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## Design Engineering

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### Systematization of Knowledge of Used Cryptographic Functions In Block Chain

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#### Abstract:

Blockchain has been proposed to be a disruptive technology with possible for applications in various industries. The fundamentals of blockchain are cryptography and cryptographic ideas that deliver reliable and secure decentralized solutions. Although many recent papers study the use-cases of blockchain in different industrial areas, such as finance, health care, legal relations, IoT, information security, and consensus building systems, only few studies scrutinize the cryptographic concepts used in blockchain. To the best of our information, there is no Systematization of Knowledge (SoK) that gives a complete picture of the existing cryptographic concepts which have been deployed or have the potential to be deployed in blockchain. This paper concerns the analysis and systematize all cryptographic concepts which are already used in blockchain. However, there is a clear lack of a systematic framework with which different systems can be analysed and compared against each other. Such a framework can be used to assess blockchains' viability as another distributed data processing platform, while helping developers to identify bottlenecks and accordingly improve their platforms. Finally, we conclude the survey by presenting a list of possible directions for future research. Also, we give a list of cryptographic concepts which have not yet been applied but have big potentials to improve the current blockchain solutions. We also include possible instantiations of these cryptographic concepts in the blockchain domain.

**Keywords:** Blockchain, cryptography, hash function, proof-of-work, consensus, encryption, crypto-currency, smart contract, distributed data processing

#### I INTRODUCTION

The Fundamental core technology in Bitcoin is blockchain. It is a distributed ledger maintaining a continuously growing list of data records that are confirmed by all of the participating nodes. The data is verified in this public ledger in a form of blocks of valid transactions, and this public ledger is shared and available to all nodes. It is a powerful technology and also it faces so many research challenges. The main challenges is security and privacy, key management, scalability, analysis of new attacks, smart contract management, and incremental introduction of new cryptographic features in existing blockchains. These challenges are available due to the network structure and the underlying consensus mechanisms and cryptographic schemes used within the blockchains. In this there are so many cryptographic concepts used such as signature schemes, zero- knowledge proofs, and

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## Face Recognition And Detection Method With Image Based Security Access Control System

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### 1.0 INTRODUCTION.

With the help of biometrics there are many methods to identify the human identification in face recognition and detection. In this process, we have to collect the datasets and to calculate the evaluation method for video based face detection and recognition. This method is the most important part for the computational model for human perception system. It can be used for different applications such as protection access control, fault detection method, collection of images stored in database and so on. In this process, video-based face recognition was identified in a capable stage. For the past years, this method has developed more secure and used in a technical manner. Many of them can easily give their efforts and easily identify the face modeling and tracking. In this paper we have to create the new databases and also evaluate the recognition techniques. Nowadays, the energetic applications like pattern recognition, image analysis etc can easily detect the face recognition.

```
graph TD; A[Image Capturing] --> B[Image Process]; B --> C[Data]; C --> D{Compare with...}; D -- Yes --> E[Face Detected]; D -- No --> F[Rejected];
```

Figure A.1 Face Recognition System

### 2.0 RELATED WORKS

R.C.Gonzales [2] suggested that the methods such as neural network, they can use the facial expression recognition and detection techniques. There are so many methods used in facial recognition and they extract the types of eigen faces in a sequence order. Wright, J. and Yi Ma and Mairal [9] anticipated that they used the method called robust face recognition. Then the images are extracted from the highest deviation where as the pruning algorithm are developed to improve the best quality and also increase the speed of the databases. Although it automatically identify the images by using the multi face algorithm.

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## AUTOMATIC TOLL VERIFICATION USING RFID AND SECURE AUTHENTICATION BASED ON NOVEL HYBRID SAFERPLUS ALGORITHM

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### ABSTRACT

Encryption is one of the most effective method to achieve the data security and privacy. The encryption techniques hide the original content of a data in such a way that the original information is recovered only through using a key called decryption process. The main goal of the encryption is to secure or protect the data from the unauthorized user can access that can viewing or changing the data. As a result, this encryption can be applied in many of the different techniques such as substitution, shifting or mathematical operations. In the past year there are several symmetric algorithms have been developed. The proposed work is more efficient and provides more security for authentication and encryption. In this paper an efficient symmetric key base algorithm is used to encrypt and decrypt the text data. Our proposed algorithm uses three keys in the encryption and decryption processes instead of only one key for controlling variable bit sizes of the blocks (either 1 or 2, or 4 or 8 bits), which determine the state table numbers. These tables are constructed from the addition in a Galois field ( $GF(2^n)$ ) based on the block bit size to increase the complexity of the proposed algorithm. The results are evaluated based on the principles of complexity, time encryption, throughput, encryption time and decryption time histogram analysis, Number of Pixel of Change Rate (NPCR).

**Key words:** Encryption, Security, decryption, Throughput, Histogram analysis, cryptography.

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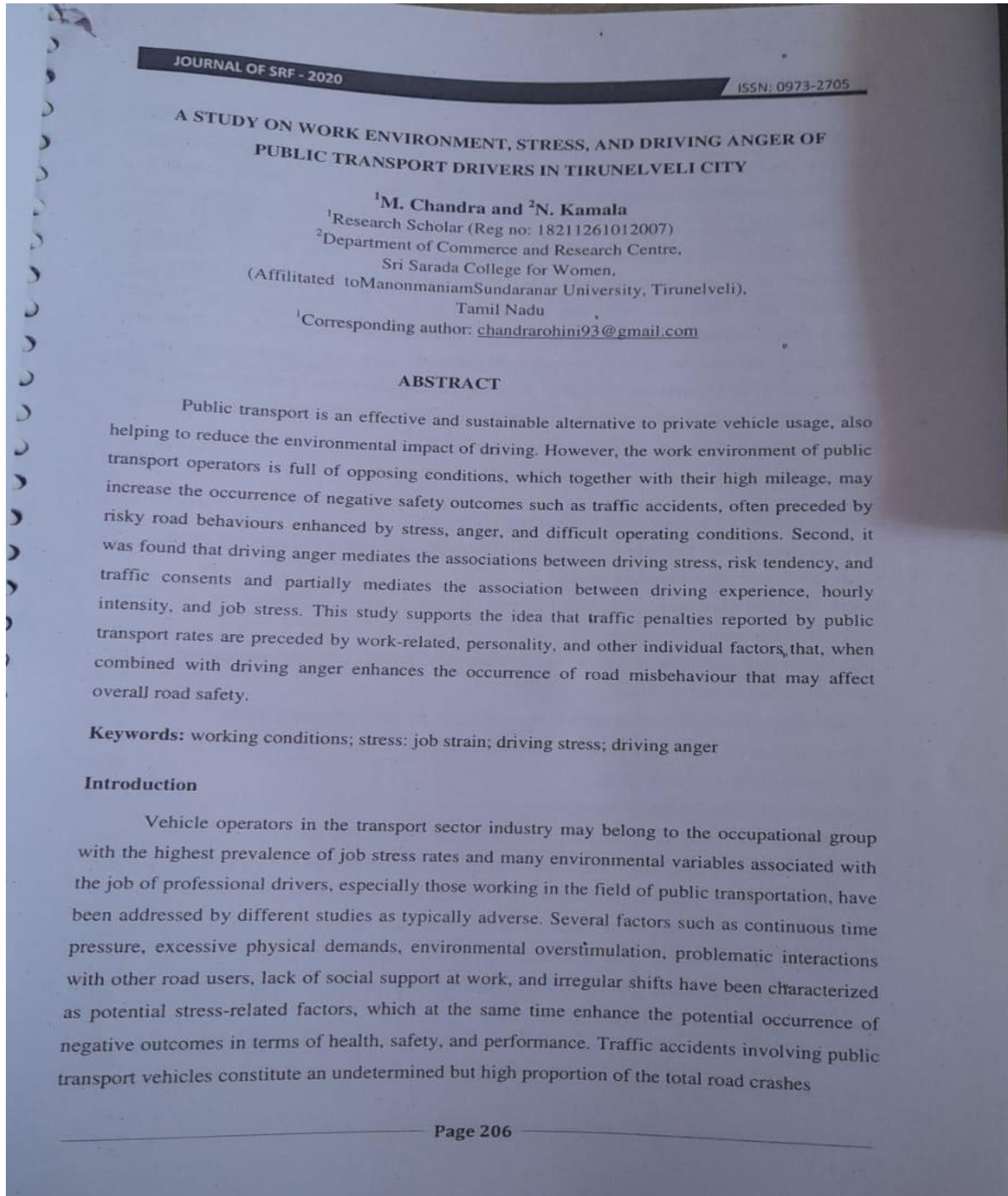
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## An Efficient Edge Server Deployment Technique In Edge Computing Using Graph Theory

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### Abstract

Cloud computing is a paradigm used to store and share the data in the data centers to the users through the Internet. It provides many services to the users like IaaS(Infrastructure as a Service), PaaS (Platform as a Service), SaaS (Software as a Service) etc , but distributing the centralized data over the world is a complex process, it takes insufficient time. To overcome this, a new paradigm Edge Computing was introduced. Here the data are processed in the edge of the network near the source of the data, so data processing speed is increased. In Edge computing there was no standard architecture followed but some accepted architectures were allowed to process the data. This paper focuses the three layered architecture (Edge nodes, Edge servers, clouds are the main components of this architecture). This paper proposes the placement of new Edge server in the distributed clustered Edge data servers in the middle layer. For placement new Edge server, here Dijkstra Algorithm is used to find the minimum distance in the architecture and then place the new server. Placing the Edge server in that particular location will improve the performance of the distributed Edge servers, since data travelling distance is reduced and losing the data is also reduced to minimum level. Dijkstra is a famous graph theory algorithm which is mainly used to find the minimum distance between the nodes in graph theory concept. Its performance also analyzed with Floyd-Warshall algorithm. Hope this paper leads to some other techniques to find the minimum distance to place the edge server.

**Index Terms:** Clustering, Edge Computing, Edge Servers, Dijkstra algorithm, graph based algorithm.

### NOMENCLATURE

IaaS -Infrastructure as a Service, PaaS -Platform as a Service, SaaS -Software as a Service, SDN -Software Defined Networking  
ESP -Edge Server Placement

### 1.0 INTRODUCTION

Ten years back the centralized cloud data centers used for processing and sharing the data among many users.[1] But it leads to single point of failure will reflect in the service drop out. So to avoid such circumstance some new paradigms were introduced, one among them is Edge computing.[15] The main benefit of this edge computing is its speed and reliability. Many researches going in this area, because of its computation speed and delivery of data in fraction of seconds. The objective of this paper is to minimize the edge server access delay, and the problem here is, how and where to place the edge servers. In this paper the edge devices are connected to the nearest edge server and request the data which they need and get the replay, they are not directly connected to the cloud data centers. Here the algorithm ESP (Edge Server Placement) do the placement of servers closer to the cloud. This algorithm calculates the shortest path from cloud to the edge using the graph theory concept. Using this algorithm many edge servers are placed according to the users need. So Quality as a Service (QoS) [2] performance increased, it is the main service of Cloud

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## SENSING DDoS ATTACK IN EDGE COMPUTING WITH SOFTWARE DEFINED NETWORKING USING ENTROPY METHOD

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### ABSTRACT

Distributed Denial of service (DDoS) is one of the risky threats in the network architecture. Before the Software Defined Networking (SDN) architecture came to the field Software Defined Networking the new paradigm, which differs from our traditional network architecture by centralizing the control over the network. It reduces the complexity and programmability of the network. SDN uses the Openflow protocol, which is commonly managed by the SDN switches and controller. This architecture is easily implemented with Edge computing. Edge computing is considered as the beyond center of cloud computing. Instead of processing the data in the cloud, the data are processed near the source of the data. So, the edge devices (server, smart phones etc) are connected to the SDN switches and the controller, control the overall network. In this architecture the attackers target the controller, because it has the overall control of the network. By attacking the controller, the attacker easily slow down the whole network and finally the controller fails to transfer the data. Here, attackers use the DDoS attack to spoil the whole network. In this paper we proposed a new algorithm to detect and mitigate the DDoS attack in the SDN architecture. In this algorithm, the entropy value is calculated to detect DDoS attack. This paper also analyze the proposed algorithm with another one. This paper also give the new approach to detect the DDoS attack in the SDN architecture which centralize the data in different format.

**KEYWORDS:** SDN, Openflow, DDoS, Entropy & Edge Computing

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### 1. INTRODUCTION

Network is a broad area which connects number of systems, servers, machines etc with one another to transfer the data. While transferring the data, there may be a chance to stealing the data or, the original data can be damaged by the attackers. So, when transferring the data, we must aware the types of attacking in the network. Malware, Phishing, Botnet, DoS, DDoS and Man-in-the-middle are some of the attacks which are familiar in the network. Normally these attacks are detected by the firewall programs in the application layer. The traditional network architecture has seven layers and each layer has to be suffered with the attacks. Detecting and preventing the attacks, is the biggest challenge of the network builders, so, to overcome the challenge, the new paradigm developed fast is, Software Defined Networking (SDN), which is used to simulate the complex topologies with low cost is efficient because its architecture is different with our traditional network by decoupling the control and data plane.

The SDN architecture has the centralized control over the network, where as our traditional network has decentralized network. In SDN, Controller is the component which has the overall control. In the following figure 1 the centralized and decentralized architecture shows.

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Original Article



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## COMMERCE

### A STUDY ON CONSUMER ATTITUDE TOWARDS ONLINE SHOPPING IN TIRUNELVELI DISTRICT

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#### ABSTRACT

A new experience will be given to the consumers to collect information, comparing various products through online shopping. According to the consumers' expectations it makes consumers' happy to purchase in online because it increase loyalty to those brand which they preferred to purchase. This paper has focused on consumers' attitude towards online shopping and the level of satisfaction in Tirunelveli District. Both the primary and secondary sources will be used. The Primary data will be collected through a Structured Questionnaire. Statistical tools like independent sample t test and 1-way ANOVA were used to test hypotheses and determine the significance and degree of relationship between dependent and independent variables. The association of demographic variables and online shopping shall be used to analyse the data

**Keywords:** Online shopping; consumers; attitude; e-commerce

#### Introduction

An online shopping means buying products as well as services from internet shop and this process of shopping is called business-to-consumer online shopping. Online shopping is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups e-marketing will have to cover a longer distance. As per the study mode of payment is depended upon income earning group of the respondents. People from different age groups are purchase products through online shopping regularly. The attitude of consumers is changing with the time. In a country like India, consumers feel online shopping is very comfortable because of many variables like cash on delivery, customization or personalization of the websites and home delivery (Ashish, B. 2014). The Moderating Role of Product and Consumer Characteristics" indicates that how product and consumer features sensible the influence of online consumer reviews on product sales using data from the video game industry. The findings reveal that online reviews are more influential for less popular games and games whose players have greater Internet experience (Feng, Z. 2010).



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## Our Heritage

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### A Study on Role of Human Resource Management In Industries In Tirunelveli City

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#### ABSTRACT

Human Resource Management plays an important role in Industries. It plays a crucial role in process of converting inputs into outputs, product design, quality maintenance, rendering services and many other functions depend on the Human efficiency. Human resources managers oversee the most important component of a successful business – a productive, thriving workforce. This requires viewing people as human assets, not costs to the organization. As with any other asset, a talented workforce can be used strategically to add value to an organization. HR's role continues to be critical in the technology industry, especially in the R&D environment where the success or lack of success is directly attributed to talent. Product development and the innovation associated with finding out new solutions for existing and future markets happen only when talent is stable and engaged.

**KEY WORDS:** Recruitment, Employee Relation, Law Compliance, Staff Training and Development, Strategic Planning.

#### 1. INTRODUCTION

Human Resource Management is the process of recruiting, selecting, inducting employees, providing orientation, imparting training and development, appraising the performance of employees, deciding compensation and providing benefits, motivating employees, maintaining proper relations with employees and their trade unions, ensuring employees safety, welfare and health measures in compliance with labour laws of the land. Human Resource Management involves management functions like planning, organizing, recruiting, leading, guiding, team working, directing and controlling.

- It involves procurement, development, maintenance of human resource
- It helps to achieve individual, organizational and social objectives
- Human Resource Management is a multidisciplinary subject. It includes the study of management, psychology, communication, economics and sociology.
- It involves team spirit and team work.
- It is a continuous process.



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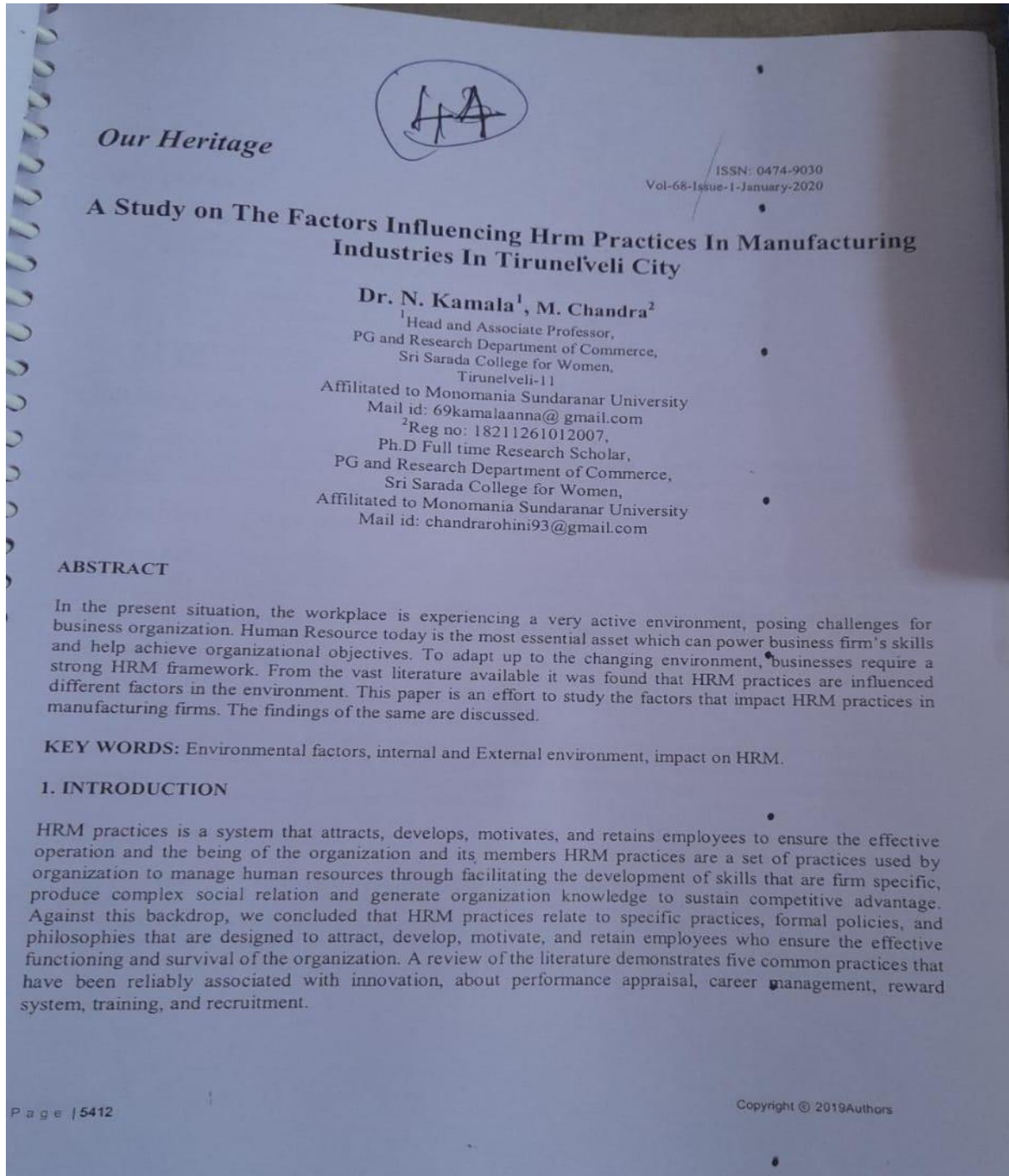
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## Our Heritage

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### A Study on Entrepreneurship In Changing Economic Scenario

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#### ABSTRACT

The Indian employment market is uncertain. The number of unemployed is ever increasing. In this context, both the Central and State governments are working on to develop entrepreneurship as a recourse to employment problems. In order to do so, there needs to be specific skill and knowledge set needed from the individual who is looking for entrepreneurship. The dimension of the entrepreneurship is changing not from its perceptive form but also from its origin. The lusts of entrepreneurship in rural and urban areas are different. The think tank has to continuously surrogate the aim of the entrepreneurship. The entrepreneurship is taking its toll not only from the customers' side or from the companies or from the unemployed youth, or from the nation but also from the lack of resources and skill and from the brain drain. The government and the non-government organizations and academicians are in favor to enhance the skill and the quality of the entrepreneurship in our country.

**Keywords:** Entrepreneurship, unemployment, government.

#### 1. INTRODUCTION

Unemployment is the main problem that our country faces now. In this situation it is necessary to become familiar with the multi dimensional aspects of Entrepreneurship. Entrepreneur is a person who innovates, allocates and manages the factors of production. This particular person has the ability to perceive latest economic opportunities and to device their exploitation.

This particular person is the supplier of resources, supervisor and coordinator and ultimate decision maker. Entrepreneur has the greatest chance of success by focusing on a market niche either too small or too new to have been noticed by established businesses. The new generation entrepreneurs are well educated and are capable of understanding the fluctuating trends of markets. The entrepreneurs in most of the cases are having business family background. In certain cases the new generation has started after facing a lot of difficulties from their first generation. In these cases the new generation is very careful in selecting their business career.

