalysis for Wastewater Treatment with Special Emphasis on Plastic Degradation**
- Authors:** Karthika Arumugam, Swaminathan Meenkashisundaram, Naresh Kumar Sharma
- Publication Info:** Living reference work entry, First Online: 19 September 2020, 250 Downloads.
- Abstract:** Advanced oxidation process such as photocatalysis is seen as a potential future technology to offer clean water for various human needs. Through this process, different organic pollutants and recalcitrant chemicals are effectively removed from both water and wastewater. Some of the AOPs, such as ozonation (O<sub>3</sub>), catalysis by iron ions, electrodes, metal oxides, UV/Fenton, UV/hydrogen peroxide (H<sub>2</sub>O<sub>2</sub>), etc., generate harmful intermediates which restrict their full-
- Table of Contents:** A list of related topics on the right side of the page, including 'Cite entry', 'Living reference work entry', 'Abstract', 'Introduction', 'Comparison of Photocatal...', 'Photocatalytic Activity Un...', 'Types of Wastewater Treat...', 'Examination of Photocata...', 'Mechanism of Photocatal...', 'Method of Photocatalytic ...', 'Carrier Molecules', 'Parameters Manipulating ...', 'Photobioreactor', 'Photodegradation of Poll...', 'Types of Photobioreactor', and 'Photocatalysis for Plastic ...'.
- Taskbar:** The Windows taskbar at the bottom shows the search bar, task view, and several application icons (Edge, File Explorer, Chrome, etc.). The system tray shows 60% battery, network, volume, and the date/time: 10:13, 15-12-2020.



**THE STANDARD FIREWORKS RAJARATNAM COLLEGE FOR WOMEN (AUTONOMOUS),  
SIVAKASI – 626 123.**

(Affiliated to Madurai Kamaraj University, Re-accredited with A Grade by NAAC,  
College with Potential for Excellence by UGC and Mentor Institution under UGC PARAMARSH)

**Name of the Teacher : Dr.M.Jegadeeswari**

**Name of the Book : Trajectory of Transformation in Rural Indian Youth:  
From Techno-illiterates To Technocrats for Actualising  
Skill India**

**Name of the Chapter : Empowering Women Through Government Scheme**



58.	Role of Indian Government in Rural Development and Poverty Alleviation <i>Dr. R. Karthikeyan &amp; Dr. K. Raja</i>	251
59.	From Illiterate Women To Solar Engineers – A Case Study <i>Dr.M. PonnienSelvi &amp; Mr. M.Rajeev Gandhi</i>	256
60.	Digital Economy: Pros and Cons <i>Dr. S. Vaidehi</i>	260
61.	Women Empowerment and Microfinance on Self Help Group <i>Dr. M. Vairavan &amp; Ms. S. Shagirabanu</i>	265
62.	Technological Intervention in Indian Rural Economy <i>Dr. G. Karunanithi &amp; Ms.P.Soundarya</i>	268
63.	Women Empowerment Through Handloom Industry At Rural Areas Of Virudhunagar District <i>Ms. J. Malliga devi</i>	272
64.	Will Digital Technology Boost Education in Rural India? <i>Dr. T. M. Saravana kumar</i>	274
65.	National Skill Development Mission- Modern Initiatives by the Government <i>Dr. P. Veeramuthumari</i>	280
66.	Women Empowerment Through Skill Development: Issues And Challenges <i>Ms. M. Subha</i>	284
67.	Women Empowerment Through ICT <i>Dr. K. K. Saradha</i>	288
68.	Digital India: The Power To Empower <i>Dr.V.Malliga</i>	293
69.	Women Empowerment Through Education <i>Ms.V. Kasthuri</i>	298
70.	High-Tech Courier Services as an E-Courier Services in India Prospective <i>Dr. A. Rama &amp; Mr. A. Babu Franklin</i>	304
71.	Empowerment of Women in Sivakasi Region – A Study <i>Dr. P. Malarvizhi</i>	311
72.	A Study on Women Empowerment through Self-Help Groups in Kovilpatti Town <i>Ms. C. Muthulakshmi &amp; Ms. A. Gurudevi</i>	317
73.	Empowering Women through Government Schemes <i>Ms. A. Kalavathi &amp; Dr.M. Jegadeeswari</i>	321
74.	A Study on Problems Faced by the Working Women in Kovilpatti <i>Ms. S.Praba</i>	328
75.	Awareness of Dindigul Farmers towards Digital Technology in Agriculture <i>Ms.M. Ambiga</i>	335
76.	Women Empowerment through Backyard Poultry-Keeping in Nammakal District of Tamilnadu <i>Mr. T. Saravanan</i>	338

\*\*\*\*\*

4. <http://www.researchgate.net/publication/317184071> women empowerment through self help groups a study in coimbatore district.

\*\*\*\*\*

### **EMPOWERING WOMEN THROUGH GOVERNMENT SCHEMES**

**\*Ms. A. KALAVATHI & \*\*Dr. M. JEGADEESWARI**

\*M.Phil Research Scholar, Department of Research Centre in Commerce,  
The Standard Fireworks Rajaratnam College For Women, Sivakasi

\*\*Assistant Professor, Department of Research Centre in Commerce,  
The Standard Fireworks Rajaratnam College For Women, Sivakasi

**Key words:** Women Empowerment, Government schemes, Human rights and development.

#### **INTRODUCTION**

*“The Role of women in the development of Society is of utmost importance. In fact, it is the only thing that determines whether a society is strong and harmonious, or otherwise.*

*Women are the backbone of Society”.*

**- Sri Sri Ravi Shankar**

The most famous saying said by the Pandit Jawaharlal Nehru is “To awaken the people, it is the women who must be awakened. Once she is on the move, the family moves, the village moves, the nation moves”. In India, to empower the women, first it needs to kill all the demons killing women’s rights and values in the society such as dowry system, illiteracy, sexual harassment, inequality, female infanticide, and domestic violence against women, rape, prostitution, illegal trafficking and other issues. Gender discrimination in the nation brings cultural, social, economic and educational differences which push country back. The most effective remedy to kill such devils is making women empowered by ensuring the Right to Equality mentioned in the Constitution of India. Women empowerment has the power to change many things in the society and country. They are much better than men to deal with certain problems in the society. They can better understand the disadvantages of the overpopulation for their family and country. They are fully able to handle the economic conditions of the family and country through proper family planning. Women are capable enough to handle any impulsive violence in comparison to the men whether in the family or society.