#### 2. OBJECTIVES

- To disagree foster creative solutions
- To stimulate intellectual discourse



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## Our Heritage

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### A Study on Consumer Perception Towards Maruti Suzuki Cars In Tirunelveli District

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#### ABSTRACT

Automobiles changed the world during the 20<sup>th</sup> century. Manufacturing, sales and services of automobiles are the elements of industrial economies. The descriptive research was used, especially to describe the consumer's perception towards Maruti Suzuki cars in Tirunelveli District. The data for this analysis was collected from both primary and secondary sources. The data collected from the respondents had been tabulated and then subjected to statistical analysis to enable judgments. In this study, the researcher applied the tools of Garrett's ranking technique, Likert scale, Paired T Test, One way Anova, Regression analysis.

**KEYWORDS:** Consumer, automobile, perception, Maruti Suzuki, features

#### 1. INTRODUCTION

Maruti Udyog Limited was founded by the Indian Government in 1981, merge with the Japanese automobile company Suzuki in October 1982. The first manufacturing factory of Maruti was established in Gurugram, Haryana, in the same year. Overcapacity. Like all industries, automobile manufacturing industry facing many ups and downs. Overcapacity is the problem that occurs when a producer has already invested the resources (such as payroll and materials) into building a certain quantity, only to discover later that they do not need to produce as much as they had planned for. The result is an over-expenditure that can spoil cash flow and result in waste. The best way to avoid overcapacity is to invest in increased production floor responsiveness and better master production scheduling. Sustainability. Consumers are increasingly concerned about sustainability. Manufacturers, therefore, must try hard to create more eco-friendly cars and to be more efficient in production. Globalization. Increased worldwide competition means lower market prices for many vehicles: once again, most solutions call for increased efficiency in order to balance a lower margin of profit. Urbanization. Modern consumers have a different set of criteria for their cars, many of which are related to urbanization. They include smaller vehicles, better maneuverability, and increased fuel mileage, attracting talent. As the automobile industry continues its changes in manufacturing activities will need to continue attracting the best and the brightest talent in order to adapt to the times.

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## E-security Through RFID

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**Abstract**— Nowadays numerous applications based on Radio Frequency Identification (RFID) systems are developed and also applied to different areas such as building system, health, agriculture, hospitals industry and educational institution. RFID technology means Radio Frequency Identification include automatic wireless identification using electronic tags such as passive and active readers. In this paper, we try to solve the attendance problem in educational sector using this technology. The purpose of this function is to monitor the student attendance to eliminate the waste of time instead of manual attendance process. Therefore they capture the face to face recognition and also allocate the suitable attendance scores for further process.

**Keywords**- RFID, Attendance, Active tag, Reader, face recognition.

### I. INTRODUCTION

The appearance of electronic pattern for learning compared to traditional method and availability of all information available in internet. Now a days students were not interested to attend the conference in person, Due to their lack of participation, extracurricular activities are not so important in the proper concern and may have stop the students for attending the lecture. According to these, the professors and the admins are not enthusiastically participated and also the student-faculties relationships are not broken. In some cases, the format should be in group discussion, surprise test, additional marks in class. These strategies are mainly used to reduce the time and manpower. Then the attendances are maintained by the course coordinator and also lead to individual errors. While solving this problem it should appear in an effective and efficient manner. This RFID technology is very low cost and also it will be more accurate in a timely manner. It is easy to identify, secure, examine and do inventory. It can be used as a number of small tags to identify the information to a suitable reader. This will improve their efficiency and also calculate the accurate data.

### II. LITERATURE REVIEW

A number of related works exist in literature, application of RFID Technology in different areas and specifically the area of academic attendance. In [5], the authors designed and implemented a model of a secured and portable embedded reader system to read the biometric data from the electronic passport. The authors attempted to solve problems of reliability, security and privacy in E-passports by authenticating holder online using Global System of Mobile

Communications (GSM) network. The GSM network is the main interface between identification centre and the e-passport reader. The data is protected between server and e-passport reader by using AES to encrypt data for protection. While transferring data through GSM network should be kept confidential. Author in [6] reviewed the current research application of RFID in different areas with prominence on application for supply chain management and developed a framework to classify literature which enables swift and easy content analysis to identify areas for future research. Authors in [9] reviewed the use of RFID in an integrated-circuit package house to solve inventory transaction issues. His study suggests that RFID contributes significant improvements to the water receiving process and the inventory transaction process that reduce labor cost and man-made errors. In [10], an automated attendance management system was implemented both in electronic and mobile platform using stationary matrix RFID reader with four circulatory polarized antennas and Symbol MC9000-G handheld RFID reader respectively. In the electronic platform, the attendance management system depicts a simple client (antennae placed at lecture hall entrance) and server (privileged student database) system. Students can visually see their names when they entered into class, on the screen and they are assured that their presence has been entered in the tutor's database. However, one important drawback in this system is the RFID tag and reader should be close in distance to improve its performances. In [1], an automatic attendance system using bio metric verification technique was proposed. The fingerprint verification was achieved by extraction of abnormal point on the ridge of fingerprint technique. The verification confirms the authenticity of an authorized user by performing one to one



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## DATA CLASSIFICATION AND ENCRYPTION SKELETON TO UPGRADE SECURITY IN CLOUD STORAGE

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### ABSTRACT

*In cloud computing scenario, data is stored on third party servers and approached through online. Rising in volume of sensitive data leads to more focus on storing and retrieving the data securely. Data may contain official documents, personal data and financial information. Applying cloud services supports for reliability, mobility and unlimited storage capacity. As of now, users of cloud have their security and privacy related problems because of loss of control and unauthorized access about their outsourced data. Existing solutions for this problem is to encrypt the entire data without considering its security needs which in turn increases the processing time. In this research a secured cloud computing model is proposed based on data classification. This model ensures reduced processing time and different level of security. This technique prevents the data loss too because after classification it is very difficult to find the starting and ending position of data. It is also tedious to hack multiple storage compared to a single. This model encrypts data based on its sensitivity by using different encryption algorithms and the results proved the efficiency of the proposed model.*

**Key words:** Classification, Cloud computing, Encryption, Mobility, Reliability

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## Integrated Security, Authentication and Decentralized Access Control (ISADA) Framework Based on Novel Key Exchange Mechanism for a Public Cloud Environment

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### ABSTRACT

In modern days cloud computing has found its application to a great extent. People are sure that it will be the future technology that occupies digital world, but the security related issues need to be overcome. By using cloud computing, users can access their data from remote servers through internet. Cloud computing provides cheaper and faster services to users. At the same time there is security issues associated with cloud such as data loss, abuse of data, cyber security attacks and so on. While off-shoring sensitive data through third party cloud servers, access control ensures that an unauthenticated person cannot access data without user's knowledge. This research paper proposes a Data security and User-centric access control framework which provides two levels of security and multilayer access control mechanism by using key exchange. This mechanism allows user to store shuffled and encrypted data in a cloud server which is only accessed by the authenticated users. A novel key management mechanism is used to achieve multilayer access control. User-centric access control makes this mechanism more vigorous because there is no need for third party auditors and key service providers. All the communications and key transactions are only between the owner of the data, consumer of the data and the cloud host. This proposed framework (ISADA) gives a better solution for broken access control under horizontal privilege escalation.

**Key words:** Cloud computing, Remote servers, Data loss, Cyber security, Cloud servers, Access control, User-centric access control, Shuffled and Encrypted data, Third party auditors, Key service providers, Broken access control, Horizontal privilege escalation.

### 1. INTRODUCTION

Cloud computing provides so many services like SAAS, PAAS, IAAS. Cloud storage services have raised their quality to a great extent today. Today's digital trade systems have increased the demand for off-shoring data. Regarding data security, data from different users can be stored and accessed on various servers or virtual machine (it may or may not be stored on a single server) [33]. Sometimes a server can allow unapproved access and it leads to an attacker to hack user data without any notice, so instead of depending server security mechanism client can secure their data at their end. Meanwhile instead of using Key Distribution Centers (KDC) and Third Party Auditors (TPA) key management and verification can be done between data owner, consumer and host.

The Proposed framework provides a two-layer security mechanism which shuffle and encrypt user data at the client end. Key contributions of this proposed work (ISADA) are as follows.

- i) When considering about access control mechanism owner and consumer of data need to register themselves to the cloud server. Registration includes inheritance and knowledge factors.
- ii) Owner can upload shuffled and encrypted files along with the visible key and the list of consumers who can access the particular file.
- iii) Consumer's identity will be verified through knowledge and inheritance factors by means of password and biometric. After verification consumer can view the list of files which are permitted by the owners to access.
- iv) If the consumer wants to access the file then he needs to get permission from the owner by sending a file request.

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## A Survey on Digital Image Processing Roles in Medical territories

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**Abstract:** Now a day an image processing is used in medical territories rapidly. This is used to achieve images of the body portions in order to identify the diseases. As 2010, Five billion of imaging techniques had been done each week universal. The main purpose of image processing used in medical images including analysis, recognition, enhancement, textured analysis and segmentation, which is applied to the several algorithms such as ROI based segmentation and K-Means algorithm. The fusion and image registering methods are specially used for Positron Emission Tomography - Magnetic Resonance Imaging (PET-MRI) and Positron Emission Tomography - Computed Tomography (PET-CT). It is also used for telemedicine, compression and bioinformatics. The image processing technique can also relevant in 2D and 3D images; it can be handled in multi-dimensions. This survey paper presents an image processing techniques used in medical territories

**Keywords:** Diseases, Territories, data hiding, Medical.

### 1. INTRODUCTION

Medical imaging has performed the important role in the scientific imaging and progress on programmed medical image visualization and used in computer aided analysis. Many research field used in analysis of images and visualization algorithm [1]. This also plays an important role to produce visible images of interior area of the body for medicinal and scientific study and dealing as well as a visible view of the function of internal tissues. Medical imaging used both radiological and organic imaging that is X-Rays, Gamma, Scopes, and sonography, thermal, isotope and magnetic imaging [2]. Another vital technique of image processing is image acquisition technique of living objects are taken using X-Ray, Computed Tomography (CT), Magnetic Resonance Imaging (MRI), Breast Cancer Diagnosis, Positron Emission Tomography (PET), Single Photon Emission Computed Tomography (SPECT), Electro Cardio Grapy (ECG), Electro Encephalon Grapy (EEG) and Magnetic Encephalon Grapy (MEG).

The major purpose of using image processing technique is to progress the excellence by remove noise at hand in the acquired image to have enhanced identification. The image acquisition technique plays a multiple modalities, it is used in ultrasound imaging because of its non-invasive scenery and the cost of acquisition is low. The meaning of non-invasive [6] is to denote a procedure, when no other gadget is used into a body of patient's using only the imaging procedure. Several types of digital images refer to handling the images by using the computer. The digital image has many advantages such as easy storing, cheap processing price, faster, Quality Assessment and Communication. At the same time it has some of the disadvantages also. They are lack of ability to resize, copyright, sometimes need of large space and also need for quicker processor.



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## An Improved Reversible Data Hiding In Encrypted Images By Pre Encryption Room Reservation Policy (PERRP)

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### Abstract

The Innovative Technique Is Pre Encryption Room Reservation Policy; It Is Reserving Room Earlier To Image Encryption. The Reversible Data Hiding Method On Encrypted Images Is More Expected And A Great Deal Easier. It Also Achieves The Entrenched Data Are Radically Improved. The Encrypted Image, Which Consisting Of Two Stages: Image Partition And Self-Reversible Embedding. In Image Partition The Encrypted Image Is Partitioned Into Two Parts, The First-Order Smoothness Function For Each Block To Find The Smoother Area. Then Calculate The Estimation Error Value And Then A Few Data Can Be Entrenched Into The Estimating Error Progression With Histogram Shift.

The Narrative Technique Is To Bring To The Values Of Peak Signal Noise Ratio And Entropy. Both The Values Of Peak Signal Noise Ratio And Entropy Is Reached The Elevated Values Compare Than The Existing Method. The Key Image And Original Image Are Recovered Without Affecting The Accuracy. In This Article, The Original And Key Images Are Also Applied In Various Resolutions. Each And Every Resolution Of Imagery Gives The High Peak Signal Noise Ratio Rate. The Novel Method Achieves The Admirable Performance Of Ideal Privacy For Plain Images Using The Above Techniques.

**Index Terms:** Encryption, Image Embedding, Image Recovery, Privacy, Reversible Data Hiding

### 1.0. Introduction

Data Hiding Is Referred To As A Procedure To Hide The Data Into A Cover Image. That Is, The Data Hiding Process Associates Two Sets Of Data, The First One Is Embedded Data And The Second One Is Cover Medium Data. Such As, The Hidden Data May Be A Lot Irrelevant To The Envelop Image. In Substantiation, On The Other Hand, The Envelope Image Data Is Related To The Embedded Data. The Two Applications, Are Invisibility Of Unknown Data Is An Necessary Obligation. In Majority Cases Of Hiding Technique, The Cover Image Will Occurrence Some Distortion Due To Data Hiding And Cannot Be Upturned To The Original Image. The Hidden Data Is To Be Extracted Away, But The Number Of Everlasting Distortions Has Visible In The Original Image.

In Various Applications, For Example, A Law Enforcement And Medical Analysis, It Is Important To Render Null And Void The Secret Messages Or Images Back To The Original Cover Image. After The Surreptitious Data Are Retrieved For Some Authorized Consideration. In Extra Application, Such As High-Energy Atom And Remote Sensing Physical Tentative Exploration, It Is Preferred That The Original Media To Be Improved. Reversible Data Hiding Facilitates Enormous Prospect Of Applications To Relate The Data Of Two Sets. Such An Approach That The Cover Image Can Be Lossless Recovered After The Secret Data Is To Be Extracted From The Original Media, Hence Given That An Extra Path Of Organize The Data Of Two Different Sets.

In Cryptography Method, Encryption Is The Progression Of Encoding Information In An Approach That Arbitrator Cannot Read It, But No More Than Approved Parties Can Convert The Encoded Information. Encryption Scheme Doesn't Use To Avoid The Tracing, But It Intercepts The Third Parties From The Original Data That Is Encrypted. In An Encryption Method, The Information Or Messages Referred To As Plaintext Is Encrypted Using A Different Encryption Algorithm,

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## Overview of Edge Computing With Software Defined Networks

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**Abstract:** Cloud Computing is a technology, which involves sharing the resources of both hardware and software to the customers through the Internet with the reduced cost and time. But still it has many security and time related issues. To overcome the difficulties faced by the cloud many new technologies are found. In that the new technology named Edge computing must ever satisfy the customers need with secured manner and within the time constraint given by the customer. In Edge the data are not accessed in the main server of the cloud instead they process it in the nearby data centres, so the time speed and security is also maintain only in the prescribed range resources. This paper includes the architecture and functions of the Edge computing, which gives new ideas to the researchers in the Edge field.

**Keywords:** Cloud Computing, Edge Computing, Data centre

### I. INTRODUCTION

Cloud computing technology is used in various fields for various purposes, for example Email reading, commercial Purposes, business fields etc.[1] Now a days in usage make tremendous help for the customers, in the meantime more connections are needed to solve the customer need within the time. To solve this problem a technology introduced called Edge computing. There is no standard architecture for Edge computing. This paper analyses the edge architecture and its functionalities and it gives new ideas to the researchers.



Fig 2 Cloud with end devices



Cloud Computing

Fig 1 Cloud Computing

### II. STRUCTURE OF EDGE COMPUTING

Edge Computing allows computations to be performed at edge of the network. Here the Edge devices not only request the data but also provide the content to other users. It is a two way devices.



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## Restaurant Business

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### A Study on Impact on the Service Quality and Customer Satisfaction of SBI in Tirunelveli District

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#### Abstract

Now days in the banking sector experts have to pay special attention to the service quality because it will decide the customer decision making process, but also it will make some changes in the customer satisfaction, purchase retention, loyalty and business survival. It may be shown in many researches. The main objective of this paper is to review the relationship between service quality and customer satisfaction. The research will help to understand the impact on the service quality and customer satisfaction.

**Keywords:** service, quality, customer satisfaction, banking services, impact

#### Introduction

Psychology describes that satisfaction as "a state of mind that in general is imitative out of a evaluation between the what we want to receive and actually what we received. The important factors influencing the satisfaction of customers – correct and faster transactions, experienced employees, security and the time spent in bank to complete their transactions. Responsibility of the bank employees will increase the customer service quality.

#### Objectives of the study

- To study the impact of the banking service quality on the satisfaction of customers.
- To know the attributes affecting customer satisfaction
- To analyse the relationship between service quality and customer satisfaction in SBI in Tirunelveli.
- Review of literature

A number of additional studies point out to a relationship between customer satisfaction and Banking services. In their research,

Jamal (2004), in his article "Retail Banking and Customer Behaviour: A Study of Self Concept, Satisfaction and Technology Usage" investigated the customer behavior in retail banking by considering service quality and its outcomes. It was experiential that customers have different experiences of satisfaction and dissatisfaction for utilization of self-service technologies. Financial sector is changing into a lot of aware concerning the performance analysis concerning quality of products/services according to customers' expectations.

Customer satisfaction is one of the most important concepts in the field of marketing studies today.



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## Effectiveness of Security in Software Defined Networks

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**Abstract**— Software Defined Networks are the new standard in networking. ONF [Open Networking Foundation] contributes a high level architecture for SDN. It has three layers, they are Infrastructure layer, control layer and application layer.[1] From the ONF we get a well-defined definition for SDN which is as follows, "In the SDN architecture, the control and data planes are decoupled, network intelligence and state are logically centralized, and the underlying network infrastructure is abstracted from the applications" [2]. The network security in the SDN architecture is improved by the centralized control over the network and controls the traffic in run time. This paper analyse and produce the importance and effectiveness of the SDN architecture for future networking.

**Keywords**— SDN , ONF, Network security.

### I. INTRODUCTION

SDN is a new technique in networking architecture. Designing the SDN architecture is not the easiest task. In this architecture a software program controls the overall network and it is responsible for decision making like transferring packets from source to destination system.[3]. This controlling software is called Controller. This SDN contains three layers Infrastructure layer, Control layer and Application layer.

**Infrastructure Layer:** This layer consists of physical switches and routers. These physical devices are accessible through an open interface to switch and forward packets. These physical devices forms underlying network to forward network traffic. This layer is also referred as Data plane.

**Control Layer:** In the SDN architecture, this layer is in the middle position. It contains Software built controllers which providing a control functionality through open interface. The Southbound, Northbound and west bound are the three interfaces allow the controllers to interact among them. [4]



Fig 1.1 Layers in the SDN



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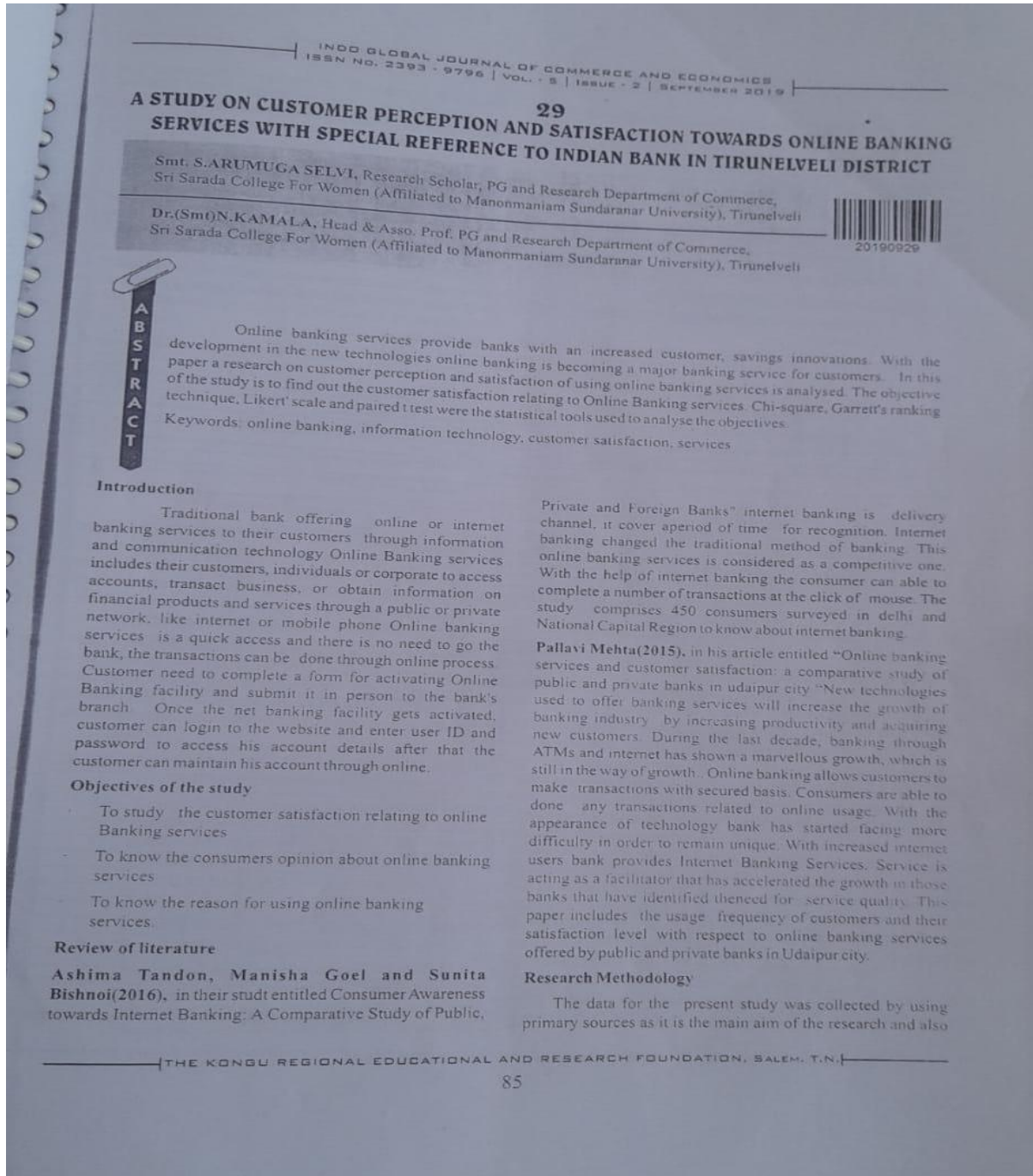
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## A STUDY ON FACTORS INFLUENCING JOB SATISFACTION OF PRIVATE HOSPITAL EMPLOYEES IN TIRUNELVELI DISTRICT

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### Abstract

Job satisfaction is an important factor to analyze the quality of the work, company turn over and performance. It is correlated with working conditions, timings, training and development, promotions etc.

Nowadays hospital plays a vital role in our society. Patients are admitted in hospital for immediate recovery from their illness. There are number of departments are available in hospital and also it includes large number of staff members. Each department functions are correlated then only the patients are able to get quality services. It is very essential that the employees job satisfaction working in private hospitals. The Chi-square analysis, paired t- test are used to test hypothesis. Likerts' five point scale is used to analyse the factors influencing job satisfaction.

Keywords: job satisfaction, factors influencing, employees, private hospitals

### Introduction

Job satisfaction is defined as harmonizing the people's understanding of needs and what they receive from their jobs and is recognized as one of the most important re-search variables. Job satisfaction can also be considered as an important indicator of emotional well- being. Managers should concentrate on job satisfaction of employees because employees those who are not satisfied are more likely to provide inferior services. Job is the basic foundation of income as well as an important component of life. Job takes away a large part of time for working and also contributes to one's social standings. Satisfaction with one's job is an important factor for the well-being of employees. Organizational behaviours and also as a crucial variable in the organization's researches and theories

### Objectives of the study

- To analyze the level of job satisfaction of private hospital employees.
- To determine the factors influencing job satisfaction



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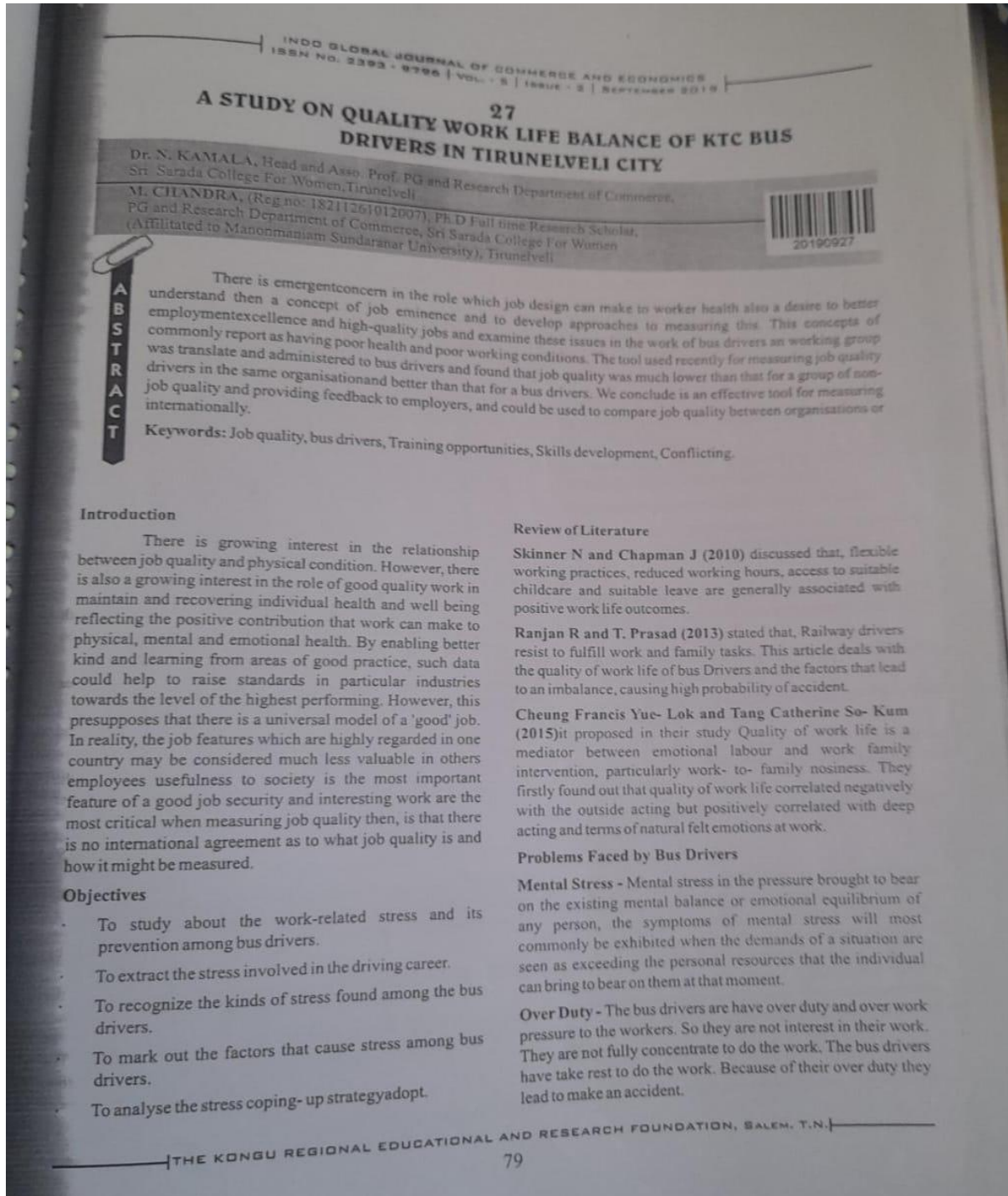
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*Strategic Human Resource Management - A Global Perspective*

## A STUDY ON STRATEGIC MANAGEMENT IN PLANNING PROCESS IN TIRUNELVELI DISTRICT

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### Abstract

The strategic management and strategic planning process provide an close on the basic knowledge on what is strategy and strategic management. it more provide the strategic planning process theory and indicate the importance and settlement of strategic planning and provide the limitations of strategic management. Strategic management is the set of managerial decision and action that determine the long-run performance of a firm. It includes environmental scanning both external and internal, strategy formulation strategic or long range planning, strategy implementation, and evaluation and control. Evolution of strategic management. Even well managed organization can sometimes the skills for short periods because of difficult conditions beyond management's ability to react.

**Keywords:** Goal setting, Analysis strategy formation, Strategy implementation, Strategy formation, Strategy monitoring.

### Introduction

Strategy literally means the art & science of directing services forces in a war or battle. Today, the term strategy is used in business to explain how an organization is going to achieve its overall objectives. Strategy is concerned with deciding which alternative is to be adopted to achieve the overall objectives of the organization. Strategy-making and strategy-implementation do not pledge higher organizational performance always. It is management's responsibility to adjust negative conditions by activity strategic defenses and managerial approaches that can overcome adversity.

### Objectives

1. To defining the business and developing a charge.
2. To explain the craft a strategy to achieve the performance objectives.
3. To analysis the Implementing and execute the strategy.
4. To Evaluating performance and initiate corrective.
5. To Reduction of outside uncertainty.



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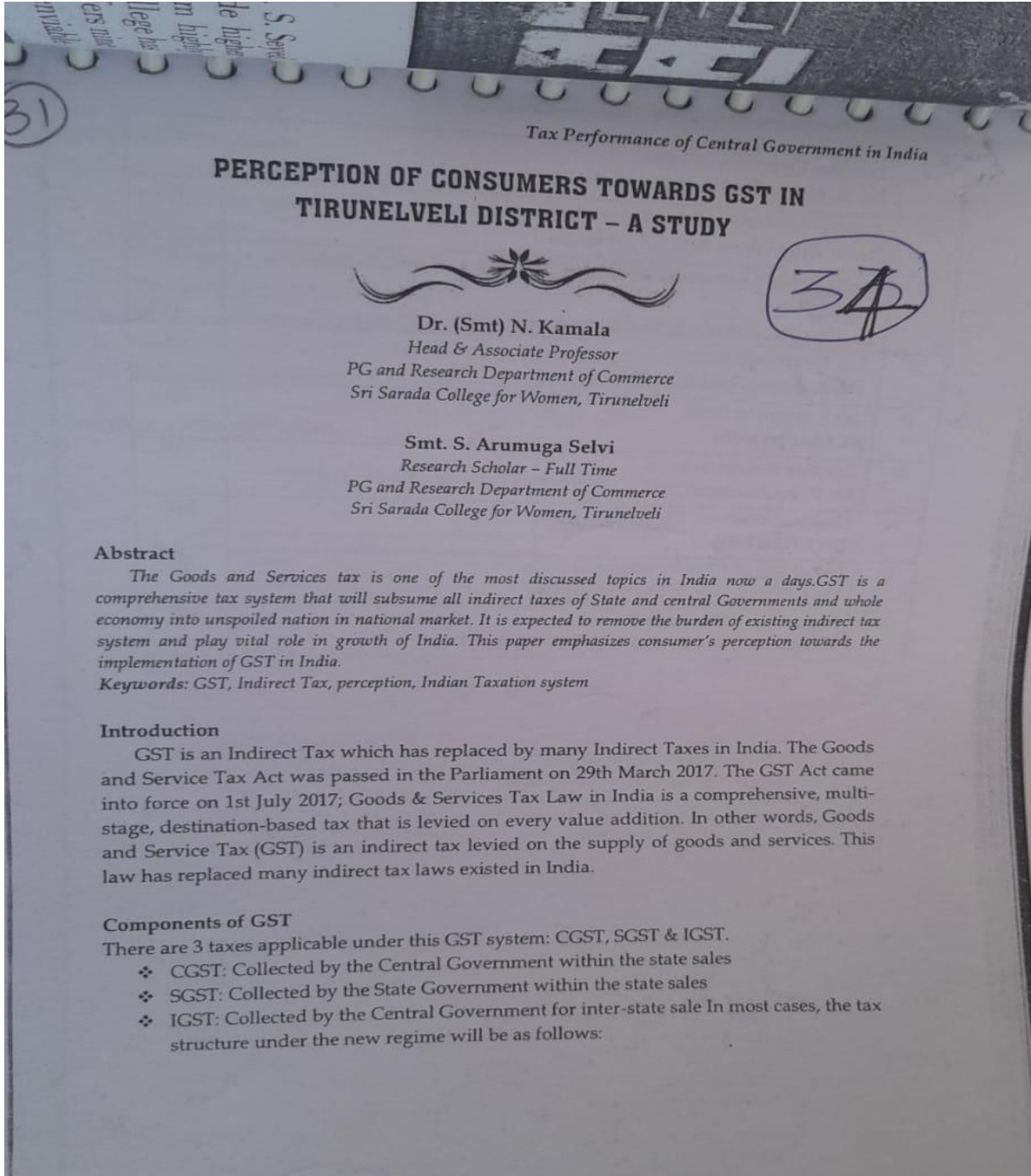
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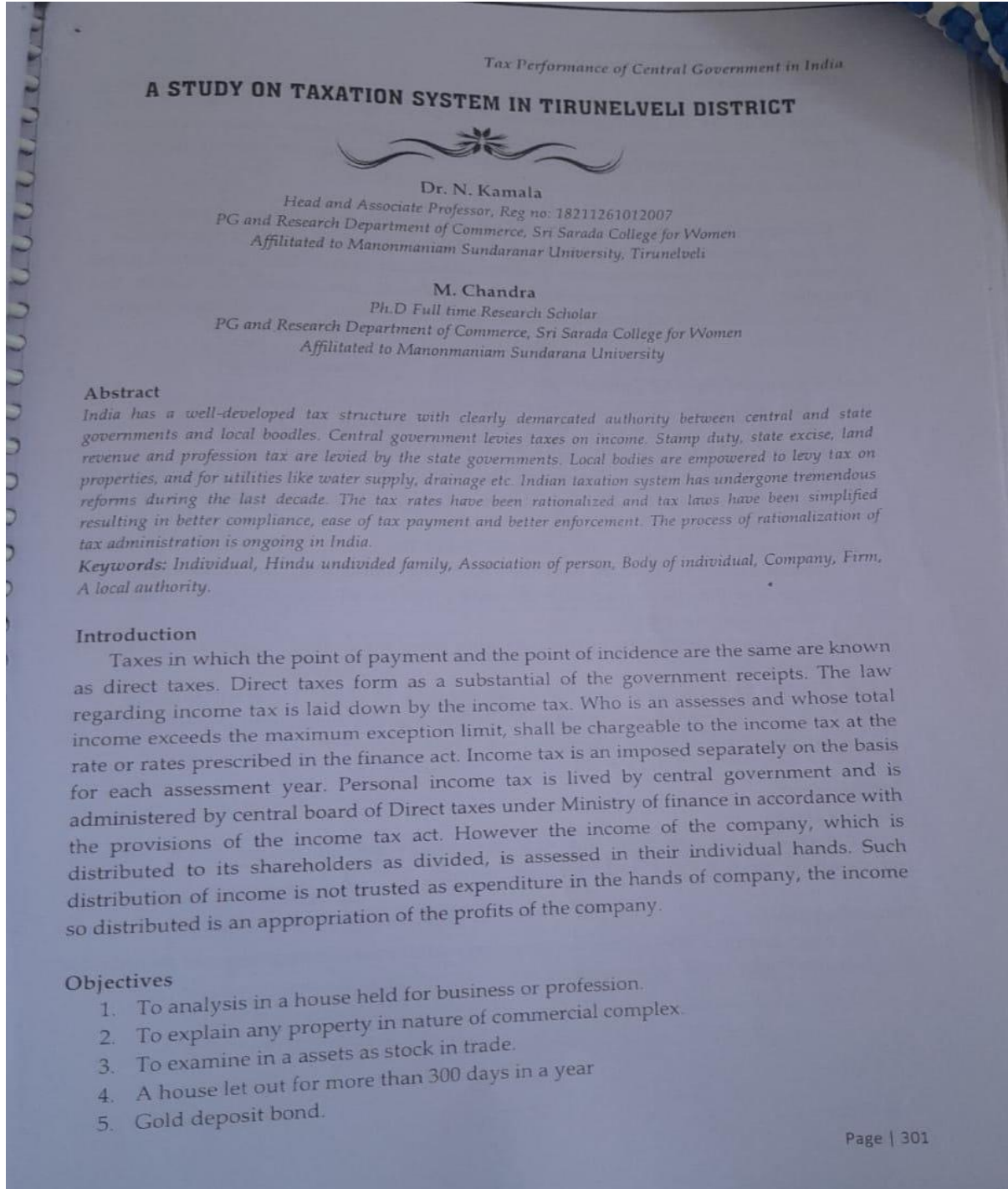
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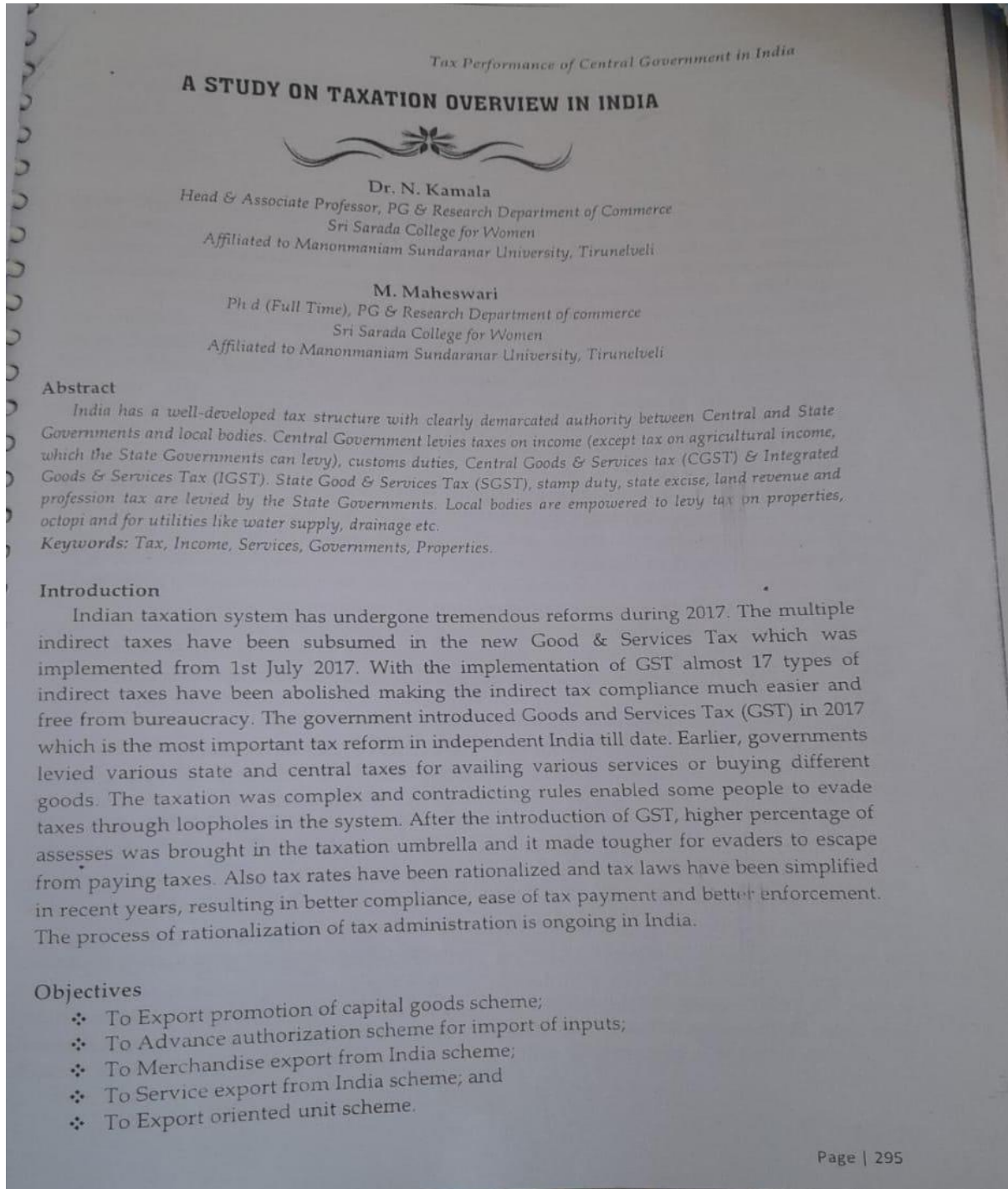
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## OPERATION AND MAINTENANCE OF INDUSTRY USING RFID

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### ABSTRACT:

Information technology applications have proven useful in the operation and maintenance to construct services. The objective of this study is to improve operation and maintenance using Radio Frequency Identification (RFID) and to reduce maintenance time and man power. This predefined rfid tag is used to identify the person, machine or any other maintenance schedule information. First we have to collect and update the data to rfid tag. Using this tag they will inform to maintain the service provider and automatically the message sent to the operator. For industrial applications the system performance is validated. In this paper, the RFID technology is used in web based system, database, and scheduling process. They can develop their facility and maintenance efficiency.

**Key Words:** Maintenance, facilities Radio Frequency Identification (RFID) Technology, Web-Based System, efficiency, Scheduling.

### I INTRODUCTION

Operation and maintenance of industry is also required to enlarge the life and quality of output products. Radio Frequency Identification technologies (RFID) is one of the most important technologies developed in the last century. It must be characterize into different tasks such as read, write, and also the ability to access multiple tags simultaneously. This can also develop their useful method to

improve operation and maintenance efficiency.

RFID has been used in various applications like education management system, library operations, industrial security systems, warehouse management, materials tracking, and navigational monitoring. A small number of studies can be found in facility and equipment management. RFID management system will reduce operational costs. This RFID technology is also used in various industrial management systems. In this paper we collected data using RFID tags and passed information via Internet.

The objective of this study is to develop a web-based RFID based operation and maintenances of industries to improve maintenance efficiency. First we have study this RFID technology so that we achieve the goal easily. In this, two methods may be used such as data management and scheduling modules are established according to the O&M needs.

### II RADIO-FREQUENCY IDENTIFICATION (RFID)

RFID uses electromagnetic fields to automatically identify and track tags attached to the objects. The tags contain digital stored data of the object of human identification information. Passive tags collect energy from a nearby RFID reader's by using wireless power technology achieving through radio waves. Active tags have a local power source (such as a battery) and may operate hundreds of meters from the RFID reader. Unlike a barcode, the tag need not be within the line of sight of the reader is the main feature leads to be embedded in the tracked object. RFID is one



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## Review on Data Classification Mechanisms Used In Cloud Computing.

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### ABSTRACT

Cloud computing is a type of internet based computing which means storing and accessing data through the internet platform instead of personal computer. Cloud provides number of software, infrastructure, platform and storage services to users. Sheltering user data is the challenging issue in the cloud environment as data is stored and maintained by third party service providers. To address this issue numerous security procedures are followed. Encryption is a peculiar technique used in cloud to protect user data. Encrypting entire data without examining its security needs will lead to excess amount of storage and additional processing power. Outcome of this problem is a classified encryption method [1]. According to this method data is classified based on its security level and application of encryption algorithms. Sensitive data needs higher level of encryption techniques whereas basic data does not require these encryption techniques. Various classification algorithms are used such as "Decision tree", "Random forest", "KNN" (K Nearest Neighbor), "Naive Byes" and "C4.5" are some of them. These algorithms follow the supervised learning methods which means these algorithms analyze the new training data with previously labeled data and gives proper output. Main objective of this data classification in cloud is to aim for better security and coherent usage of memory [2]. In this paper, detailed study of these data classification methods used in cloud environment are expositied.