Through women empowerment, it can be possible to change the male dominated country into the equally dominated country of rich economy. Empowering women may easily help to grow each and every member of the family without any extra effort. A woman is considered to be responsible for everything in the family so she can better solve all the problems from her own end. Empowerment of the women would automatically bring empowerment of everyone. Women empowerment is the better treatment of any big or small problems related to human being, economy or environment. In few last years, the advantages of the women empowerment are coming out in front of us. Women are being more conscious about their health, education, career, job and responsibilities towards family, society and country. They are taking part in the every area and showing their great interest in each field.



**THE STANDARD FIREWORKS RAJARATNAM COLLEGE FOR WOMEN (AUTONOMOUS),  
SIVAKASI – 626 123.**

(Affiliated to Madurai Kamaraj University, Re-accredited with A Grade by NAAC,  
College with Potential for Excellence by UGC and Mentor Institution under UGC PARAMARSH)

**Name of the Teacher : Mrs.S. Padmapriya**  
**Name of the Book : Trajectory of Transformation in Rural Indian Youth: From  
Techno-illiterates To Technocrats for Actualising Skill India**  
**Name of the chapter : A Study on Women Empowerment Through Information  
and Communication Technology**

Trajectory of Transformation in Rural Indian Youth: From Techno-Illiterates to Technocrats for Actualising Skill India		ISBN: 978-81-935892-3-6
39.	Impact of Self Help Groups on Women's Empowerment: A Case Study of District Madurai <i>Ms. R. Sopiah Valarmathi</i>	171
40.	A Study on Women Empowerment Through The Development of Their Entrepreneurial Skill <i>Dr. J. Mahamayi &amp; Ms. E. Tamilarasi</i>	175
41.	Challenges of Rural Women Entrepreneurs for Skill Development <i>Ms. S. Binthia</i>	179
42.	Women Empowerment through Skill India <i>Mr. N.S.RajeshKumar &amp; Ms. B. Ashvini</i>	185
43.	Importance of Skill Development For Women Empowerment <i>Ms. S. Jeevarani</i>	188
44.	Empowering Women Through Skill Development <i>Dr. P.P.Shanthi &amp; Ms. G. Muthuselvi</i>	191
45.	An Overview of Rural Development schemes and economic development in India <i>Mr. D. Yedukondalu</i>	195
46.	Start-up Initiative <i>Mr.S. Praveen</i>	200
47.	Innovative Reforms for Transforming Rural Youth in India <i>Dr. V. Vijay Durga Prasad</i>	203
48.	Empowerment of Agricultural Women Workers through Skill Development: The Role of Self Help Groups in Madurai District <i>Dr. M. Annam</i>	206
49.	Self-Help Groups Microfinance and Entrepreneurial Training: Inclusive Growth <i>Mr. KumaraSwamy Manepalli</i>	212
50.	Rural Entrepreneurships Through Self Help Groups In Madurai District <i>Ms. G. Ignatius Jasvanth Rajathi</i>	216
51.	Empowerment of Women through Lead Bank Scheme for Self Help Groups (SHGs) <i>Dr. R. Anbuselvi &amp; Ms. M. Ramalakshmi</i>	221
52.	Role of Smartphone in Women Empowerment <i>Dr.P.Thenrathi</i>	224
53.	Digital Skill Development for Blue Collar Jobs <i>Ms. N.S. Banu Rekha &amp; Ms. P. Raveena Lakshmi</i>	228
54.	Skill Development of Milk Vending Women <i>Dr.M. Ponnienselvi &amp; Ms. K. Nageswari</i>	234
55.	Impact of NPTEL (National Program on Technology Enhanced Learning) Online Course among students of V.V.Vanniarperumal college for Women, Virudhunagar <i>Dr. B. Suganya &amp; Dr. J. Premila</i>	239
56.	Khadhi: Base For Gandhian Economy And Base For Skill India <i>Dr. M. Baby Rani</i>	242
57.	A Study on Women Empowerment through Information and Communication Technology <i>Ms. N. kartheeswari &amp; Ms. Padmapriya</i>	246

6. admin@nie (2017), "Khadi The Spirit Of India's Freedom Movement" online article.
7. T. Krishna Murthy (2006) , "Khadi and Village Industries - The Only Solution " Jay Jagat Mission Samachar, December 5, January 2006

\*\*\*\*\*

### A STUDY ON WOMEN EMPOWERMENT THROUGH INFORMATION AND COMMUNICATION TECHNOLOGY

\* Ms. S. PADMAPRIYA & \*\* Ms. N. KARTHEESWARI

\*Assistant Professor of Commerce, SFR College for Women, Sivakasi.