**KEY WORDS:** Encryption algorithms, Classification algorithms, Decision tree, Random forest, KNN.

### 1. INTRODUCTION

Cloud computing refers to accessing services and software applications through online. The word cloud means metaphor for internet. Cloud offers services that are available to users on demand basis through the internet. Cloud provides scalable and reliable access to resources, software applications, platform services and storage. Storage is an efficient service provided by cloud to its users. All these services are maintained and controlled by cloud service providers. Important services provided by cloud are listed below.

1. SAAS → Storage As A Service
2. SAAS → Software As A Service



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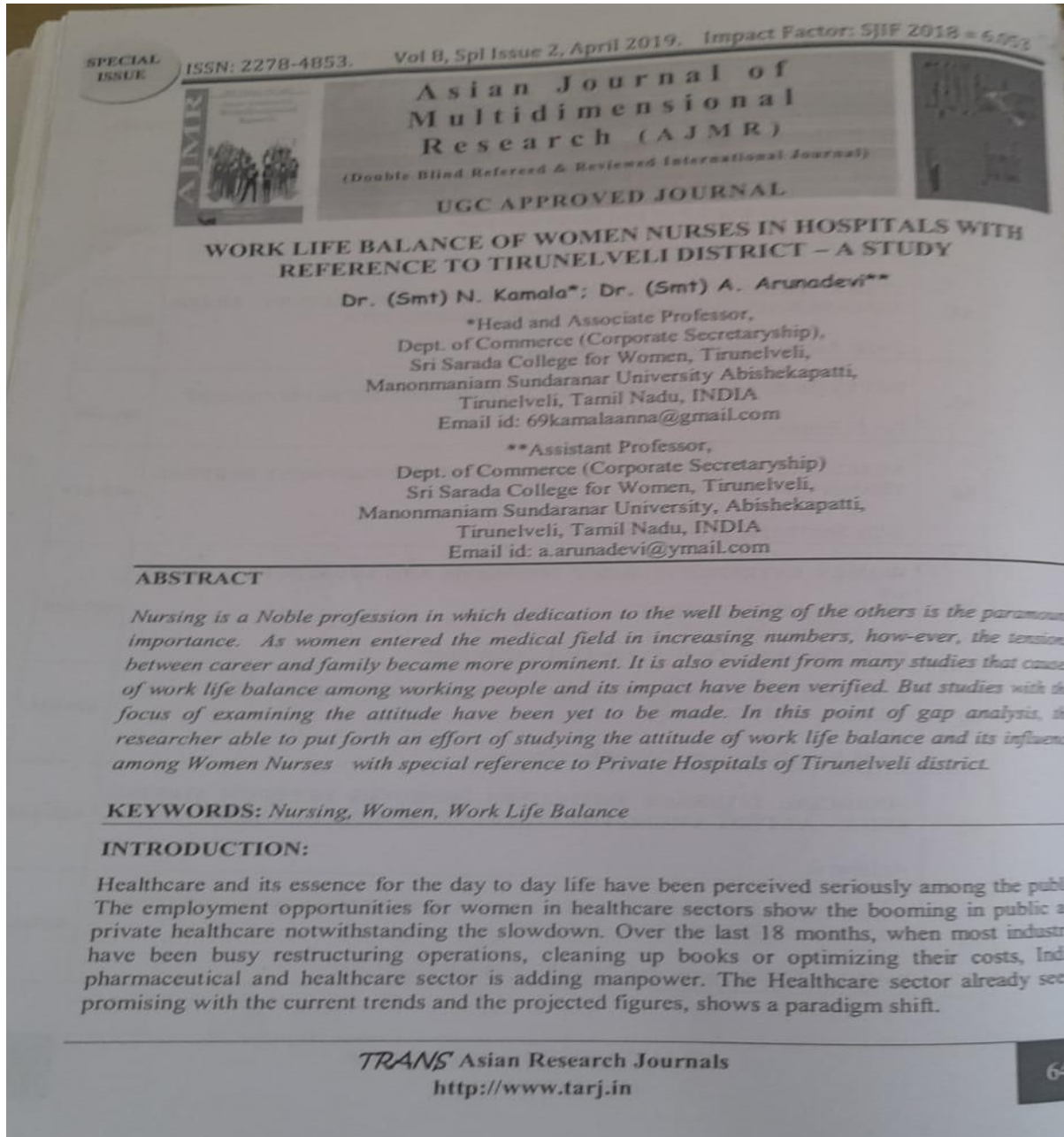
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## A STUDY ON STRESS MANAGEMENT OF EMPLOYEES IN COMPANY

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**M. Maheswari**

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Affiliated to Manonmaniam Sundaranar University, Tirunelveli

### Abstract

This paper is regarding the argument that the organizational behavior, human relations and performance through interpersonal communication in new millennium were all strongly related to each other. The organizational behavior was very important organizations depend on the employees or bosses behavior to make the relationship in the organization become well. Interpersonal communication can also affect the organizational behavior because the way one communicates indicates their personality.  
**Keywords:** human, organization, employees, personality, performances

### Introduction

The changes in organizational behavior, human relations, and performance through interpersonal communication in new millennium were affected by many different types of aspects. As for the organizational behavior, there were many types of behavior in people which we can observe in an organization and how they can work together as a team.

### Objectives

- To develop and implement policies for the management.
- To balance and adapt the needs of stakeholders.
- To develop the organizational culture to improve business performance.

### Review of Literature

Carda et al. (2014)<sup>1</sup> reveals that there is a positive relationship between HRM practices and innovation in both the processes and the products. Particularly, certain HRM practices such as autonomy, participation, training, career plans and organized recruitment processes are strongly linked to creativity and innovation

Jimenez and Valle's (2008) survey on 173 Spanish organizations concludes that Hendricks (2015)<sup>2</sup> HRM practices flexible job design and empowerment, team working, long-term and skill-oriented staffing, extensive-and long-term oriented training, broad career opportunities, behaviour-based appraisal and organic compensation system enhances organizational innovation.



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A study on current business and economic conditions in India

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## A STUDY ON CURRENT BUSINESS AND ECONOMIC CONDITIONS IN INDIA

M. Maheswari <sup>1</sup>

Dr. N. Kamala <sup>2</sup>

### Abstract

The economy of India is a developing mixed economy. It is the world's sixth-largest economy by nominal GDP and the third largest by purchasing power parity. The long-term growth prospective of the Indian economy is positive due to its young population, corresponding low dependency ratio, healthy savings and investment rates, and increasing integration into the global economy.

**Keywords:** Economy, GDP, Population, Literacy, Opportunity.

### Introduction:

India's recent growth and development has been one of the most significant achievements of our times. Over the six and half decades since independence, the country has brought about a landmark agricultural revolution that has transformed the nation from chronic dependence on grain imports into a global agricultural powerhouse that is now a net exporter of food. Life expectancy has more than doubled, literacy rates have quadrupled, and health conditions have improved. India will soon have the largest and youngest workforce the world has ever seen. At the same time, the country is in the midst of a massive wave of urbanization as some 10 million people move to towns and cities each year in search of jobs and opportunity. It is the largest rural-urban migration of this century. Massive investments will be needed to create the jobs, housing, and infrastructure to meet aspirations and make towns and cities more livable and greener.

### Objectives:

- To achieve the goal of economic development for underdeveloped countries because they can solve the problems of general poverty through it.
- To get rid of dependence on foreign aid by increasing export trade and developing internal resources.
- To promote labour welfare, economic development of backward classes and social welfare the poor people.
- To develop social services like education, health, technical education, scientific advancement etc.
- To reduce economic inequalities that results in making the rich richer and the poor poorer.

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## A STUDY ON PROBLEMS OF URBAN PUBLIC TRANSPORT AND THEIR SOLUTIONS IN TIRUNELVELI CITY

M. Chandra <sup>1</sup>

Dr. N. Kamala <sup>2</sup>

Abstract

Communication essential is determined by the need to assemble a city resident's industry, educational and daily needs. The research carried out by the author things to see the following main urban public convey problems: public transport has lost its good looks, the popular of resident's business trip extent exceeds the set length, a measured communication speed which diminishes more in the city centre, public transport means that have undergone wear and have grown superseded, public transport means are not ready to satisfy disabled people's needs, a poor financial state of public transport, public transport has not been given priority rights either at intersection or in the streets, a limited public transport management system, the expansion of the public transfer network in many cases is not based on educational scientific research, an insufficiency of coordinate the work of various public transport means a charge system does not meet modern supplies.

**Keywords:** urban public transport, a trip, travel movement, technical research, system, trip, carriers, clients.

### Introduction:

Public transfer is the most significant one in the system, since its effect on the transportation as well as the situation is extensively smaller Transactions on the build Nature, than that car has. As well, this transport performs an essential function as it carries the largest part of city people. The source has put forward the comply of the growth of urban public transport means, the main of which are as follow the optimization of the network of all kinds of passenger transfer on the basis of research, the likely way examine, the execution of lawful family members. between carrier and customers, invest open transfer with right of way privileges in the whole urban statement system, the execution of system, the establishment of divide lane meant for public transfer, etc.

### Objectives:

1. To recognize major challenge that power helpful procedure formulation and execution in this segment.
2. To analysis on hand policy and program in the urban transfer sector.
3. To classify gap in the on-hand policy and program as well as propose a set of recommendation.

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National Conference on "ISSUES AND INITIATIVES TOWARDS VITAL, VIABLE AND  
VALUE BOUND QUALITY HIGHER EDUCATION" – IQAC 2019

## A STUDY ON ICT ENABLED TEACHING- OPPORTUNITIES AND CHALLENGES AMONG SCHOOL STUDENTS IN TIRUNELVELI

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PG and Research Department of Commerce  
Sri Sarada College For Women, Tirunelveli. – 627011

**Abstract:** Information and communications technology (ICT) is an extensional term for technology. Information and Communication Technology (ICT) in teaching is the mode of teaching that use information and communications technologies to support, enhance, and optimise the delivery of information. There is lack of expertise in educational institutions to implement the ICT. ICT plays a vital role in the education sector. ICT bring many benefits to schools students. Implementation of ICT in schools provides knowledge production, information and communication sharing among the school community.

**Keywords:** ICT, Opportunities, Challenges

### Introduction

Nations are focusing on ways to improve knowledge generation, sharing; and creation of new technologies. In this scenario, it has been duly recognized that implementation and taking up of ICT in a nation at all levels, would certainly contribute and enhance its productivity, efficiency and growth. In the education sector ICT can provide a practical and enabling solution for improving the quality of education. The advents of highly responsive networks of information and knowledge and rapid development of new software, hardware and other channels of communication have presented real opportunities to creatively solve deficiencies within the educational system. ICT is useful in education; for digital literacy and developing all kinds of resources; in infrastructure development; in logistics management; in healthcare; for livelihood generation and empowerment of masses; for e-governance; in management and finance; specialized business and industrial uses; agricultural uses; in research and development and for economic growth and poverty alleviation.

### Objectives of the Study

1. To analyze the challenges in implementation of ICT.
2. To know about the various ICT products available for teaching.



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## STRUCTURAL DESIGN AND UTILITIES OF EDGE COMPUTING

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### Abstract:

Cloud Computing is a technology, which involves sharing the resources of both hardware and software to the customers through the Internet with the reduced cost and time. But still it has many security and time related issues. To overcome the difficulties faced by the cloud many new technologies are found. In that the new technology named Edge computing most over satisfy the customers need with secured manner and within the time constraint given by the customer. In Edge the data are not accessed in the main server of the cloud instead they process it in the nearby data centres, so the time saved and security is also maintain only in the prescribed range resources. This paper includes the architecture and functions of the Edge computing, which gives new ideas to the researchers in the Edge filed.

**Key Words:** Cloud Computing, Edge Computing, Data centre

### 1. Introduction:

Cloud computing technology is used in various fields for various purposes, for example Email reading, commercial Purposes, business fields etc.[1] Now a days its usage make tremendous help for the customers, in the meantime more

connections are needed to solve the customer need within the time. To solve this problem a technology introduced called Edge computing. There is no standard architecture for Edge computing. This paper analyses the edge architecture and its functionalities and it gives new ideas to the researchers.



Fig 1 Cloud with end devices



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J. PRAGNAVANI

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## A Study on Customer Attitude towards Paperless Internet Banking in Tirunelveli City

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*Abstract: Internet banking is the term used for new age banking system. Internet banking is also called as online banking and it is an outgrowth of PC banking. Internet banking uses the internet as the delivery channel by which to conduct banking activity. The efficiency of the banking operation as well providing more convenience to customers. Without even interacting with the bankers, customers transact from one corner of the country to another corner.*

*Keywords:- internet, banking operation, online banking, customer*

### Introduction

Internet banking is the term used for new age banking system. Internet banking is also called as online banking and it is an outgrowth of PC banking[1]. Internet banking uses the internet as the delivery channel by which to conduct banking activity, for example, transferring funds, paying bills, viewing checking and savings accounts balances, paying mortgages and purchasing financial instruments and certificates of deposits. Internet banking is a result of explored possibility to use internet application in one of the various domains of commerce[2]. It is difficult to infer whether the internet tool has been applied for convenience of bankers or for the customer's convenience. But ultimately it contributes in increasing the efficiency of the banking operation as well providing more convenience to customers. Without even interacting with the bankers, customers transact from one corner of the country to another corner..

### Objectives of the Study

1. To know the schemes offered by banks with regard to internet banking.
2. To analyse the attitude of the customers using internet banking.
3. To study the customer profile of banks in Tirunelveli branch.
4. To examine the satisfaction of the respondents towards technology based banking services.
5. To analyse the problems faced by the customers using the mobile banking.
6. To offer suggestions related to internet banking.

### Period of Study

The period of the study ranging from July 2017 to November 2017.

### Research Methodology

This section describes the methodology which includes construction of questionnaire, collection of data, and frame work of analysis.



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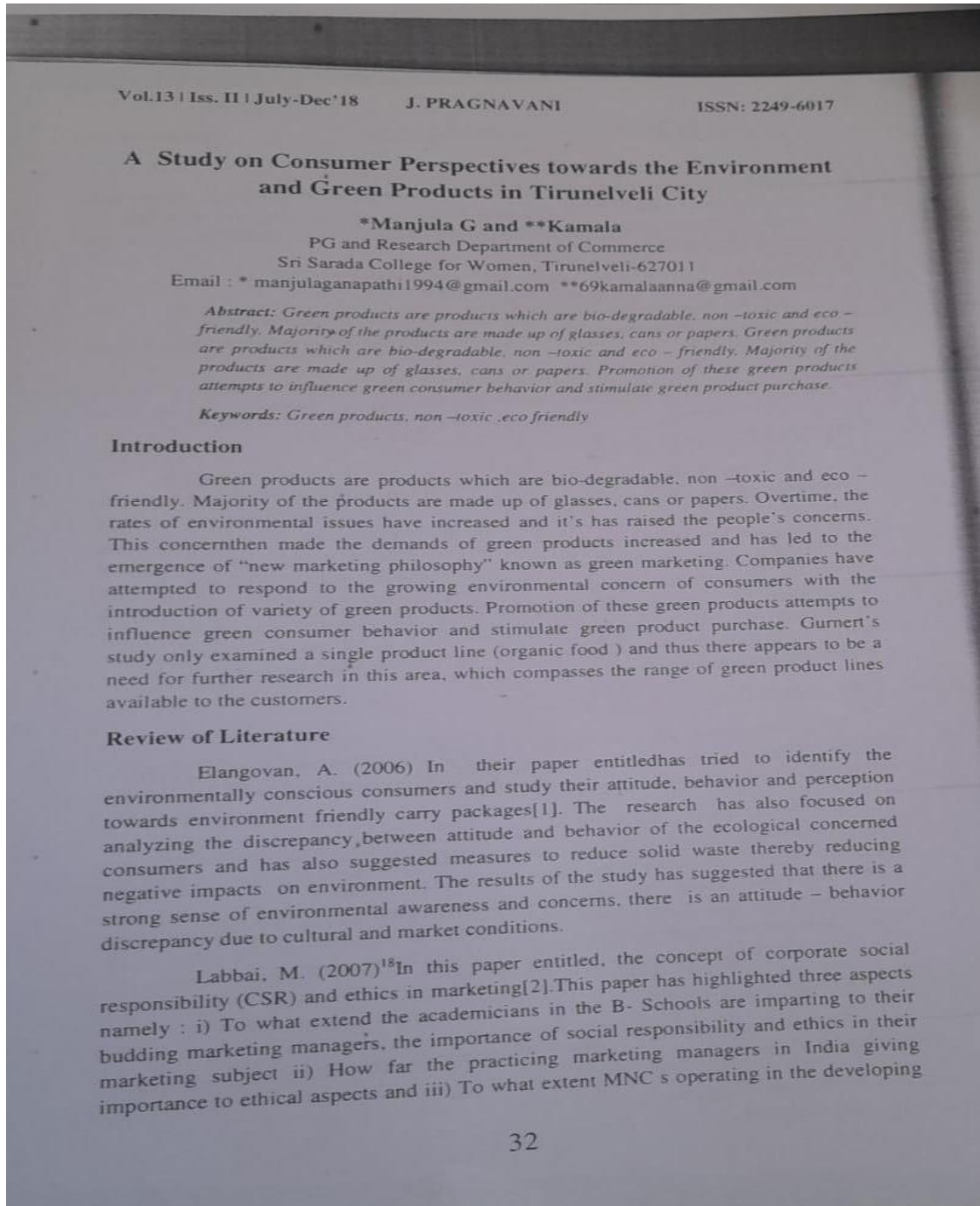
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## A STUDY ON STRESS MANAGEMENT OF SCHOOL TEACHERS

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### ABSTRACT

The teachers place in society is of vital importance. He acts as the pivot for the transmission of intellectual traditions and technical skills from generation to generation and helps to keep the lamp of civilization burning. He not only guides the individual but also shapes the destiny of the nation. The teaching faculty members are the facilitators for knowledge and skill through interactive learning methods in management education. Fast changing educational process in the present century has influenced the role of teaching professionals, their responsibilities and teaching activities at management institutes.

**Keywords:** Technical; education; management; teaching; learning.

### Introduction

The future of a nation is dependent on the kind of youth and this and quality of teachers. We are convinced that the most important factor in the contemplated educational reconstruction is the teacher his personal qualities, his educational qualification, his professional training and the place that he occupies in the school as well as community. Teaching is necessary to promote, guide & facilitate the learning process. Successful teaching is teaching that brings about effective learning. An individual's adjustment is adequate, wholesome or healthful to the extent that he has established harmonious relationship between himself and the condition, situations and persons who comprise his physical and social environment.

The quality of prospective teachers and the selection procedure in practice for admission to the B.Ed. course in Orissa and quality of prospective teachers in terms of their attitudes towards the teaching profession and towards children, and their value pattern, mental health and socio-economic background were studied (Nayak, 2009).



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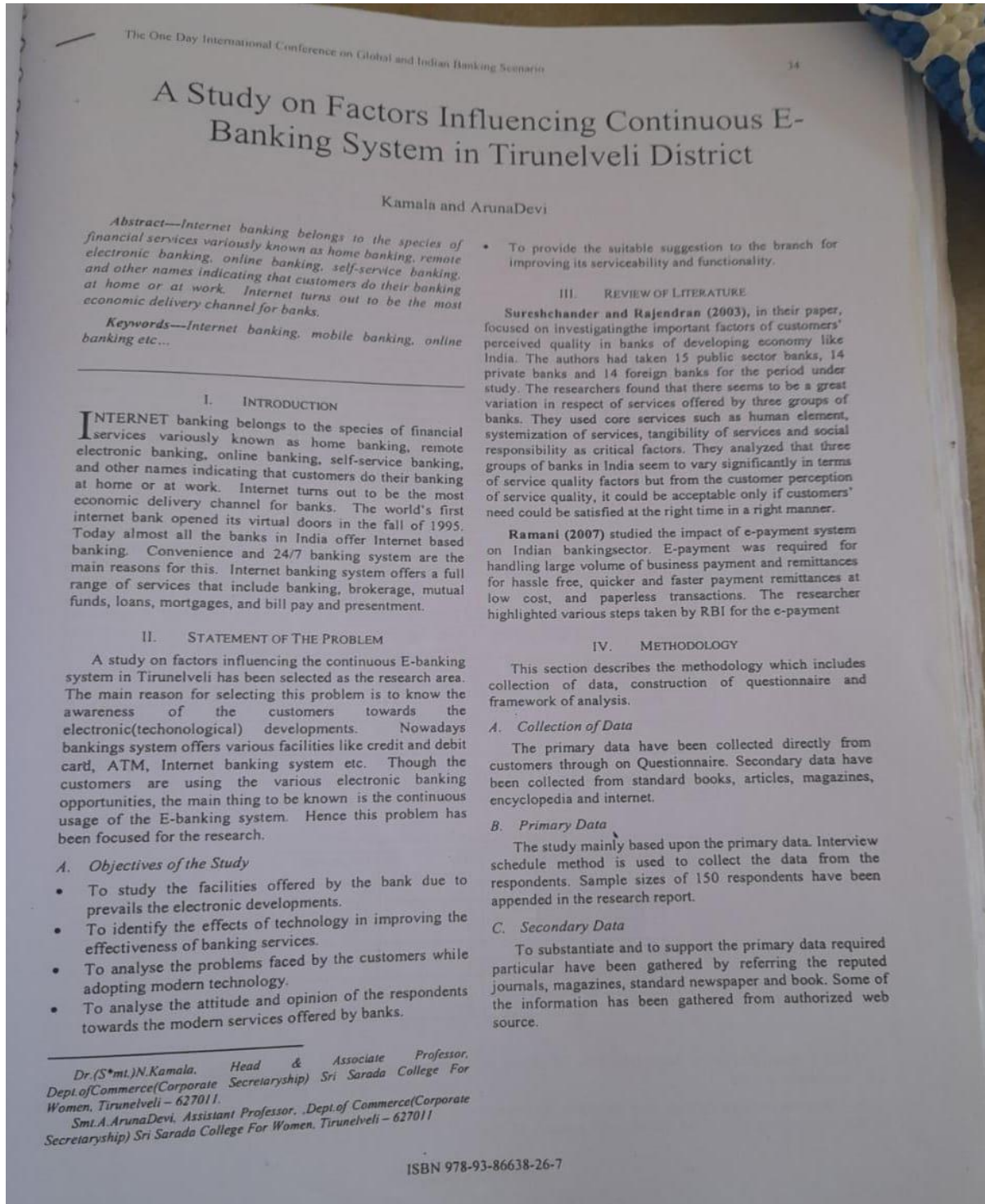
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International Seminar Proceedings on Green Marketing – Issues and Challenges

## A STUDY ON ATTITUDE OF CUSTOMERS TOWARDS ECO-FRIENDLY ORGANIC PRODUCTS IN TIRUNELVELI DISTRICT

**Dr.T.Vijeyanthi**

Asst. Prof. Department of Economics Head,  
Rani Anna Govt. Arts College For Women

**Dr.N.Kamala**

Department Of Commerce  
Tirunelveli.(Corporate Secretaryship),  
Sri Sarada College For Women, Tirunelveli-11

### ABSTRACT:

The current growth in organic food market is driven the consumer's health consciousness as it results in a changing preference. Health consciousness is growing gradually and it emerges as main attractions for the consumers about organic products. It was a long ago, the world's attention began to turn to the increasingly urgent problems of climate change and global warming, and pioneering marketers, keen to stay ahead of the curve, started to rethink their strategy to accommodate and exploit the market's new-found environmental sensibility.