\*\*M.Phil. Research Scholar, Assistant Professor of Commerce,

The standard Fireworks Rajarathnam College for Women, Sivakasi

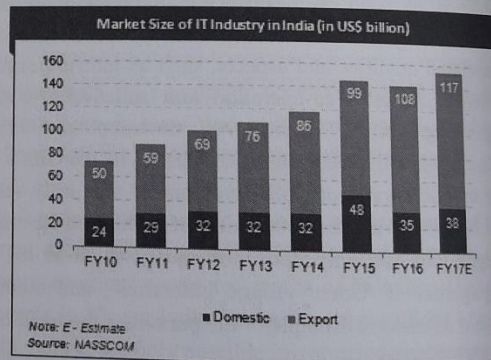
#### INTRODUCTION

Women play an important role in various sectors such as economic, political, social, sports, educational, enterprising etc. Numerous IT enabled services gives various new trends for the market such as E-commerce, E learning, Etc. Information and Communication Technologies are diverse set of technical tools and resources to create, disseminate, store, brings value addition and manages information. Women and girls are exposed to great discrimination in economic, education, health and social services access worldwide. On the other hand the range of women's economic activities in developing countries is very broad. It includes formal sector and informal sector employment, as well as self-employment in farming, trading and crafts production etc. There are numerous possibilities for ICTs to improve women's economic activities in the field of trade, governance, education, health, crafts, employment in formal as well as informal sector.

Women empowerment has becoming a burning issue all over the world including India since last few decades. Many agencies of United Nations in their reports have emphasized that gender issue is to be given utmost priority women's quest for equality with man is a universal phenomenon. The position and status of women has been very low in 18<sup>th</sup> and 19<sup>th</sup> centuries in India.

#### ICT IN INDIA

Information and Communication Technology can be broadly viewed under two sectors, Information Technology and Communication. In India, the growth of both these sectors is very significant in the past two decades. Indian IT industry has built up an enormous confidence for itself in the global markets. IT industry in India comprises of software industry







**THE STANDARD FIREWORKS RAJARATNAM COLLEGE FOR WOMEN (AUTONOMOUS),  
SIVAKASI – 626 123.**

(Affiliated to Madurai Kamaraj University, Re-accredited with A Grade by NAAC,  
College with Potential for Excellence by UGC and Mentor Institution under UGC PARAMARSH)

**Name of the Teacher : Dr.R.Jeyalakshmi**  
**Name of the Book : Trajectory of Transformation in Rural Indian Youth: From  
Techno-illiterates To Technocrats for Actualising Skill India**  
**Name of the Chapter : Women Empowerment Through Skill Development**

Trajectory of Transformation in Rural Indian Youth: From Techno-illiterates to Technocrats for Actualising Skill India		ISBN: 978-81-935892-3-6
20.	Impact of Social Networking Sites (SNSs) on Academic Performance of College Students <i>Dr.V. Sakthidevi</i>	91
21.	Sales Skills Development – The Foundation of Effective Selling <i>Dr.M. Ponnien Selvi &amp; Ms. A. Dhanalakshmi</i>	94
22.	Skill Training Programme : Pradhan Mantri Kaushal Vikas Yojana – An Overview <i>Dr. A. Rama &amp; Ms. P.Saranya</i>	99
23.	A Study on Mobile Phone Usage among Youth in Rural Area - An Exploratory Study of Sivakasi <i>Dr. J. Mahamayi &amp; Ms. Jasmine Bhastina</i>	103
24.	Impact of Training Programmes on Teaching Skill Development – <i>Dr. M. PonnienSelvi &amp; Ms. P. Packialakshmi</i>	106
25.	Women Empowerment Through Skill Development <i>Dr. R. Jeyalakshmi</i>	112
26.	National Skill Development Corporation – A Study <i>Dr. P.T. Kanthimathi</i>	115
27.	Opinion of Offset Printers about Skill India Programme (A study with special reference to Virudhunagar District) <i>Dr. R.Shanthi &amp; Dr.B.Nandhini</i>	120
28.	Creating Awareness among Workers about Additional Skills <i>Dr. M. Ponnien Selvi &amp; Ms. R.Mahalakshmi</i>	125
29.	Looking Indian Nobel Laureates through ICT Windows <i>Dr. P. Annapoorani</i>	130
30.	Initiatives of Educational Institutions For Developing Employability Skills <i>Dr. K. Kalaivani &amp; Dr. P. Sridevi</i>	133
31.	Bridging the Gap of Requirement for Heavy Vehicles Drivers – <i>Dr. M. Ponnien Selvi &amp; Ms. J.A. Jesina</i>	137
32.	Leadership Skill In Financial Sector –With Special Reference To Banking Sector <i>Ms. P. Geetha &amp; Ms. S. Cindhana</i>	141
33.	Role Of DDU-GKY in Skill Development of Indian Rural Youth <i>Dr.R.Panchavarnam &amp; Dr.V.Shantha meena</i>	144
34.	Impact Of Micro –Credit On Economic Empowerment Of Women In Madurai District <i>Dr.P. Ramachentrayar</i>	148
35.	A Study on Intra/Inter Personal Qualities that Help Women Entrepreneurs Sustain their Business <i>Ms. J. Annie Velma &amp; Mr. A. Victor Valan Arasu</i>	154
36.	Economic Empowerment of Women in India <i>Dr. M. Gurusamy</i>	159
37.	Women Empowerment Through Vocational Education <i>Dr. G. Karunanithi &amp; Ms. CT.Santhi</i>	165
38.	Socio-Economic & Political Empowerment of Rural Women Entrepreneur <i>Dr. P. Veerakumar</i>	168

## WOMEN EMPOWERMENT THROUGH SKILL DEVELOPMENT

**Dr. R. JEYALAKSHMI**

Assistant Professor of Commerce,  
The Standard Fireworks Rajaratnam College for Women, Sivakasi

### INTRODUCTION

Women play an important role in the development of a family and society. Women participation and women empowerment are the fundamental women's rights to put forth influence in the society. Ministry of Labour and Employment has taken a number of initiatives in the field of skill development and employment. For instance, Training of Trainers and Vocational Training for Girls are being conducted by Advanced Training Institutes and Regional Vocational Training Institutes run by the Ministry.

Skill is the bridge between job and workforce. Women often have different training needs than men. Since, they are more likely to work as contributing family workers, subsistence farmers, home-based micro entrepreneurs or low-paid seasonal labourers, in addition to handle their domestic work and care responsibilities.

### REVIEW OF LITERATURE

**Vijaya & Lokhandha (2013)** suggested that skill development will boost the women empowerment with high productivity & earnings. Skills lead to confidence among them to be more innovative.

**Kittur Praveen (2014)** concluded that in order to encourage women entrepreneurship, a special training course for women entrepreneurs must be started to improve their skills.

**Marimuthu R., Hemalatha S. and Mohanappriya C. (2018)** revealed in their article titled "Digital India and Women Empowerment" that the Government of India set aside some reasonable amount of money which women who have business ideas can borrow in order to start businesses. Women are encouraged to start small business in order to have their own source of income thus they become independent. Various non-governmental organisations also offer financial support to women in India and encourage and teach them how they can be making their own money by starting various business activities".

### OBJECTIVES OF THE STUDY

- ❖ To study the training offered institutions for women entrepreneurs.
- ❖ To analyse the benefits of skills development programmes obtained by the women entrepreneurs.
- ❖ To examine the empowerment status of women.
- ❖ To offer suggestions to improve the skills of women entrepreneurs.

### RESEARCH METHODOLOGY

- **Sources of Data:** Primary data
- **Sampling Technique:** Simple Random Sampling technique
- **Sample Size:** The sample comprising of 350 respondents selected from Virudhunagar District
- **Statistical Tools used:** Percentage, Garrett Ranking



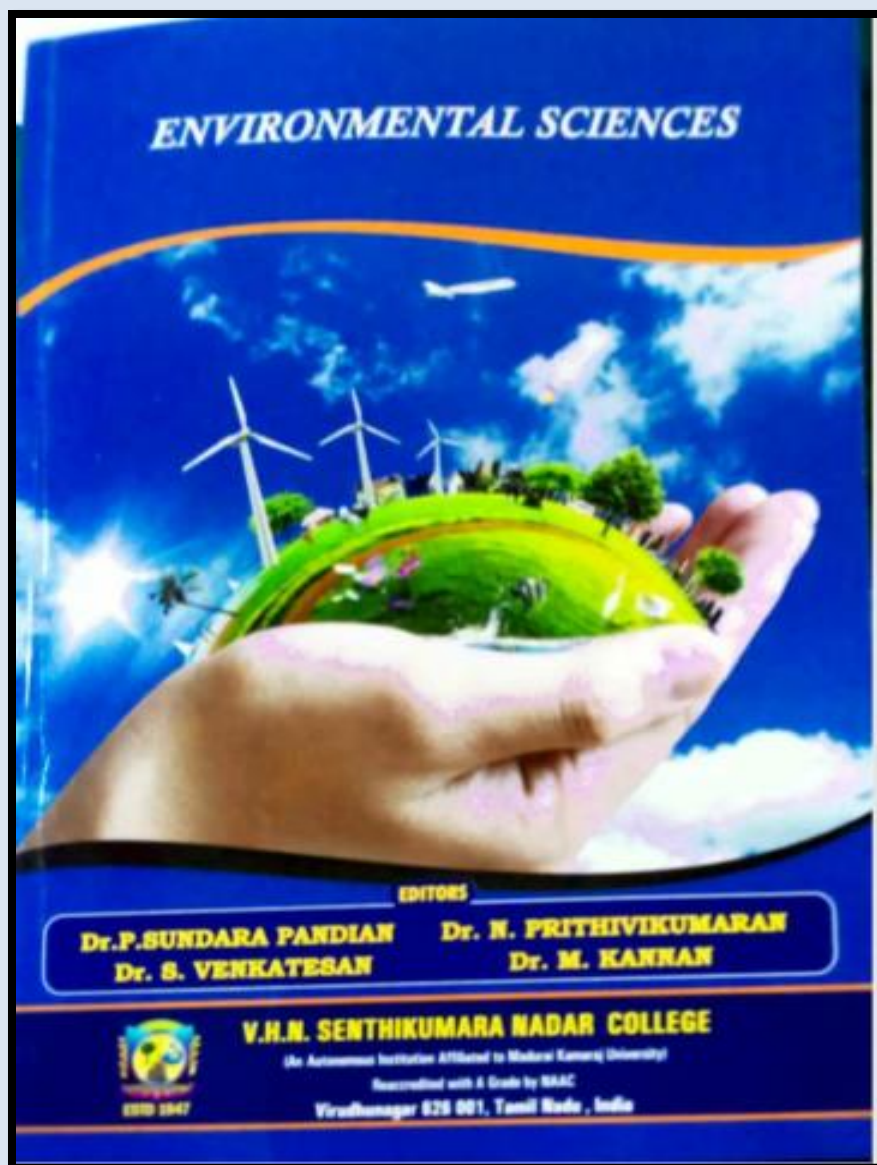
**THE STANDARD FIREWORKS RAJARATNAM COLLEGE FOR WOMEN (AUTONOMOUS),  
SIVAKASI – 626 123.**

(Affiliated to Madurai Kamaraj University, Re-accredited with A Grade by NAAC,  
College with Potential for Excellence by UGC and Mentor Institution under UGC PARAMARSH)