**KEY WORDS :** Eco-Friendly, organic, green consumers

### INTRODUCTION:

Organic foods and products are grown remarkable as interest in consumer and marketers react to popular about health benefits and food safety concern. Health consciousness is growing gradually and it emerges as main attractions for the consumers about organic products. Nowadays there is an urge to buy organic products as it has nutritional value and it can prevent from the risk of diseases like heart diseases and cancer.

### SIGNIFICANCE OF THE STUDY:

It was a long ago, the world's attention began to turn to the increasingly urgent problems of climate change and global warming, and pioneering marketers, keen to stay ahead of the curve, started to rethink their strategy to accommodate and exploit the market's new-found environmental sensibility. Green marketing leaders have also suggested that, in order to avoid accusations of marketing green wash and ensure that the principles of green marketing are meaningfully applied to every level of a company's operations, businesses should consider the nature of their involvement with suppliers, franchisees and other partners, as well as potentially pursuing new relationships with NGOs, regulatory bodies and educators. Hence the study "A study on Attitude of customers towards Eco-Friendly Organic Products in Tirunelveli District" was carried down.

### REVIEW OF RELATED LITERATURE:

Ravi Nandi, Wolfgang Bokelmann, Nithya Vishwanath Gowdru and Gustavo Dias (2014) in their paper titled " Consumer preferences and influencing factors for purchase places of organic food product: empirical

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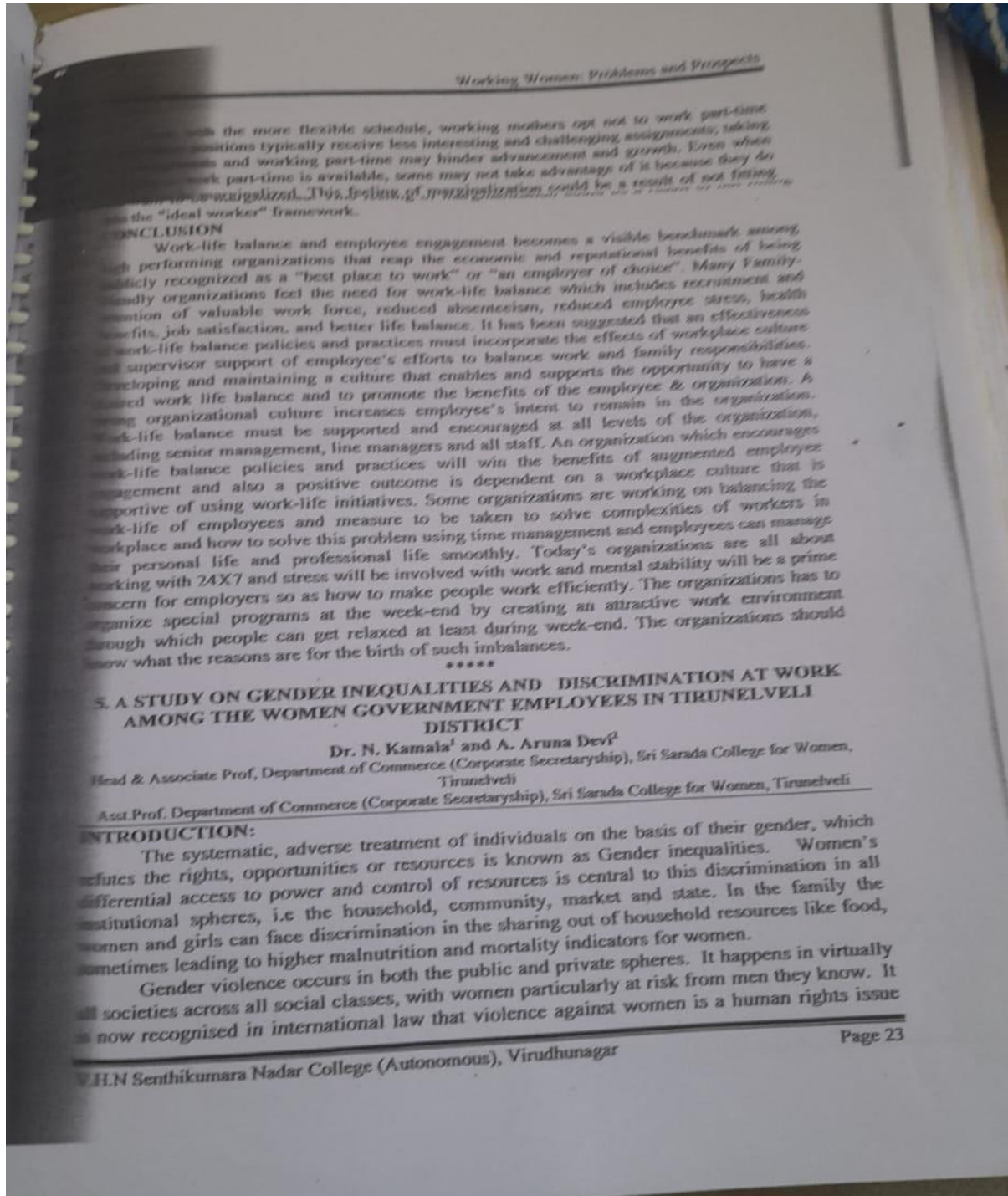
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Sadakath: A Research Bulletin

## Marketing of Pension Schemes by the Insurance Sectors with Special Reference to Tirunelveli District – A Study

Dr. N. Kamala<sup>1</sup>, Dr. A. Aruna Devi<sup>2</sup> and Dr. V. Sangeetha<sup>3</sup>

### Abstract

Nearly 80% of the Indian population is without life insurance and health insurance coverage. Most of the private players are under the limelight today. The Insurance Industry in India is witnessing a stiff competition from globally renowned and well established private insurance players who have tied up with reputed private brands in India. Insurance companies designed pension schemes to cater to the needs of those who are not covered under pension.

### Introduction

The insurance sector in India has been governed by the Insurance Act, 1938. With such a large population and the untapped market area of this population, Insurance happens to be a very big opportunity in India. Nearly 80% of the Indian population is without life insurance cover and health insurance. From the date of liberalization of the insurance industry, it has never looked back and today stands as the one of the most competitive and exploring industries in India. Most of the private players are under the limelight today.

Table - 1 Milestones of the Life Insurance Business in India

Year	Milestones in the life Insurance business in India
1912	The Indian Life Assurance Companies Act enacted as the first statute to regulate the life insurance business.
1928	The Indian Insurance Companies Act enacted to enable the government to collect statistical information, about both life and non-life insurance businesses.
1938	Earlier legislation consolidated and amended to by the Insurance Act with the objective of protecting the interests of the insuring public.
1956	245 Indian and foreign insurers and provident societies taken over by the

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SOCIO-ECONOMIC, ENVIRONMENTAL, ETHICAL, SCIENCE AND TECHNOLOGICAL IMPACT ON VARIOUS FACTS OF TRADE AND COMMERCE

## A Study on Environmental Impacts on Tourism in India

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Dr V. Sangeetha, Assistant Professor, Department of Commerce (CS)  
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Abstract

The quality of the environment natural and man-made is essential to tourism. The relationship of tourism with the environment is complex. It involves many activities that can have adverse environmental effects. Many of these impacts are linked with the construction of general infrastructure such as roads and airports, and of tourism facilities, including resorts, hotels, restaurants, shops, golf courses and marinas. The negative impacts of tourism development can gradually destroy environmental resources on which it depends. Tourism has the potential to create beneficial effects on the environment by contributing to environmental protection and conservation. It is a way to raise awareness of environmental values and it can serve as a tool to finance protection of natural areas and increase their economic importance. In addition, it explains environmental impacts of tourism and industrial impacts on tourism.

**Key words:** *Tourism, Environmental Impacts, Negative Impacts and Positive Impacts*

### Introduction

Tourism has become the world's largest industry, generating wealth and employment, opening the minds of both visitors and the visited to different ways of life. India has strong signs of becoming one of the emerging giants in world tourism. The most imperative factors for successful tourism development include product enhancement, marketing, regulations and human resource development. India's tourism is one of the flourishing sectors in terms of its scope. Tourism in India is growing continuously to generate employment and earn large amount of foreign exchange in order to stabilize the country's economic and social development. It also helps in preserving and sustaining the diversity of the India's natural and cultural environments. It should develop tourism industry with government supports, new initiations, actions and plans to influence foreigners to sustain the position strongly. Tourism especially, marine and coastal tourism is one the fastest growing areas within the world's largest industry. It increased awareness of the economic and environmental significance of tourism, it is only in recent years, and scientific researchers have emerged (Hall, 2001). Negative impacts from tourism occur when the level of visitor use is greater than the environment's ability to cope with this use within acceptable limits of change. Uncontrolled conventional tourism poses potential threats to many natural areas around the world. It can put enormous pressure lead to impacts such as soil erosion,

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VOLUME No. 7 (2017), ISSUE No. 06 (JUNE) ISSN 2231-5756  
A STUDY ON IMPRESSION OF STRESS AND SURVIVING STRATEGIES AMONG THE BANK EMPLOYEES IN  
TIRUNELVELI DISTRICT

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**ABSTRACT**  
High stress jobs refer to work, which involves hectic schedule and complex job responsibility that result into imbalance between personal work and life. The most of the bank employees recognize their problems in managing the stress. It may be due to lack of recognition, unclear job expectations, poor decision making, lack of professional respect acceptance of poor - quality work and customer service, disrespectful behaviour, adequate explanation of reasons, process, or likely comes mandatory overtime.

**KEYWORDS**  
stress, job performance, quality of work.

**INTRODUCTION**  
Stress management has become the most important and valuable technique to boost the employee morale and the company productivity in all companies. High stress jobs refer to work, which involves hectic schedule and complex job responsibility that result into imbalance between personal work and life. Over work may affect physical health of individual result into ineffective work and dissatisfaction among employees leading to imbalance in family or personal life also.

**REVIEW OF LITERATURE**  
Khalid A. (2012) There is a direct relationship between stress and job performance in any organization. To improve the performance of an individual in an organization an employee should receive good support from their leaders. Hence, a supportive leader can improve the performance of an employee even at unfavourable situations<sup>1</sup>.  
Kavitha (2012) The article focuses on the organizational role stress for the employees in the IT sector. It also highlights that women face more stress than men in the organization to be more specific married women faces more stress than the unmarried women<sup>2</sup>.

**STATEMENT OF THE PROBLEM**  
A well - defined problem is "half work done". Many creative efforts fail because the problem is either unclear or it is focused in the workplace. The most of the bank employees recognize their problems in managing the stress. It may be due to lack of recognition, unclear job expectations, poor decision making, lack of professional respect acceptance of poor - quality work and customer service, disrespectful behaviour, adequate explanation of reasons, process, or likely outcomes mandatory overtime. Hence the study made on "Impression of Stress and Surviving Strategies Among The Bank Employees in Tirunelveli District".

**OBJECTIVES**

1. To identify the reasons for stress among bank employees.
2. To analysis place stressors in categories: internal & external.
3. To study the ways to manage stress and maintain control on stress.
4. To offer suggestions to manage stress.

**HYPOTHESIS**

- > There is no relationship between Age wise classification and time management for bank employees
- > There is no relationship between Age wise classification and fear to crime for bank employees.

**RESEARCH METHODOLOGY**  
The study is based on both primary and secondary data. The primary data has been collected from 125 respondents through interview schedule by adopting convenience sampling technique. The secondary data was collected from books, magazines, journals, encyclopaedia and websites. Simple percentage analysis, rank test and chi square test has been applied to analyse the primary data.

<sup>1</sup> Afsheen Khalid, Role of Supportive Leadership as a Moderator between Job Stress and Job Performance, Vol. 4, No. 9, pp. 487-495, Sep 2012, Information Management and Business Review.  
<sup>2</sup> P. Kavitha, Role of stress among women employees forming majority workforce at IT sector in Chennai and Coimbatore, Tier-I & Tier-II centers, | Sona Global Management Review, Volume 6, Issues 3, May 2012

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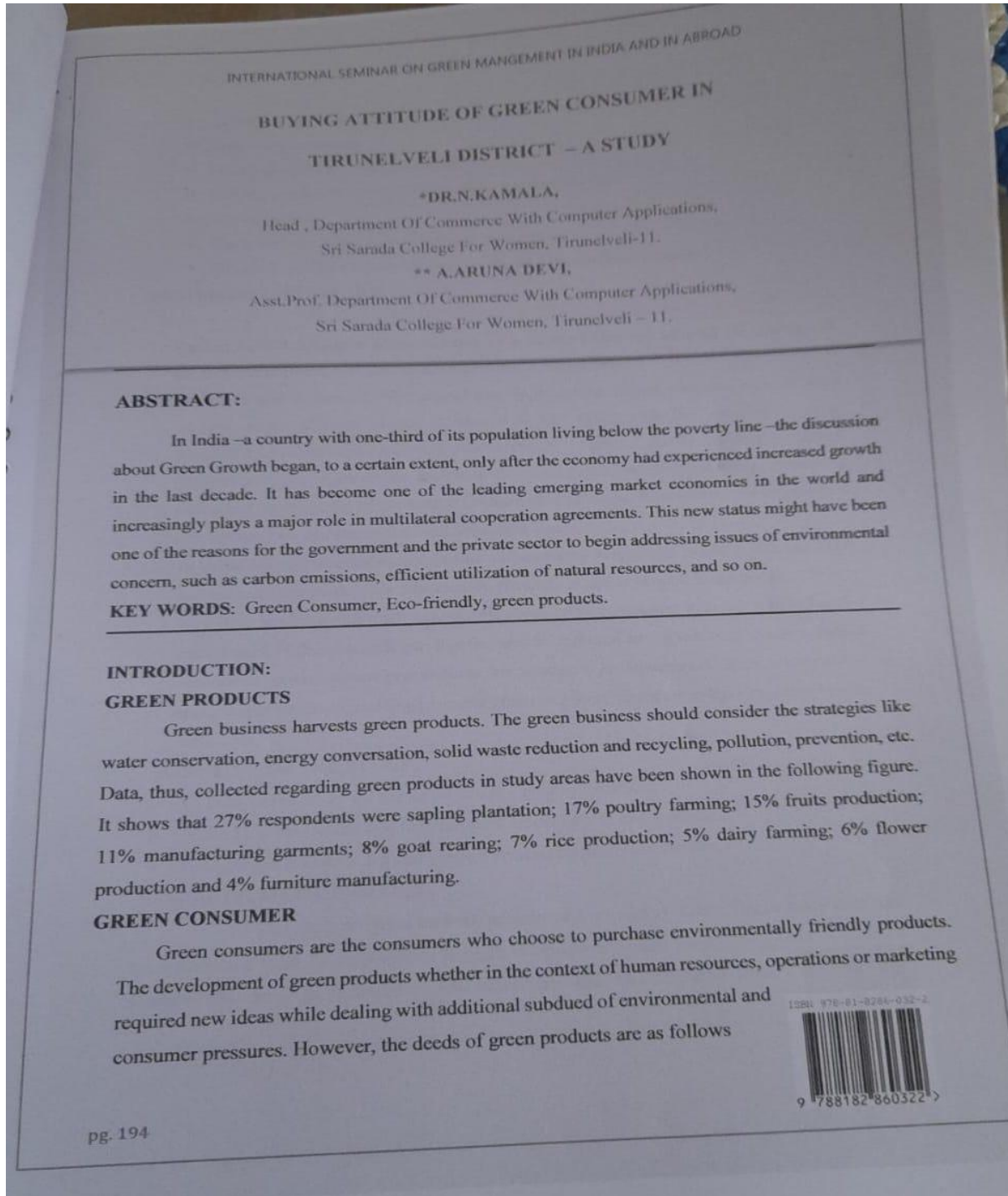
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## OPPORTUNITIES AND CHALLENGES IN INDIAN CAPITAL MARKETING - MAPPING THE WAY FORWARD

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### Abstract:

Capital market is an instrument in financial market. It becomes matured every year. So there is a lot of difference between money market and capital market. After independence the capital market has changed vitally.

### Key words:

Capital Market, Market Instruments.

### Meaning of Capital Markets:

Capital Market is one of the significant aspects of every financial market. Hence it is necessary to study its correct meaning. It is a place where Debt or Equity Securities are traded. Broadly speaking the capital market is a market for financial assets which have a long or indefinite maturity. Unlike money market instruments the capital market instruments become mature for the period above one year. It is an institutional arrangement to borrow and lend money for a longer period of time. It consists of financial institutions like IDBI, ICICI, UTI, LIC, etc. These institutions play the role of lenders in the capital market. Business units and corporate are the borrowers in the capital market. Capital market involves various instruments which can be used for financial transactions. Capital market provides long term debt and equity finance for the government and the corporate sector. Capital market can be classified into primary and secondary markets. The primary market is a market for new shares, where as in the