**Name of the Teacher : Dr. S. SubhaRanjani**

**Name of the Book : Environmental Sciences**

**Name of the Chapter : Chapter IV- Environmental Geosciences**



### Contributors

Our Sincere Thanks to our Chapter Writers  
- Editors

- Chapter I **Dr. R. Janet Rani**  
Head and Assistant Professor, Research Department of  
Microbiology, Sadakathullah Appa College, Tirubet
- Chapter II **Dr. S. Abirami**  
Head and Assistant Professor, Department of Microbiology,  
Kamaraj College, Thoothukudi
- Chapter III **Dr. Joys Selva Mary Albert**  
Head and Assistant Professor, Department of Microbiology,  
St Mary's college (Autonomous), Beach Road, Thoothukudi
- Chapter IV **Dr. S. Subha Ranjani**  
Head and Assistant Professor, Department of Microbiology,  
The Standard Fireworks Rajaratnam college for women, Surali
- Chapter V **Dr. C. Siluvai Kirubagari Aneeshia**  
Assistant Professor, Department of Microbiology, St Mary's College  
(Autonomous), Thoothukudi
- Chapter VI **Dr. P. Senthilkumar**  
Assistant Professor, Department of Environmental Science,  
Periyar University, Salem.  
&  
**Dr. P. Jayanthi**  
Assistant Professor, Department of Environmental Science,  
Periyar University, Salem.
- Chapter VII **Dr. R. Mallika**  
Associate Professor, Department of Biochemistry,  
V.V.Vanniaperumal college for Women, Vinudhunagar
- Chapter VIII **Dr. N. Krishna veni**  
Assistant Professor in Microbiology, PSG College of Arts &  
Science, Coimbatore
- Chapter IX **P. Maheswari**  
Assistant Professor, Department of Microbiology, Ayya Nilai  
Janaki Ammal College, Sivakasi
- Chapter X **Dr. V. Nithyakalyani**  
Assistant Professor, Department of Microbiology, Dr. MGR JSC  
College of Arts and Science for Women, Chennai
- Chapter XI **Dr. P. Sumithira**  
Head, Department of Microbiology, Dr. MGR Janaki College  
of Arts and Science for Women, Chennai



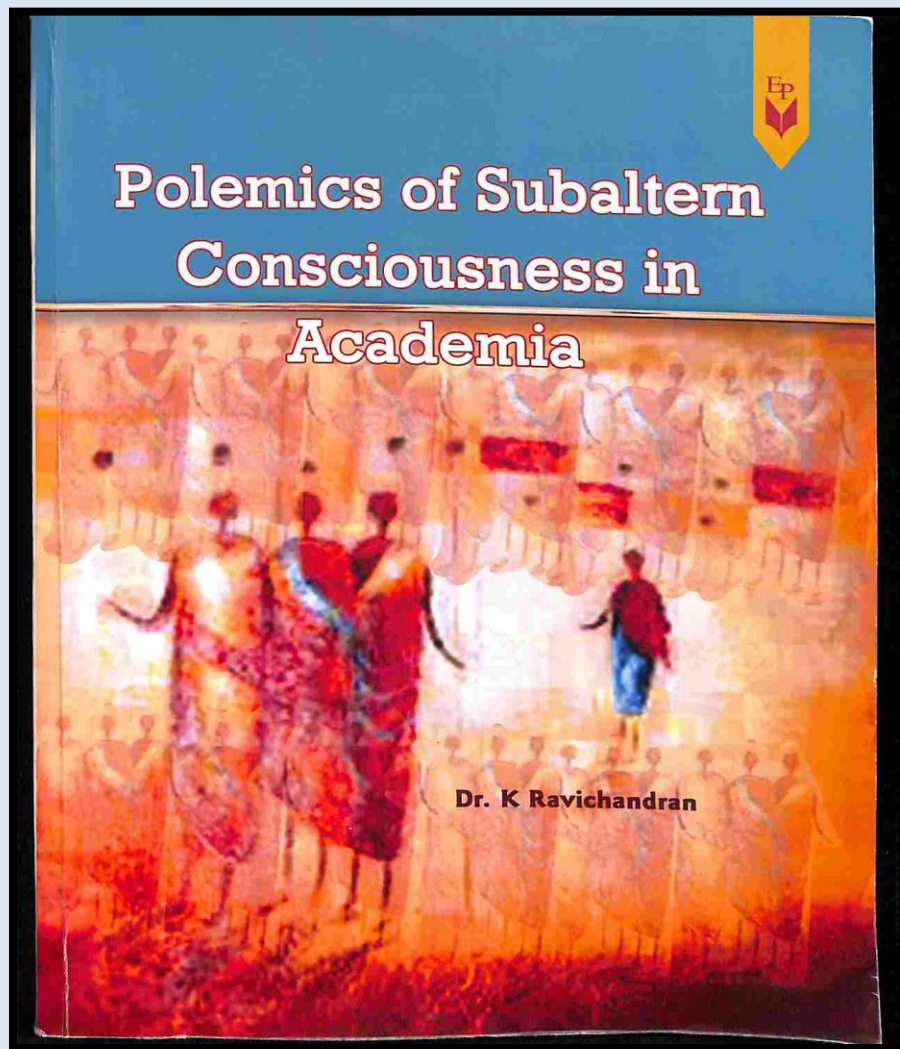
**THE STANDARD FIREWORKS RAJARATNAM COLLEGE FOR WOMEN (AUTONOMOUS),  
SIVAKASI – 626 123.**

(Affiliated to Madurai Kamaraj University, Re-accredited with A Grade by NAAC,  
College with Potential for Excellence by UGC and Mentor Institution under UGC PARAMARSH)

**Name of the Teacher : Dr.S.Sobana**

**Name of the Book : Polemics of Subaltern Consciousness in Academia**

**Name of the Chapter : A Comparative Study: The Search for Black Identity in the  
Select plays of Lorraine Hansberry and James Baldwin**



24	Racial Discrimination in Harper Lee's To Kill a Mockingbird <i>J. John Nishanth</i>	109
25	Emotional Lives of Slave Women in Dolen Perkins-Valdez's Wench <i>N. Suganthi</i>	119
26	Cultural Collision in Jhumpa Lahiri's The Namesake <i>D. Panimalar</i>	124
27	Life of Transgender in Indian Scenario <i>Pratima Raj</i>	127
28	Quest for identity in Jasmine by Bharti Mukherjee <i>R. Saktivel</i>	131
29	The Emergence of New Woman in Clear Light of Day <i>S. Jeevan Kumar</i>	138
30	Mythical Element in Nagamandala <i>A. Shaik Moinuddin</i>	142
31	Mental Shock and Suffering in Shashi Deshpande's The Binding Vine <i>U. Kavipriya</i>	145
32	Present Scenario of Oppressed People in India - A Study <i>P. Xavier</i>	152
33	A Comparative Study: The Search for Black Identity in The Select Plays of Lorraine Hansberry and James Baldwin <i>Dr. S. Sobana</i>	157
34	Voice of the Voiceless - Subaltern Predicament in the Select Songs of Two Tamil Movies <i>S. Mohan Raj &amp; Dr. V. Sunitha</i>	166
35	Discriminative Forces in the Novel The Color Purple <i>C. Madhan</i>	171
36	Identifying the Oppression Faced by Dalit Women who tries to Eliminate the Subalternity sector in the Society. <i>Priyadharshini. R</i>	174

## **A Comparative Study: The Search for Black Identity in The Select Plays of Lorraine Hansberry and James Baldwin**

**Dr. S. Sobana**

Assistant Professor in English,  
The Standard Fireworks Rajaratnam College for Women,  
Sivakasi.

The struggle for identity is a major issue in the modern century. Identity of a person is never stable. It always undergoes changes. Lack of self knowledge and a sense of non identity fill a person with self hate. A person with a satisfactory self will not try to escape from the real life experience.

James Baldwin and Lorraine Hansberry tried to break the racial barriers between blacks and whites and tried to create self awareness among blacks by presenting their experiences and observations through their books. Lorraine Hansberry and James Baldwin belong to two different periods. There are a number of similarities and glaring differences between Baldwin and Hansberry. Their backgrounds, the influences on them, the type of social life they embraced, their political ideologies and their approach to writing are highly dissimilar. At the same time through their plays they also reveal a shared vision. Blacks must struggle together to secure political, social and economic gains. There is a conscious effort on the part of these dramatists to improve the conditions of blacks in America. They have very definite and similar views about racism, poverty, education, politics and sexism.

The worlds that James Baldwin and Lorraine Hansberry have created in their plays are very much a product of the worlds out of which they themselves have come. What they have presented in their plays is an extension of the view points or perspectives which are distinctively and inextricably black. Their own personal struggles are mirrored in their plays. Their plays are concerned with the aspirations and frustrations of blacks and the characters in their dramas play some what parallel roles within the family and the larger society. Both these authors raise questions about African heritage, education, housing and marital relationships. These similarities suggest some congruence in atleast



**THE STANDARD FIREWORKS RAJARATNAM COLLEGE FOR WOMEN (AUTONOMOUS),  
SIVAKASI – 626 123.**

(Affiliated to Madurai Kamaraj University, Re-accredited with A Grade by NAAC,  
College with Potential for Excellence by UGC and Mentor Institution under UGC PARAMARSH)

**Name of the Teacher : Mrs.A.Muthumari**  
**Name of the Book : Innovative Advances and Challenges in  
Management**  
**Name of the Chapter : A study on Customer Satisfaction towards Banking  
Services of TMB Branch at Rajapalayam**

**INNOVATIVE ADVANCES AND CHALLENGES IN  
MANAGEMENT**

Edited by

**Dr. S. Sekar Subramanian**

**Dr. G. Murugesan**



**Virudhunagar Hindu Nadars' Senthikumara Nadar College (Autonomous)**

[Re-accredited with 'A' Grade by NAAC]