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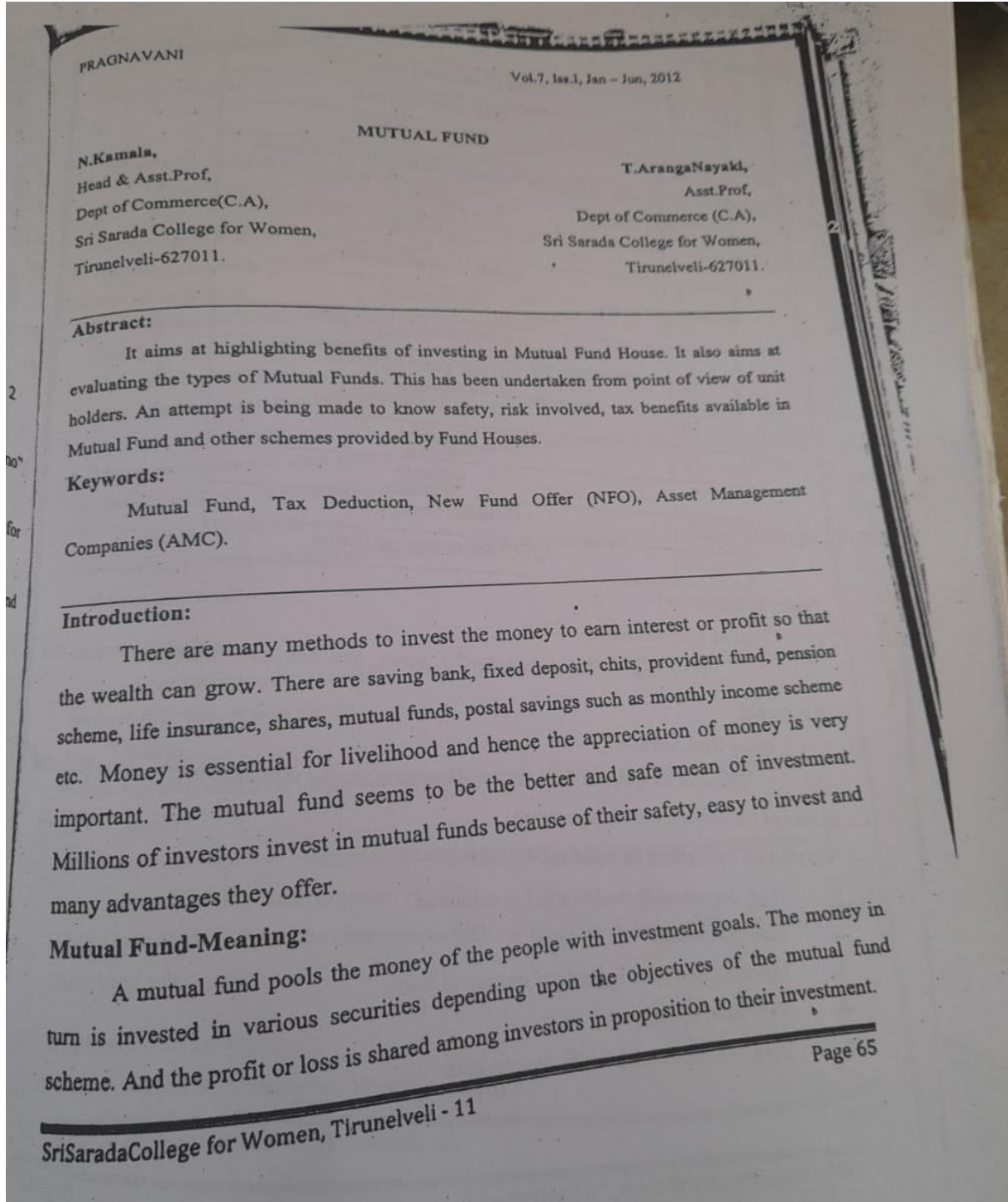
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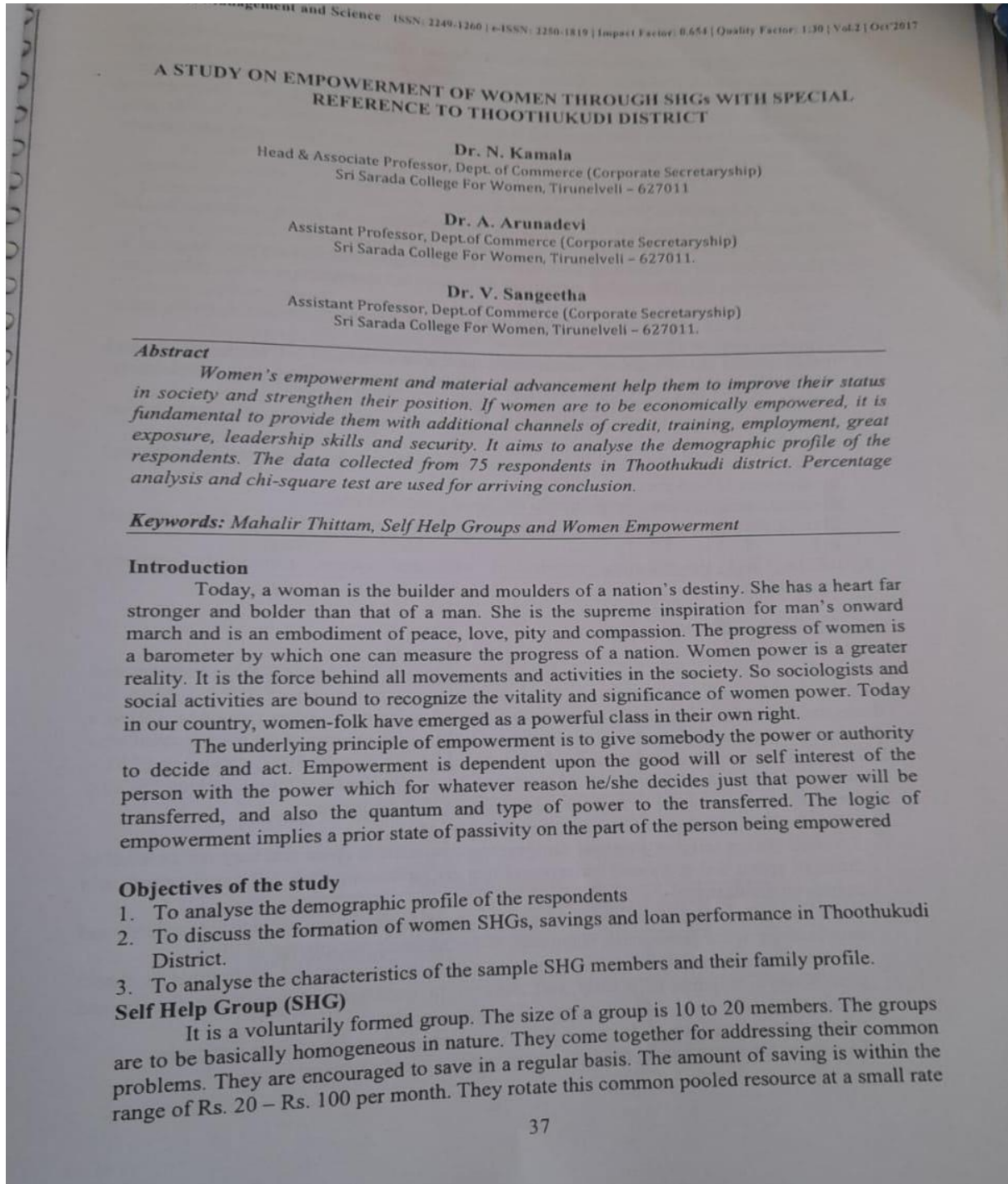
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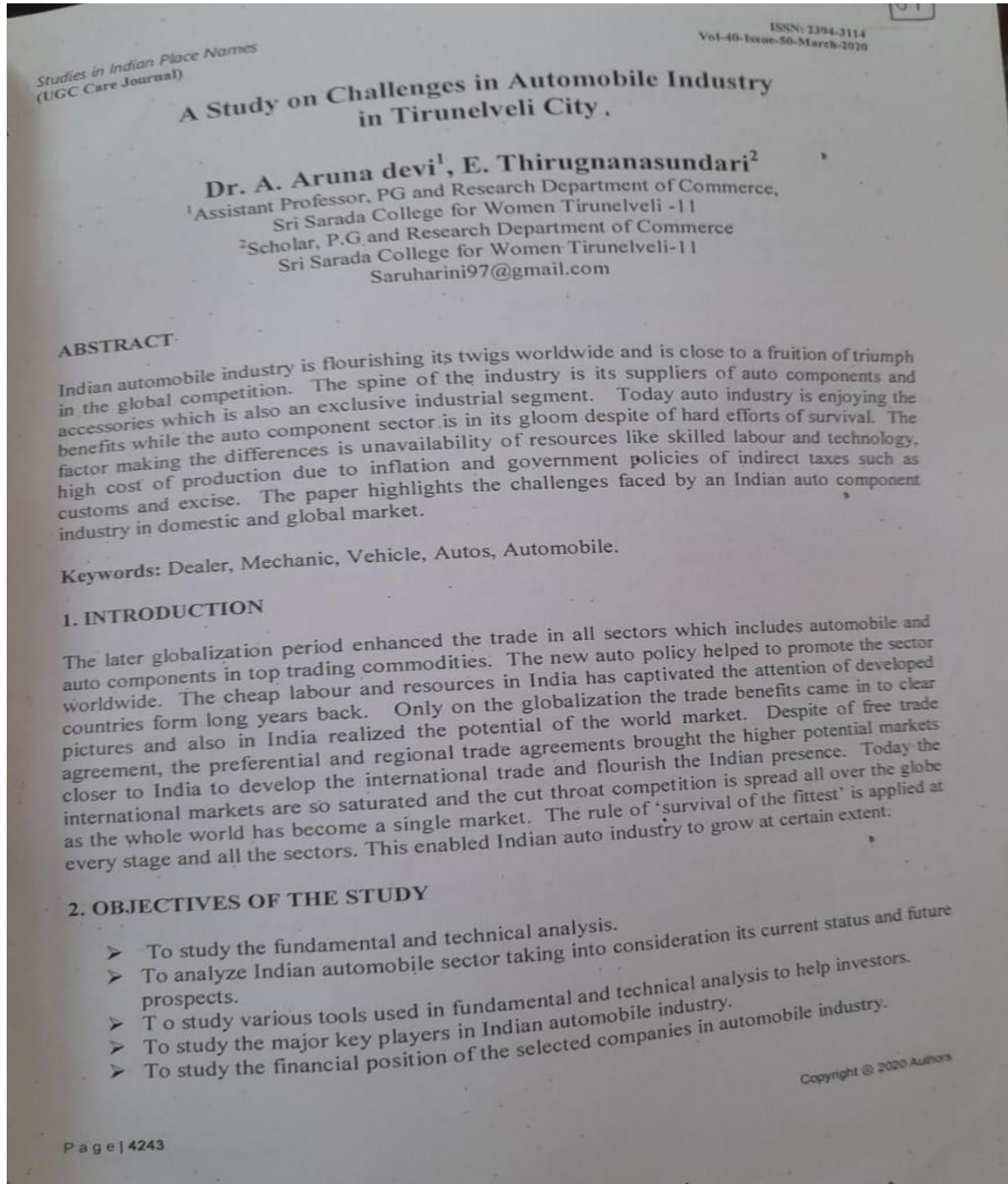
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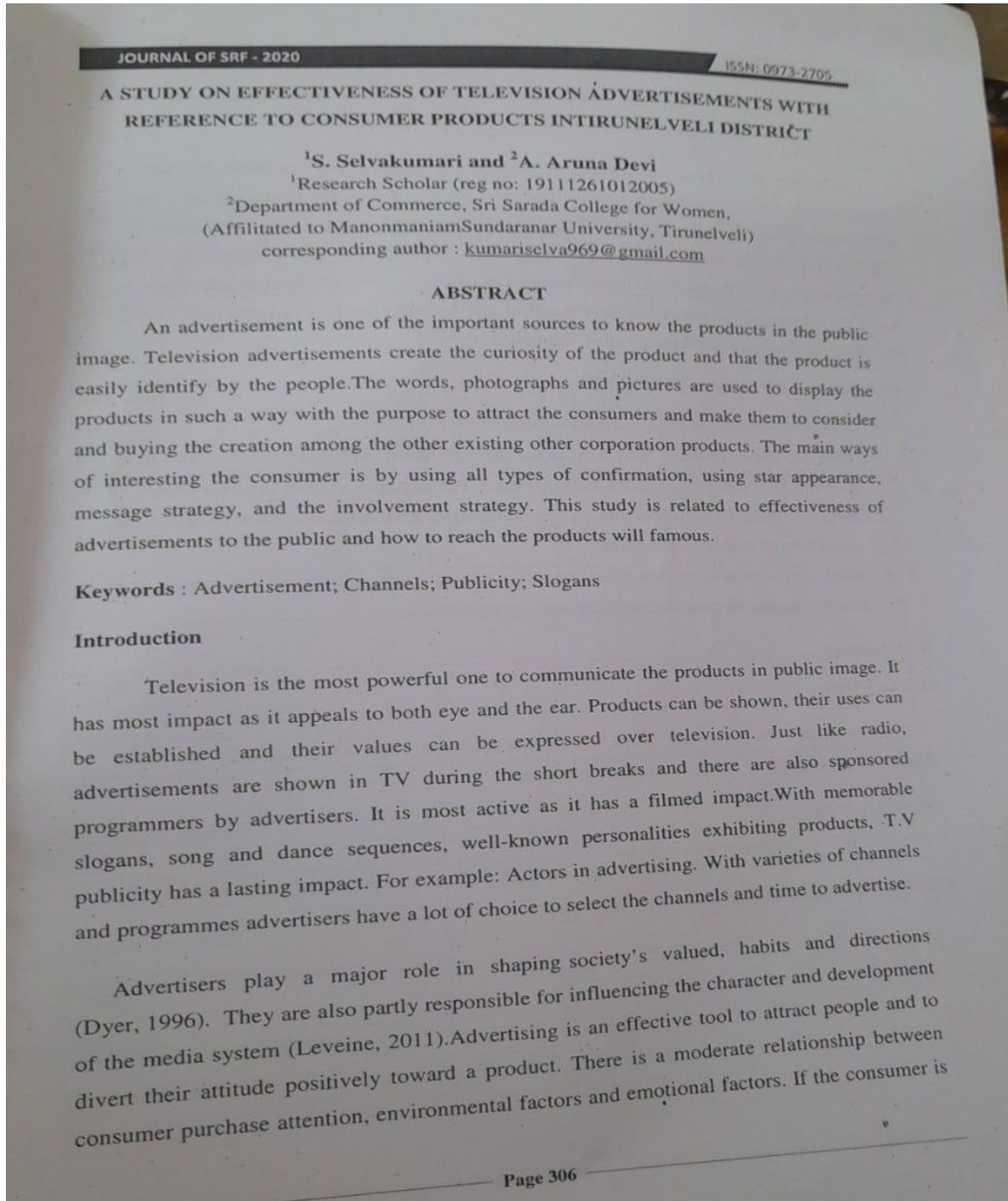
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JOURNAL OF SRF - 2020

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## A STUDY ON PASSENGERS' SATISFACTION AND SERVICE QUALITY OF RAILWAY WITH REFERENCE TO TIRUNELVELI DISTRICT

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### ABSTRACT

The Indian railways provide the opinion mode of transportation for freight and passengers. Indian railways have been a vital component of the social, political and economic life of the country. It offers various facilities to the passengers and making sincere attempt to enrich and improve the organization arrangement in the particular railway junction. Timely maintenance, supervision and cleaning of lavatories are important for the passengers especially in those long running trains. At the same time, Railways strictly instruct the passengers to refrain from doing anything in train against which affect the clean and hygienic etc. Customers are the real king in the business. The main purpose of the study is to know the satisfaction level of the customers in the railways. Study was conducted and found that the customers are not highly satisfied with the services in the railways.

**Keywords:** Railway; Transportation; freight; passengers

### Introduction

The Indian railways provide the opinion mode of transportation for freight and passengers. Indian railways have been a vital component of the social, political and economic life of the country. Indian railways transportation network has played a key role in interlacing India in to a nation. This network has not only combined markets but also people across length and extent of the country. It has bound the economic life of the country and helped in rushing the development of the industry. Indian railway is one of the fast increasing service sectors which work trains in and around different parts of the country. It offers various facilities to the passengers and making sincere attempt to enrich and improve the organization arrangement in the particular railway junction. The benefits of new technology and advancement of atomization have been taken into account for providing various services to the Indian passengers.

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JOURNAL OF SRF - 2020

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## A STUDY ON JOB SATISFACTION OF WOMEN CONSTABLES IN KANNIYAKUMARI DISTRICT

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### ABSTRACT

In India, the women play a vital role in all sectors. But the woman is balancing work and family life. This would lead to a stressful life. This study investigates job satisfaction of women constables in Kanyakumari District. Data was collected from 120 women constables using sampling technique. The present study aims to find out job satisfaction of women constables. This study finds that, lack of facilities, lack of holidays, long travel to work, inadequate salary and increased job stress. Majority of the women constables dissatisfied with their job.

**Keywords:** Stress; Status; Work life; Family life

### Introduction

The status of women in India has been subject to many great changes over the past few millennia. From equal status with men in ancient times through the low points of the medieval period to the promotion of equal rights by many reformers, the history of women in India has been eventful. The emergence of globalization and women liberalization, the women started to play a Great role in all fields. But the prime difficulty faced by women is balancing work and life. This would lead to a stressful life. Work family conflict among women policy posed to be a significant problem in the present scenario. In modern India, women have held high offices in India including that of the President, Prime Minister, Speaker of the Lok Sabha and Leader of the Opposition (Griffin, Dunbar & McGill 1978). Research on job satisfaction in policing is newer than similar research involving other professions: only about 20 published articles treating job satisfaction as a dependent variable pertain directly to policing (Buzava, Austin & Bannon, 1994). This some criminal justice



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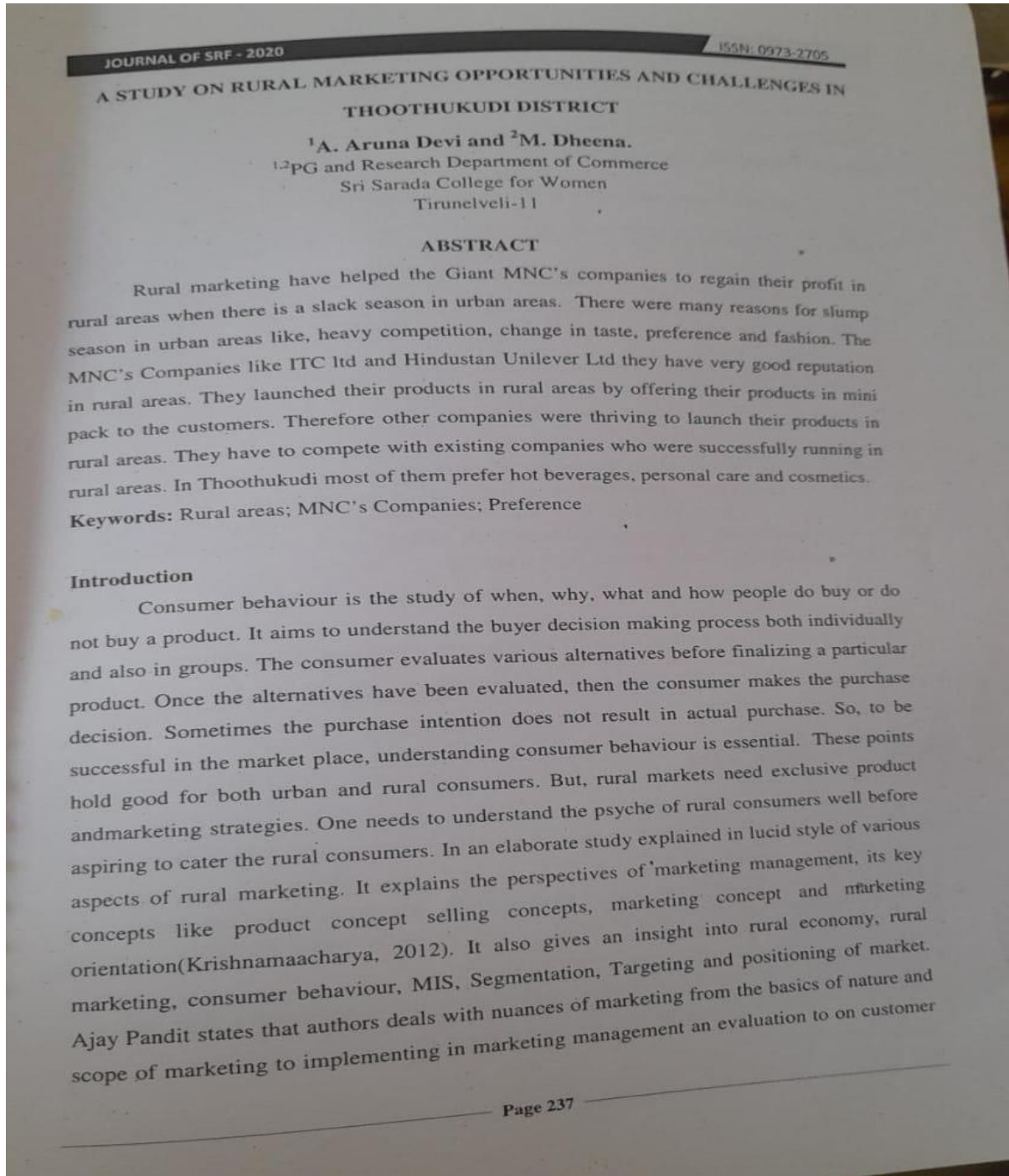
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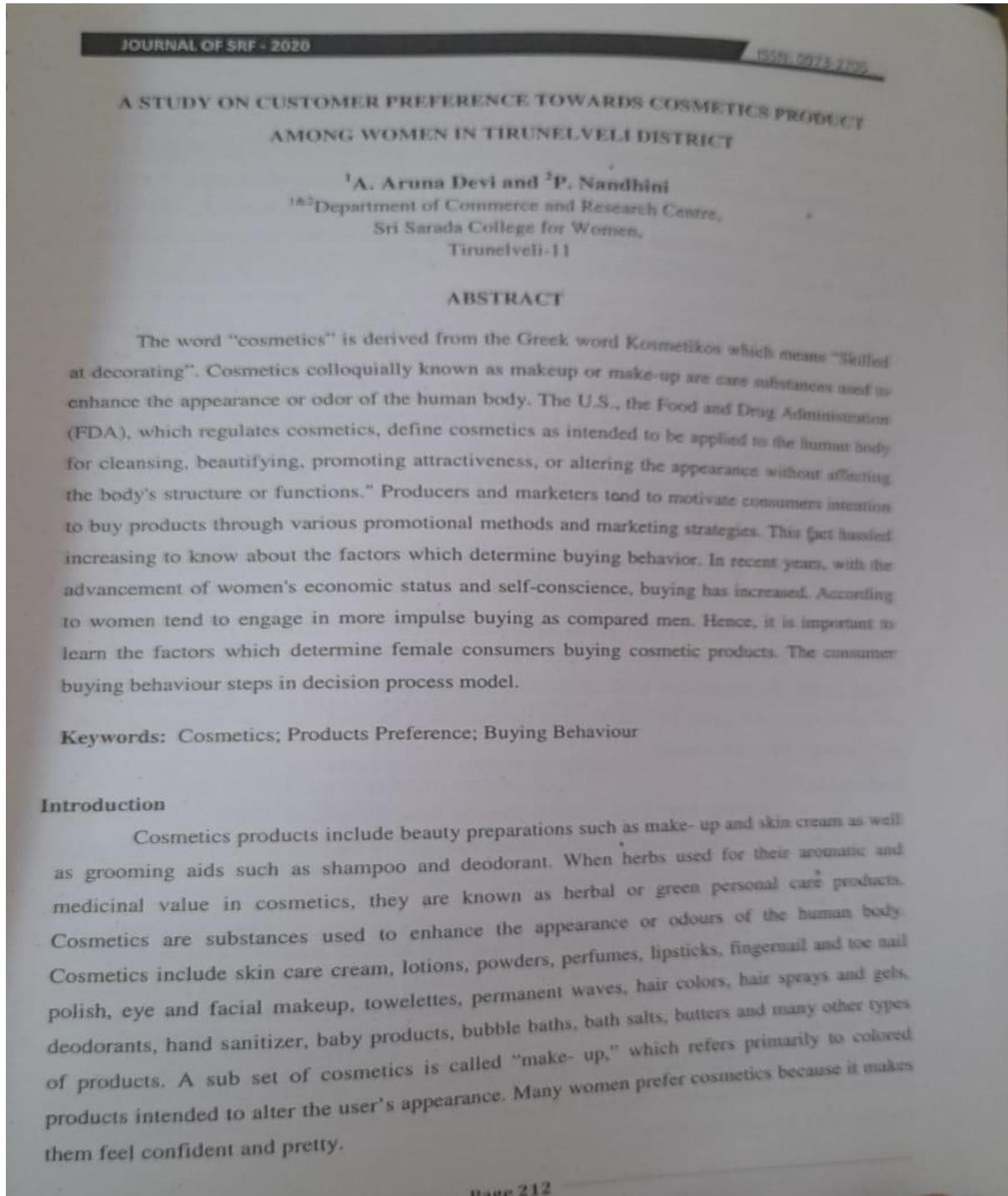
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## Our Heritage

### Role of Human Resource Management In An Organisation

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#### ABSTRACTS

Human resource management (HRM) is the planned and coherent approach to the management of an organization's most valued assets - the people working there who individually and collectively contribute to the achievement of the objectives of the business. Human Resource management is evolving rapidly. Human resource management is an academic concept and a business practice that talks the theoretical and practical techniques of managing a workforce. The Virtuous human resource management is essential to retaining workers and maintaining the level of performance inside the organization. Operative HRM is one of the key blocks for comprehensive HRM strategy. The terms "human resource management" and "human resources" (HR) have largely replaced the term "personnel management" as a description of the processes involved in managing people in organizations. The study found the recent reforms in skill development and measure the ability of the worker in an organization.