**Virudhunagar – 626001.**

support@vhnsnc.edu.in

www.vhnsnc.edu.in



32.	CUSTOMER'S PREFERENCE FOR MICRO INSURANCE: A STUDY WITH REFERENCE TO KOLLAM DISTRICT, KERALA <b>Dr. R. NEELAMEGAM and Dr. A.S. SHAJI</b>	120
33.	IMPACT OF SELF-HELP GROUPS ON THE EMPOWERMENT OF SCHEDULED CASTE WOMEN IN TAMIL NADU <b>Dr. J. BALAMURUGAN and L. PRIYADHARSINI</b>	123
34.	ROLE OF PEERS IN MOTIVATING COLLEGE TEACHERS: A SPECIAL REFERENCE TO AIDED COLLEGES IN VIRUDHUNAGAR & MADURAI <b>M. JOTHILAKSHMI and Dr. S. SEKAR SUBRAMANIAN</b>	129
35.	RECENT CHALLENGES FACED BY MANUFACTURING INDUSTRIES <b>Dr. G. SENTHIL and VE. VIJAYALAKMI</b>	133
36.	A STUDY ON CONSUMERS' OPINION TOWARDS BRANDED DHOTIS IN KOVILPATTI <b>Dr. S. JEYAKUMAR and M. MAHARAJA</b>	136
37.	A STUDY ON PEOPLE'S SATISFACTION WITH SERVICES OF E-GOVERNANCE CENTRES IN KOVILPATTI AND ITS ENVIRONS <b>R. THANGA GANESH, Dr. K. PUSHPA VENI and Dr. R. NEELAMEGAM</b>	140
38.	A STUDY ON ONLINE PURCHASE BEHAVIOUR OF YOUNG MOTHERS' TOWARDS BABY CARE PRODUCTS <b>S. AMSHA LEKHA and Dr. S. SEKAR SUBRAMANIAN</b>	146
39.	INVESTOR PERCEPTION TOWARDS MUTUAL FUND-A STUDY WITH REFERENCE TO SHAREKHAN CHENNAI <b>V. VENKATRAGAVAN and Dr. M. CHANDRAN</b>	150
40.	PERCEPTION TOWARDS ATM SERVICES IN TIRUCHENDUR TALUK <b>Dr. V. VARALAKSHMI and M. ELIZABETH</b>	156
41.	INDIAN STOCK MARKET BEHAVIOR DURING THE PERIOD OF TERRORISM ATTACK <b>R. MUNEESWARAN, C. HARIHARAN and GAYATHRI MAHALINGAM</b>	160
42.	THE PERCEPTION AND EFFECTIVENESS OF DIGITAL MARKETING AMONGST THE MARKETING PROFESSIONALS IN MADURAI CITY <b>P. PATHAMUTHU</b>	163
43.	FINANCIAL INCLUSION MEASURES OF BANKING SECTOR <b>N. VIJAYALAKSHMI</b>	167
44.	MICRO FINANCE AND ITS MULTIFACETS <b>Dr. J. JAYALAKSHMI</b>	172
45.	ATTITUDE OF DEALERS TOWARDS MARKETING OF CELLULAR PHONE SERVICES <b>Dr. A. RAMA and D. JEYA PRIYA</b>	177
46.	A STUDY ON CUSTOMER SATISFACTION TOWARDS BANKING SERVICES OF TMB BRANCH AT RAJAPALAYAM <b>A. MUTHUMARI and Dr. K. PUSHPA VENI</b>	181
47.	A STUDY OF BEHAVIOUR OF CONSUMER TOWARDS ONLINE SHOPPING <b>V. THANASELVI SUBA</b>	186
48.	PERSONALITY FACTORS CAUSING BY STRESS AMONG SCHOOL TEACHERS – A STUDY WITH REFERENCE TO SIVAKASI <b>M. ANDAL</b>	190

## A STUDY ON CUSTOMER SATISFACTION TOWARDS BANKING SERVICES OF TMB BRANCH AT RAJAPALAYAM

A. MUTHUMARI, Assistant Professor, Department of Business Administration, The S.F.R. College for Women, Sivakasi.  
Dr. K. PUSHPA VENI, Assistant Professor, Department of Business Administration, V.H.N.S.N.College, Virudhunagar.

**Abstract** - The purpose of this research article is to evaluate the customers' satisfaction towards the banking services rendered by the TMB branch at Rajapalayam. The author conducted a literature search on the banking needs of the inhabitants of its 50 customers and thoroughly scrutinized how it caters to determine the customers' satisfaction like employees' behaviour, banking services, banking performance, various tools like percentage Analysis, Chi- Square Test and Weighted Average. The result showed that there is a significant relationship between the variable of customer satisfaction and age of the respondents and the customers have a medium level of satisfaction. The TMB could consider the researcher's suggestions in order to alleviate its reputation and customer satisfaction.

**Keywords** - Customer satisfaction, Banking Services and services of TMB.

### INTRODUCTION

In ancient days, the main function of banks was granting loans to individuals or the state in times of crisis. Banking in India originated in the last decades of the 18th century. The first banks were the General Bank of India, which started in 1786 and the Bank of Hindustan. The oldest bank in existence in India is the State Bank of India, a government owned bank that traces its origin back to June 1806 and that is the largest commercial bank in the country. The passing of the Joint Stock Company act in 1850 greatly helped in the establishment of many commercial banks. Later in 1921, the Imperial Bank of India and in 1935 the Reserve Bank of India were also established. After independence in 1947, the RBI was nationalized enabling it with broader power. The government of India nationalized 14 large commercial banks in 1969 and six more banks were added to the list in 1980.

Today customers are now becoming increasingly conscious of their rights and are demanding ever more than before. The recent trends show that most of the banks are shifting from a "product -centric model" to a "customer -centric model" since customer satisfaction has become one of the major determinations of business growth. In this context, prioritization of performance and close monitoring of the customer satisfaction are indispensable.

### LITERATURE REVIEW

Mitra (2007),<sup>1</sup> in his article, claimed that financial sectors reforms have brought tremendous changes in the banking sector. He revealed that the essence of financial liberalization lies in three sets of measures: firstly, to open up a country to the free flow of international finance; secondly, to remove controls and restrictions on the functioning of domestic banks and other financial institutions so that they get properly integrated as participants in the world financial markets; and thirdly, to provide autonomy from the government to central bank so that its supervisory and regulatory role vis-à-vis the banking sector is disassociated from the political process, and hence, from any accountability to the people. The author mentioned that the financial sector reforms have stimulated higher competition, convergence and consolidation in Indian banking industry.

Nair (2007),<sup>2</sup> emphasized that the transformation during the last decade in the Indian banking industry has made it stronger, cleaner, efficient, disciplined and responsive and lot more competitive. The Indian banking industry may now compare itself reasonably well with rest of the Asia in areas like growth, profitability and low rate of NPAs. Few banks have even gone ahead with innovations, growth and value creation. The banking sector which had failed to respond to the changing global market conditions is a big hurdle in the development of financial sector of that country/nation. In India, banking sector has been a significant driver of GDP growth and any failure in this sector adversely affected the speed of growth engine of the country. A suitable knowledge management framework with appropriate online educational initiatives can update and equip the employees across the bank-extremely cost-effective too. This should help the banks to reap rich dividends on return on relationship by transforming them as a financial advisor, a trustworthy friend, philosopher and guide to the customers.