**KEY WORDS:** Human Resource Management, Strategy, Personnel Management

#### 1. INTRODUCTION

Human resource is considered as the backbone of any organization. The concept of the Human resource management (HRM) had been deliberated in the literature. Originally the concept of HRM developed from U.S.A in the 1960s. Human Resource plays a vital role for the existence and survival of any organization. The success or the failure depends on the perception, attitudes, values of the employees, which they have about their organization. Furthermore, it also depends upon the recruitment, selection training and development programmed carried out in the organization.

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## Our Heritage

ISSN: 0474-9916  
Vol-68-Issue-1-January-2020

### A Study on Customer Perception In Digital Marketing With Household Articles In Tirunelveli City

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#### ABSTRACT

Today people are buy any product in digital wise that is online shopping it is the one of the marketing strategic used by the business man because the online shopping is easy to people to buy any product. Corporations started selecting online methods, such as database marketing, rather than limited list broker. Manufacturing also use the internet to carry, interconnect and distribute evidence, to trade the products, to take feedback and also to conduct satisfaction surveys with customers. Consumers use the internet not merely to purchase the produce online, but also to link prices, product features and after sale service services they will receive if they purchase the product from a particular store.

**KEYWORD:** Online Shopping, Business, Marketing, Customers, Internet.

#### 1. INTRODUCTION

The marketing is buy and sell in digital ways is called digital marketing. but also comprising mobile phones, display advertising, and any other digital medium. It is also referred to as 'online, internet and web advertising'. The term digital marketing has grown-up in approval done period. Business started selecting online methods, such as database marketing, rather than imperfect list broker. This kind of databases allowed companies to track customers' information more effectively, thus transforming the association between buyer and seller. However, the manual process was not so efficient.

#### 2. OBJECTIVES OF THE STUDY

The study is undertaken with the following objectives:

- To know the consumers awareness about the products available in internet.

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## Relationship of Marketing Communication And Employee Encouragement In Textile Industry



Dr. A. Aruna Devi<sup>1</sup>



S. Selvakumari<sup>2</sup>

In this study, we are discussed about the marketing communication level of the textile industry. In any organization, the marketing department is important as it helps to improve the organization's profit. The employee is one important asset for any organization. Employees of all the departments must be encouraged for carrying out their work successfully their work for eg: performance appraisal, bonus, fringe benefit, promotion etc.

**Keywords:** Marketing, Promotion, Employee, Encouragement, Textile Industry, Communication.

### INTRODUCTION

Communication is the main source levels of the marketing department of the textile industry because they marketing the product with correct information to the people without correct information is given the marketing level of the product are that will demark of the product. Communication level is not only important for marketing department. It is useful for all the purpose. And another one of this paper was encouragement of employee. The employees will encouraged by the managers they will do the work without any tension they are free to work. It is major source of the all the level of the management. Once the communication level of marketing like where the product is prefer and which place of the product prefer etc., of this information level are needed in the marketing department. To marketing the correct level of the dressing material are marketed it will earn a profit to an organization. The marketing department employee knows about the people taste, preference and color of that material in the dress.

### OBJECTIVES OF THE STUDY

- To determine the communication level of the marketing department of the textile industry.
- To know the encouragement level of the marketing department employees.
- To analyze the difference between before and after encouragement level of the workers.
- To know the types of marketing communication of people.

- To analyze the gender and types of marketing communication of people.

### REVIEW OF LITERATURE

- Goris (2007)<sup>1</sup> in this articles titled "Impact of communication in management" analyzed that while poor communication results to low employee commitment to the organization.
- Lee and Chuang (2009)<sup>2</sup> In this articles titled "impact of communication in management" explain that an excellent leader not only inspires subordinates, giving them the potential to enhance efficiency, but also meets their requirements in the process of achieving organizational goals.
- Erogluer (2011)<sup>3</sup> in this articles titled "Impact of communication in management" analyzed that modern management techniques to a large extent aim to raise employees performance by using the power of communication.
- Gangeshwer (2013)<sup>4</sup> in his articles entitled "E-Commerce or Internet Marketing" analyzed that Digital marketing technologies permit the customers to keep on with the company information rationalized.
- Gregory Karp (2014)<sup>5</sup> in his articles entitled "Marketing" analyzed that Digital marketing customers can way in internet at any place whichever time and companies are constantly updating information regarding their goods or

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## A STUDY ON KEY TAX INCENTIVES IN INDIA

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### Abstract

Tax is the significant role in India to develop our nation. Public pay the tax directly and indirectly. In India tax are levy by Central Government and State Government. Some trivial taxes are levied by Local Establishment. In year 2017 our honorable Mr. Narandera modi introduce a new tax system "GST" that is 'One nation one tax for goods and services'. Government levied the tax to the people tax should not be avoidable it must liable to pay by each and every individual. Tax should help to improve the welfare of our country. In this article we are all study about key tax incentives in India. Now a new budget are realized by our honorable Central finance minister Mrs. Nirmala seetharaman and she introduces a new tax rules and regulations for tax. And she introduces new tax incentives.

**Keywords:** Tax incentives, Central Government, Budget, State Government, Rules and Regulations.

### Introduction

Tax should help to improve the welfare of our country. Too much of rules and regulations was amalgamated by the Government. Tax helps the Government to take up schemes and project for economic development and solve their basic problems of the poor and underprivileged. In 2019 new budget introduce by our finance minister. A individual person whose income are laid above 500000 per year are liable to pay tax. She introduce a new tax schemes they are under Infrastructure development, Industrial development, farmer welfare and water security, women's development to women led development, labour and youth welfare etc.,

### Objectives of the Study

- ❖ To improve the environment facilities for our country.
- ❖ To increase the revenue for our country.
- ❖ To promote employment throughout our country and enhance the workings of the economy.
- ❖ To strengthen welfare schemes and communal benefits.
- ❖ To improve the economic capital formation for our country.
- ❖ To know about key tax incentives in India.



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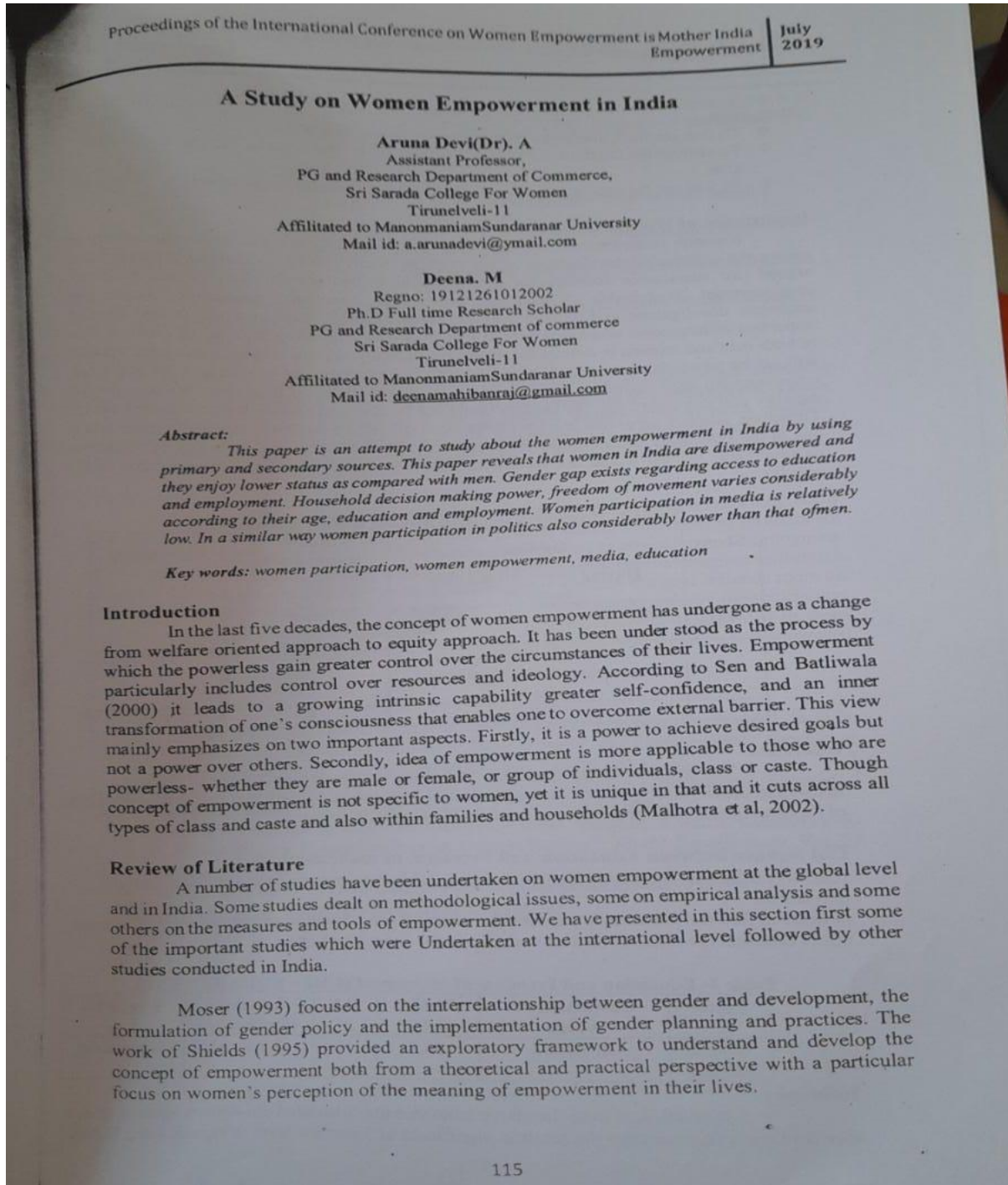
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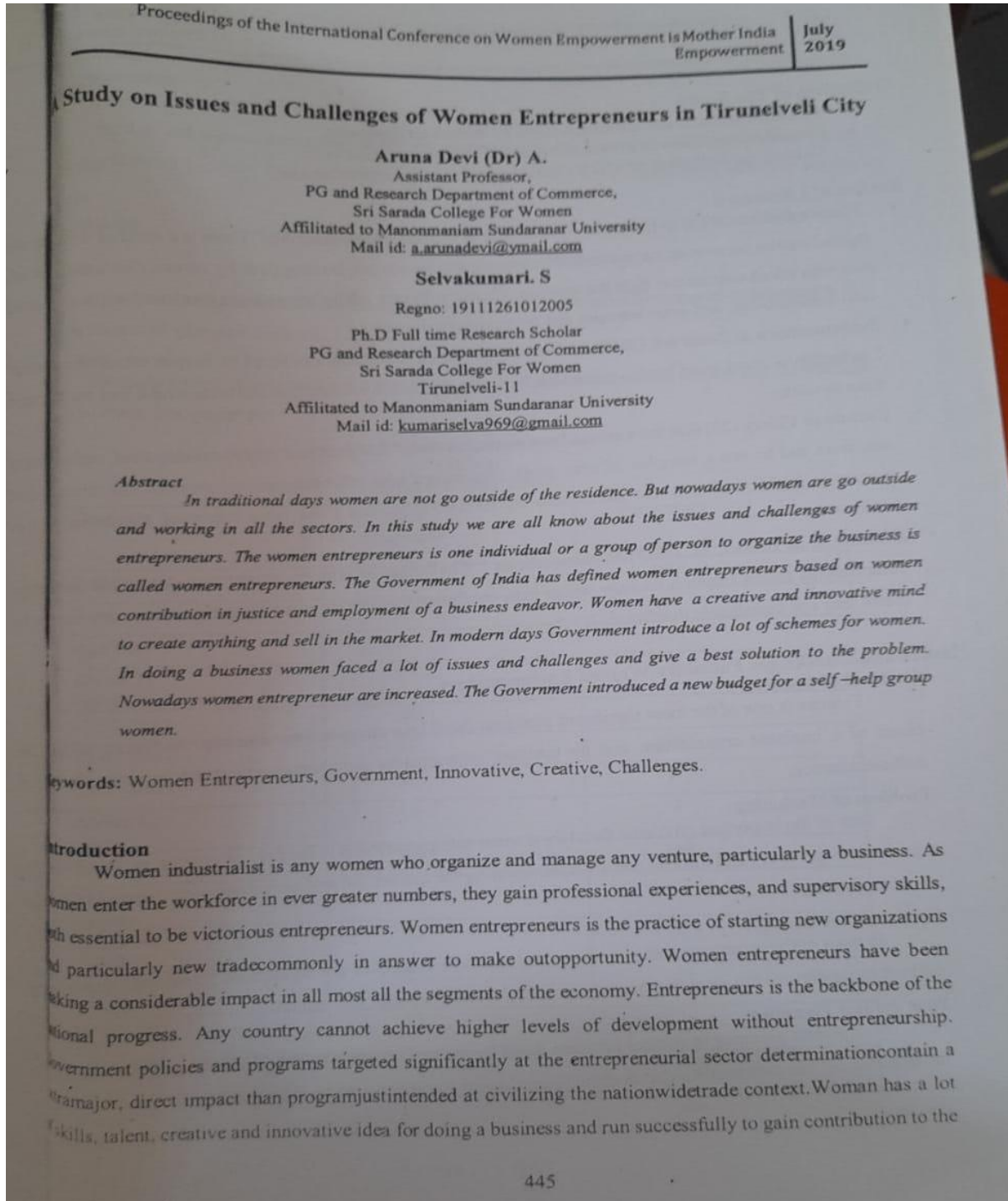
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UGC APPROVED JOURNAL

**WORK LIFE BALANCE OF WOMEN NURSES IN HOSPITALS WITH  
REFERENCE TO TIRUNELVELI DISTRICT – A STUDY**

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**ABSTRACT**

*Nursing is a Noble profession in which dedication to the well being of the others is the paramount importance. As women entered the medical field in increasing numbers, how-ever, the tensions between career and family became more prominent. It is also evident from many studies that causes of work life balance among working people and its impact have been verified. But studies with the focus of examining the attitude have been yet to be made. In this point of gap analysis, the researcher able to put forth an effort of studying the attitude of work life balance and its influence among Women Nurses with special reference to Private Hospitals of Tirunelveli district.*

**KEYWORDS:** Nursing, Women, Work Life Balance

**INTRODUCTION:**

Healthcare and its essence for the day to day life have been perceived seriously among the public. The employment opportunities for women in healthcare sectors show the booming in public and private healthcare notwithstanding the slowdown. Over the last 18 months, when most industries have been busy restructuring operations, cleaning up books or optimizing their costs, Indian pharmaceutical and healthcare sector is adding manpower. The Healthcare sector already seems promising with the current trends and the projected figures, shows a paradigm shift.

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A study on current Business and Economic conditions in India

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## A STUDY ON CURRENT BUSINESS AND ECONOMIC CONDITIONS IN INDIA

M. Deena<sup>1</sup>

Dr. A. Aruna Devi<sup>2</sup>

Abstract

Economic growth is defined in positive terms. It is measured by the sustained increase in real, national or per capita income of a nation over time. Economic growth is usually measured in terms of an increase in real GNP or GDP over time or an increase in income per head over time. Growth is desirable as it enables a society to consume more goods and services. That is why growth is considered to be the basis of advancing real living standards or human welfare. At the same time, it is also true that growth does not necessarily lead to an increase in human welfare. Economic development is more fundamental than economic growth.

**Key words:** Economic growth, human welfare, GNP, GDP

### Introduction:

It is expected that India will be the third-largest economy of the world by 2030. This expectation is attributed due to the facts of democracy, demography and demand. Among all the Southern Asian economies, India is considered as the best country in getting credit. According to the World Bank, at global level India ranked 23<sup>rd</sup> place. The International Finance Corporation also had the same view. The growth was attributed by the economic liberation for the investors have free access to the vast investment market.

### Recent Developments

Since there is a change in the economic situation, more and more investments in various sectors are flowing in. In India it is quite common to see Mergers and Acquisition (M&A) of companies, it is evident from its increase by 53.3 per cent to US\$ 77.6 billion in 2017, but at the same time private equity (PE) transactions reached US \$ 24.4 billion. Recent developments in the Indian Economic arena are listed below:

- In India the Exports has increased by 15.48 per cent comparing to the last year during the period April-November 2018 to US\$ 351.99 billion.
- The Purchasing Managers' Index (PMI) was 53.2 percent in December 2018 recorded a growth specifically in the Indian Manufacturing Sector.
- Till November 2018 the Mergers and Acquisitions activity in India has reached US\$ 82.1 billion.

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## A STUDY ON CURRENT BUSINESS AND ECONOMIC CONDITION OF DIGITAL MARKETING IN TIRUNELVELI CITY

S. Selvakumari <sup>1</sup>  
Dr. A. Aruna Devi <sup>2</sup>

### Abstract

In a modern day's business are done in online. Consumers buy the product in internet marketing using the mobile phone. Nowadays food also order in the smart phone and banking transaction also done in the online payment. India was improving their business and economic condition. In modern technology world a lot of facilities available in India and businessman are used the facilities and enjoy them. The business transactions are easy made and quickly done by using their internet. People used the smart phone by using their internet and order anything in digital wise. Online marketing is the exploitation of electronic media by the marketers to encourage the products or services into the market. The main objective of digital marketing is attracting customers and allowing them to interact with brand through digital media. Nowadays customers are use digital marketing because it easy to buy in our place. It is selling the products or service directly to the customers.

**Keyword:** Digital marketing, Business transaction, Electronic media, Economic condition, Product or Service.

### Introduction:

Digital marketing was developed since 1990s and 2000s. Digital marketing is one of the types of marketing being widely used to promote products or services and to reach consumers using digital channels. Digital marketing has found an effective increase in the development of technology. People are confused about the search for reliable websites for digital marketing. They are also looking for a unique place to buy everything to need. Digital marketing meets all these needs of consumers. The list of products available and their description and other details can be viewed by customers. This helps them choose the product that meets specific requirements. But customers need purchase with safety and reliability online stores are increasingly popular today. Nowadays online marketing business is improved, and economic condition of the online business is popular.