Rao (2007),<sup>3</sup> in his article titled, "Reforms in Indian Banking Sector: Evaluation Study of the Performance of Commercial Banks" found that the nationalization process achieved the widening of banking industry in India. By the beginning 1990, the social banking goals set for the banking industry made most of the PSBs unprofitable. The resultant 'Financial repression' led to the declining in productivity and efficiency, and erosion of profitability of the banking sector in general. The researcher revealed that financial



**THE STANDARD FIREWORKS RAJARATNAM COLLEGE FOR WOMEN (AUTONOMOUS),  
SIVAKASI – 626 123.**

(Affiliated to Madurai Kamaraj University, Re-accredited with A Grade by NAAC,  
College with Potential for Excellence by UGC and Mentor Institution under UGC PARAMARSH)

**Name of the Teacher : Mrs.A.Muthumari**

**Name of the Book : Business Management Practices in Emerging Indian Economy**

**Name of the Chapter : Perception of Investors on Service Quality of Bancassurance:  
A Study with special reference to SBI Branch at Sivakasi**

**BUSINESS MANAGEMENT PRACTICES IN  
EMERGING INDIAN ECONOMY**

**EDITORS**

**Dr.R.NEELAMEGAM**

**Senior Professor - ICSSR**

*Department of Management Studies  
VHNSN College (Autonomous) Virudhunagar  
TamilNadu*

**Dr.B.PAVALA KUMAR**

**Associate Professor & Head**

*Department of Management Studies  
VHNSN College (Autonomous), Virudhunagar.  
TamilNadu*



**V.H.N.SenthikumaraNadar College**

(Autonomous & Reaccredited with 'A' grade by NAAC)

**Virudhunagar**

**CONTENTS**  
**FINANCE**

S.No	Paper Title	Authors	Page No
1	A perspective of corporate sustainability reporting and auditing	Dr.R.Neelamegam Dr.R.Parameswaran	F1
2	Opinion of customers about banking services – with special reference to Shillong	K.K.Elizabeth	F14
3	Measuring finance inclusion in Srivilliputtur taluk, Tamilnadu	R.MuniSelvam Dr.R.Neelamegam	F24
4	Towards cashless and paperless banking in India	S.Kumaresan Dr.R.Neelamegam	F35
5	Micro finance as an engine for inclusive growth in India	S.Kumaresan Dr.R.Neelamegam	F45
6	Perception of investors on service quality of bancassurance: a study with special reference to SBI branch at Sivakasi	Dr.K.PushpaVeni A.Muthumari	F59
7	Women entrepreneurship through green banking in India	Dr.K.Karthikeyan M.Dinesh Kumar	F67
8	A study on customers' perception about electronic banking in Madurai district	T.Suguna Dr.Sekar Subramanian	F77
<b>HUMAN RESOURCE</b>			
1	Satisfaction impact of service quality of management faculty on students	Dr.Sahul Hameed Dr.R.Neelamegam	H1
2	Problems and prospects of fire work industries in Virudhunagar district	R.K.Manju@Mahalakshmi Dr.K.Selvarani	H11
3	Mergers and acquisition – a study with reference to human resource management	Dr.K.Karthikeyan V.Hema	H20
4	A study on demographic changes in India: challenges and opportunities in a changing world	Dr.V. Uma Maheswari	H29
5	A study on worker's absenteeism with special reference to Madhura coats Pvt. Ltd, Madurai	M.Anitha	H37
6	Analysis of safety measurement techniques in fireworks industries in Sivakasi, Virudhunagar district of Tamilnadu	P.Sonika Dr.P.Shyamala	H42
7	Human power planning and practices in selected knitting mills in Tiruppur district of Tamil Nadu	Dr. C. Subramanian G. Ganeshkumar Dr.B.Narayanan	H47
8	A study on patient's satisfaction towards services offered at Sankaranethralaya, a unit of medical research foundation Chennai	Dr.B.Pavala Kumar T. Aruna	H56
9	Factors affecting organizational citizenship behaviour of corporate sector	S.Vignesh Kumar Dr.S.RajaRajeswari	H62
10	A study on employees' engagement in Pommys garments India (p) limited, Dhalavaipuram, Tamilnadu	Dr.M.Balaji V.K.L.Madhumitha	H70

**PERCEPTION OF INVESTORS ON SERVICE QUALITY OF  
BANCASSURANCE: A STUDY WITH SPECIAL REFERENCE TO  
SBI BRANCH AT SIVAKASI**

**Dr. K. PUSHPA VENI**

Assistant Professor,  
Department of Business Administration,  
V.H.N.S.N College (Autonomous),  
Virudhunagar.

**Mrs.A.MUTHUMARI**

Assistant Professor,  
Department of Business Administration,  
S.F.R College College for Women,  
Sivakasi.

**ABSTRACT**

Bancassurance in its simplest form is the distribution of insurance products through the banks distribution channels. In concrete terms, bancassurance which is known as all finance constitutes a package of financial services that can fulfill both banking and insurance needs, at the same time. The motives behind bancassurance also vary. For banks, it is the means of products diversification and source of additional fee income while Insurance companies see it, as a tool for increasing their market penetration and premium turnover. The customer sees bancassurance as a bonanza in terms of reduced price, high- quality product and delivery at the doorsteps. Both insurers as well as bankers view the cross selling relationship involved in bancassurance as part of a long term strategy. Accordingly, they are adapting themselves organizationally. So, as achieve the long term bancassurance goals in the best possible manner. The present study deals with all the above aspects.

**Keywords:** Bancassurance, service quality