### Objectives of the Study:

- To know the current business condition of the digital marketing
- To know the products and services provided on internet
- To identify the consumer satisfaction towards digital marketing

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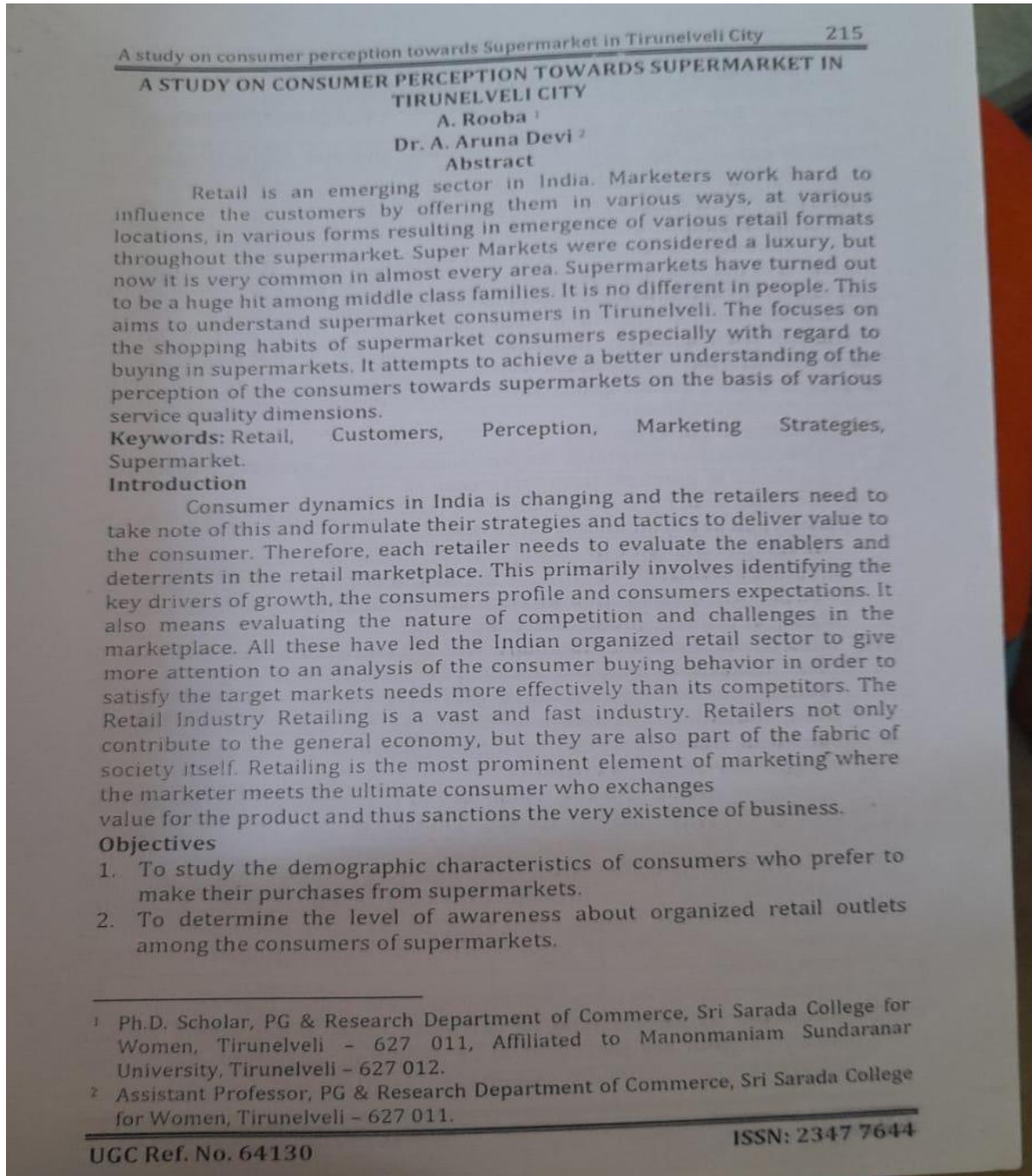
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National Conference on "ISSUES AND INITIATIVES TOWARDS VITAL, VIABLE AND  
VALUE BOUND QUALITY HIGHER EDUCATION" – IQAC 2019

## A STUDY ON SOCIAL RESPONSIBILITY OF HIGHER EDUCATION INSTITUTIONS IN TIRUNELVELI CITY

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*Abstract: Nowadays Higher Education institutions are facing with new environment and challenges that necessitate the need to be independent from governmental and state support. The changing environment in which universities function and the challenges that higher education has been facing were identified as: mass expansion of higher education; decrease of state expenditure and support for universities diversification of financial resources; internationalization, commercialization; changes brought by IC&T development, the adaptation of curricula to accommodate and capitalize on labour market requirements. These changes and challenges will have their impact on the quality of education, university autonomy, academic freedom, its changing focus and responsibilities towards society. This highlight that universities are moving toward corporatization which calls for them to be a good corporate citizen and the best approach for universities to achieve that is by adapting the concept of Social Responsibility.*

*Keywords: social, responsibility, higher education, internationalization, commercialization.*

### Introduction

The economic, political and social changes that took place over the past decades have had an impact also on higher education institutions, which have undergone an ampler reform process meant to meet the new challenges they are facing. Globalisation, the knowledge society, innovation, the development of technologies, a growing emphasis on the market forces are among the key factors, which influence the universities' mission, organisation and profile, the mode of operation and delivery of higher education. HEI increasingly need professional management structures, similar to corporate type organisations.

### Objectives

1. To study the demographic profile of the respondents
2. To improve the social responsibility in higher education
3. To improve the educational resources which are delivered through online



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## A STUDY ON STUDENTS EMPOWERMENT AND EMPLOYABILITY AVENUES IN TIRUNELVELI CITY

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**Abstract:** Students are being enthusiastic, vibrant, innovative and dynamic in nature is the most important role of our students. Students are strong passion, motivation and will power which also make them the most valuable human resources for fostering economic, cultural and political development of a nation. Nowadays education is the central to development and to improve the students life. In modern days education system are improving and smart education system are introduced in primary level to higher level students. Students empowerment and employment avenues are strongly improved. Students are having a multi knowledge talent, skills, aptitude and leadership quality are increasing in order to improve the workforce and employment opportunities of the students.

**Keywords:** Student Empowerment, Enthusiastic, Multi knowledge, Employment opportunities.

### Introduction

The term empowerment refers to the measures designed to increase the degree of autonomy and self-determination of our students and in communities in order to enable them to represent their interests in a responsible and self determined way acting on their own authority, it is the process of becoming stronger and more confident, especially in controlling students life and their rights. Empowerment as action refers both to the process of self-employment and to professional support of students which enables them to lack of influence and to recognize and use their resources.

### Objectives of the study

- To improve the students knowledge and ability
- To improve the employment opportunities of the students
- To improve the decision making power
- To find the factors which helps to encourage the students talent and skills



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## A STUDY ON CRYPTO CURRENCIES AND BIT COIN IN INDIA

Dr. (Smt) N. Kamala, Dr. (Smt). A. Arunadevi, Dr. (Smt). V. Sangeetha

Sri Sarada College for Women, Tirunelveli

### Abstract

Crypto currencies and bit coin have become the financial industry. A crypto currency is a digital or virtual currency that uses cryptography for security. A crypto currency is difficult to counterfeit because of this security feature. A defining feature of a crypto currency, and arguably its most endearing allure, is its organic nature; it is not issued by any central authority, rendering it theoretically immune to government interference or manipulation. Crypto currencies have their benefits and drawbacks. The paper elaborates different aspects of crypto currencies, starting with their early development, challenges and risks, opportunities, advantages and disadvantages, and their future. In addition, the paper covered issues related to the practical and technical function of crypto currencies. It was concluded that the future of crypto currencies. The banks and other financial institutions should see and consider crypto currencies as an alternative for the financial transactions in the future.

**Key words:** Advantages and disadvantages, Bit coin, Block Chain, Crypto currencies, Development and Financial Transactions

### Introduction:

Bitcoin is a decentralized, peer-to-peer, "cryptocurrency" system designed to allow online users to process transactions through digital units of exchange called Bitcoins. Started in 2009 by a mysterious programmer, Bitcoin has generated plenty of interest and controversy as a "third" type of currency and an alternative to government fiat currencies like the U.S. dollar or the euro or pure commodity currencies like gold or silver coins. Bitcoin payments are processed through a private network of computers linked through a shared program. Each transaction is simultaneously recorded in a "blockchain" on each computer that updates and informs all accounts. Bitcoins are either "mined" by a computer through a process of solving increasingly complex mathematical algorithms or purchased with standard national money currencies and placed into a "Bitcoin wallet" that is accessed through a smartphone or computer. In 2013, a cryptocurrency enthusiast drove off the lot of a luxury car dealership in Costa Mesa, CA in a Tesla Model S paid for in bitcoin—just under 92 bitcoins, to be precise, worth over

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RESEARCH REVIEW JOURNALS **JR** ICIMP-2018 SEP-2018 Special Issue ISSN: 2455-3085 (Online) RESEARCH REVIEW International Journal of Multidisciplinary www.rjournals.com (UGC Listed Journal)

## A Study on Awareness and Attitudes of Food Handling Practices of Mothers in Thoothukudi District

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ARTICLE DETAILS	ABSTRACT
<b>Article History</b> Published Online: 03 Oct 2018	This study examines the awareness and attitudes of food handling practices of mothers in Thoothukudi district. It aims to study the demographic profiles of the respondents, to analyze the awareness of food handling practices of mothers, to evaluate the attitude of mothers, to identify the involvement of mothers in the hygienic practices and to examine the impact on food borne diseases. The data collected from 175 respondents in Tirunelveli District. Version 17.0 of Statistical Package for Social Science (SPSS) was used to analyze the data. The collected data was analyzed by using appropriate statistical tools like percentage analysis, chi-square test, t-test, ANOVA and rank test for arriving conclusions. The finding of the study is mothers uses well water which is not a hygienic and safe practice. Awareness should be created among mothers in rural area about the consumption of safe cooking and drinking water and government should take steps to supply safe water to rural areas.

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**1. Introduction**

Each year, millions of people worldwide suffer from food-borne diseases and illnesses resulting from the consumption of contaminated food, which has become one of the most widespread public health problems in the contemporary world. In response to the increasing number of food and water-borne diseases, governments all over the world have been taking efforts to improve food safety knowledge and practices among people. Safe food-handling practices and high awareness of hygienic practices reduce major incidents of diarrhoeal death and various other food borne diseases. The Centre for Disease Control and Prevention Food - Net surveillance data show that infants, children and women are affected more by food borne diseases. This arises from the consumption of contaminated food. In the context of modern food production techniques and methods in a globalized world, the food handling methods adopted by women during religious and social ritual practices are not adequate to ensure the safety of the food. The most common factors contributing to food borne diseases are unsafe keeping of food, contaminated equipment, food from unsafe sources, poor personal hygiene and inadequate cooking.

**2. Objectives of the study**

1. To study the demographic profiles of the respondents.
2. To analyze the awareness of food handling practices of mothers.
3. To evaluate the attitude of mothers and involvement of mothers in the hygienic practices.
4. To examine the impact on food borne diseases.

**3. Review of literature**

Cohen et al. (2001) stated that only knowledgeable, motivated, and skilled employees who are trained to follow the proper procedures together with management that effectively monitors employees' performances can ensure food safety

Martha Barclay et al. (2001) in their study indicated the barriers for implementing food safety. They suggested a food safety educational program for all consumers, especially the mothers and food handlers. Food safety information should also be reinforced during students' progression within the educational system

Bruhn (2002) in his study suggested that consumer education should include a comprehensive description of food borne illnesses, and prevention strategies; product labels should contain food-handling information and warnings for special populations, and food processing by newer safety-enhancing technologies should be more widely available

**4. Methodology**

This research is basically focused on awareness and attitudes of food handling practices of mothers in Thoothukudi district of TamilNadu, India. It encompasses both primary and secondary data. The primary data were collected through a well structured interview schedule. The secondary data relating to food handling practices of mothers were obtained from text books, journals and websites. The primary data were collected from about 175 respondents' selected using random sampling method. Version 17.0 of Statistical Package for Social Science (SPSS) was used to analyze the data. This paper is devoted to present the analyzed data relating to study the demographic profiles of the respondents; to analyze the awareness of food handling practices of mothers; to evaluate the attitude of

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## A Study on Eco-Friendly Food Packaging on Bio-Degradable Products in Thoothukudi District

### OPEN ACCESS

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### Abstract

This study examines the eco-friendly food packaging on bio-degradable products. It aims to study the demographic profiles of the respondents, to study the awareness of the respondents about eco-friendly packaging, to examine the consumers' attitude towards the practices of reduce, reuse and recycle, to analyse the reasons for not following the eco-friendly practices and to observe the satisfaction level of the respondents & benefits derived from biodegradable products.

Keywords: Biodegradable products, Eco-friendly packaging, Environment packaging and Food packaging materials.

### Introduction

In the new millennium consumers are increasingly better informed and more aware on the environmental impact of products and may demand businesses improve their environmental performances. Their pressure has often been cited in the literature as one of the important factors contributing to business environmental commitment because they may exert pressure by boycotting the products of environmentally unfriendly businesses and or refusing such products. With increasingly pressing environmental concerns weighing our planet, eco-friendly consumerism now-a-days carry more weight than before. As a result of increasing this consumerism eco-friendly packaging products have increased significantly. An environmental considerations need to be given to minimum packaging forms, to avoid pollution problems and ensure sustainability. Packaging is the science, art and technology of enclosing or protecting products

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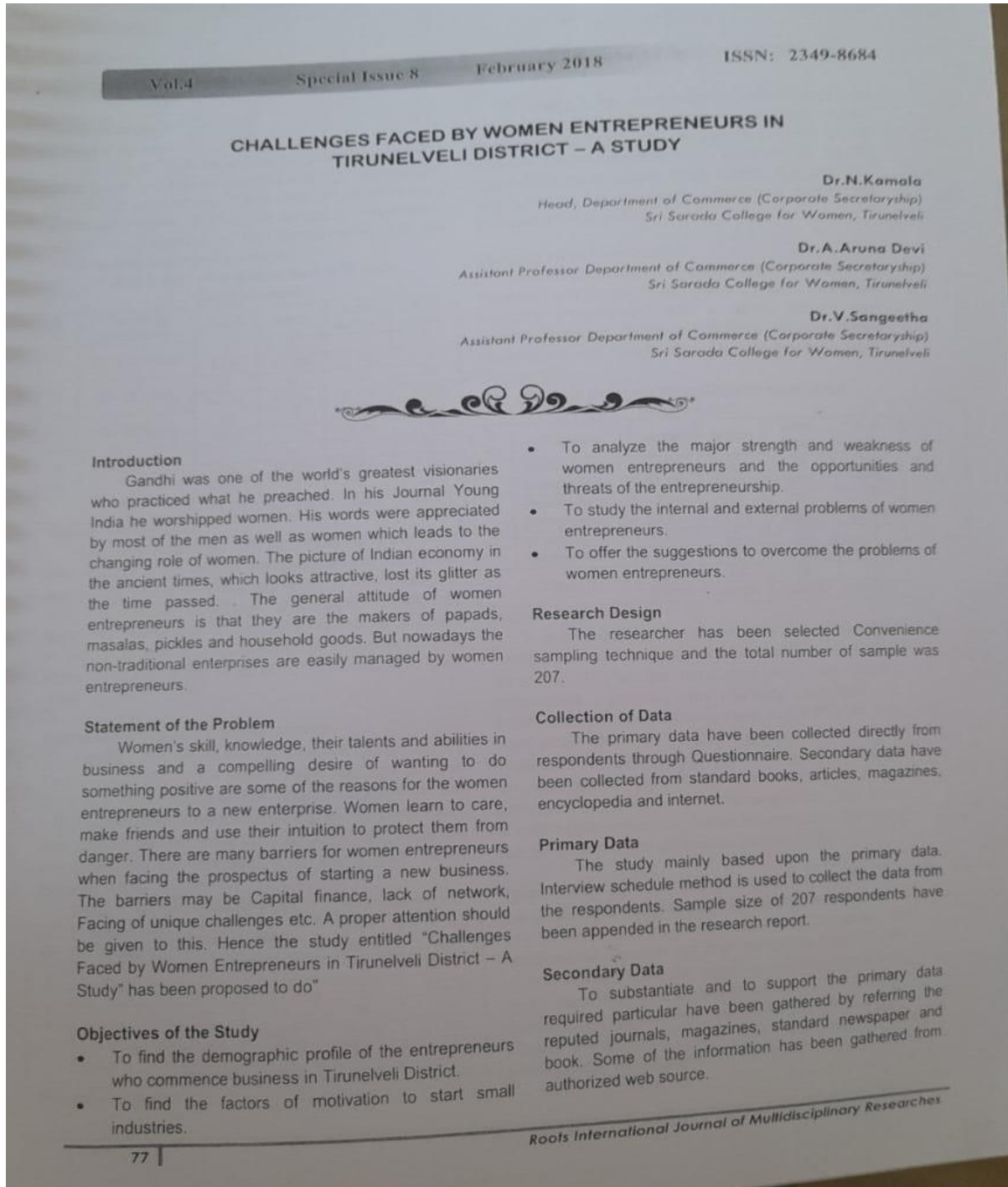
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## A Study on Role of Green Marketing and its Impact on Consumers in Tirunelveli District

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*Abstract: Green Marketing products that are presumed to be environmentally safe. It incorporates a broad range of activities including product modification; changes to the production process, sustainable packaging, as well as modifying advertising other similar terms used are environmental marketing and ecological marketing. Green marketing refers to the process of selling products and/or services based on their environmental benefits. Green marketing involves developing and promoting products and services that satisfy. Most of such studies however, remain conspicuously missing in the context of developing economies like India.*

*Keywords: Green marketing, modification, ecological marketing, environmental benefits.*

### Introduction

Green Marketing products that are presumed to be environmentally safe. It incorporates a broad range of activities including product modification; changes to the production process, sustainable packaging, as well as modifying advertising other similar terms used are environmental marketing and ecological marketing[1]. Green marketing refers to the process of selling products and/or services based on their environmental benefits. Green marketing involves developing and promoting products and services that satisfy customers want and need for quality, performance affordable pricing and convenience without having a detrimental input on the environment[2]. Most of such studies however, remain conspicuously missing in the context of developing economies like India. A specific dimension of traditional marketing, green marketing contains the same ingredients of traditional marketing. Product, price, promotion, and place[3,4]. To gain a competitive advantage in the changing world firms are following the demand trend of customers and make improvement of this development over time. The green marketing concept could be operational zed by using the following marketing.

### Objectives

1. To analyse the socio economic profile of the customers.
2. To identify the green producing recently used.
3. To create level of awareness about the ecological process and environmental sustainable green marketing process.
4. To identify main reason to make pay more green product.
5. To know the relationship of green consumption behavior with consumer demographics.
6. To offer suggestions to avoid plastic products.



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## A STUDY ON IMPACT OF GST IN INDIA

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### Introduction

Goods and Services Tax (GST) is an indirect tax which was introduced in India on 1 July 2017 and was applicable throughout India which replaced multiple cascading taxes levied by the central and state governments. It was introduced as The Constitution (One Hundred and First Amendment) Act 2017 following the passage of Constitution 122nd Amendment Act Bill. The GST is governed by a GST Council and its Chairman is the Finance Minister of India. Under GST, goods and services are taxed at the following rates, 0%, 5%, 12%, 18% and 28%. There is a special rate of 0.25% on rough precious and semi-precious stones and 3% on gold. In addition a cess of 22% or other rates on top of 28% GST applies on few items like aerated drinks, luxury cars and tobacco products.<sup>[3]</sup> GST replaced a slew of indirect taxes with a unified tax and is therefore set to dramatically reshape the country's 2 trillion dollar economy.

### Launch

The Goods and Services Tax was launched at midnight on 1 July 2017 by the President of India, Pranab Mukherjee, and Prime Minister of India, Narendra Modi. The launch was marked by a historic midnight (30 June – 1 July) session of both the houses of parliament convened at the Central Hall

of the Parliament. Though the session was attended by high-profile guests from the business and the entertainment industry including Ratan Tata, it was boycotted by the opposition due to the predicted problems that it was bound to lead to for the middle and lower class Indians. It is one of the few midnight sessions that have been held by the parliament - the others being the declaration of India's independence on 15 August 1947, and the silver and golden jubilees of that occasion.

Members of the Congress boycotted the GST launch altogether. They were joined by members of the Trinamool Congress, Communist Parties of India and the DMK. The parties reported that they found virtually no difference between the GST and the existing taxation system, claiming that the government was trying to merely rebrand the current taxation system. They also argued that the GST would increase existing rates on common daily goods while reducing rates on luxury items, and affect many Indians adversely, especially the middle, lower middle and poorer classes

### Taxes Subsumed

The single GST (goods and service taxes) replaced several former taxes and levies which included: central excise



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## A Study on Factors Influencing Continuous E-Banking System in Tirunelveli District

Kamala and ArunaDevi

**Abstract**—Internet banking belongs to the species of financial services variously known as home banking, remote electronic banking, online banking, self-service banking, and other names indicating that customers do their banking at home or at work. Internet turns out to be the most economic delivery channel for banks.

**Keywords**—Internet banking, mobile banking, online banking etc...

### I. INTRODUCTION

INTERNET banking belongs to the species of financial services variously known as home banking, remote electronic banking, online banking, self-service banking, and other names indicating that customers do their banking at home or at work. Internet turns out to be the most economic delivery channel for banks. The world's first internet bank opened its virtual doors in the fall of 1995. Today almost all the banks in India offer Internet based banking. Convenience and 24/7 banking system are the main reasons for this. Internet banking system offers a full range of services that include banking, brokerage, mutual funds, loans, mortgages, and bill pay and presentment.

### II. STATEMENT OF THE PROBLEM

A study on factors influencing the continuous E-banking system in Tirunelveli has been selected as the research area. The main reason for selecting this problem is to know the awareness of the customers towards the electronic (technological) developments. Nowadays banking system offers various facilities like credit and debit card, ATM, Internet banking system etc. Though the customers are using the various electronic banking opportunities, the main thing to be known is the continuous usage of the E-banking system. Hence this problem has been focused for the research.

#### A. Objectives of the Study

- To study the facilities offered by the bank due to prevails the electronic developments.
- To identify the effects of technology in improving the effectiveness of banking services.
- To analyse the problems faced by the customers while adopting modern technology.
- To analyse the attitude and opinion of the respondents towards the modern services offered by banks.

- To provide the suitable suggestion to the branch for improving its serviceability and functionality.

### III. REVIEW OF LITERATURE

Sureshchander and Rajendran (2003), in their paper, focused on investigating the important factors of customers' perceived quality in banks of developing economy like India. The authors had taken 15 public sector banks, 14 private banks and 14 foreign banks for the period under study. The researchers found that there seems to be a great variation in respect of services offered by three groups of banks. They used core services such as human element, systemization of services, tangibility of services and social responsibility as critical factors. They analyzed that three groups of banks in India seem to vary significantly in terms of service quality factors but from the customer perception of service quality, it could be acceptable only if customers' need could be satisfied at the right time in a right manner.

Ramani (2007) studied the impact of e-payment system on Indian banking sector. E-payment was required for handling large volume of business payment and remittances for hassle free, quicker and faster payment remittances at low cost, and paperless transactions. The researcher highlighted various steps taken by RBI for the e-payment

### IV. METHODOLOGY

This section describes the methodology which includes collection of data, construction of questionnaire and framework of analysis.

#### A. Collection of Data

The primary data have been collected directly from customers through on Questionnaire. Secondary data have been collected from standard books, articles, magazines, encyclopedia and internet.

#### B. Primary Data

The study mainly based upon the primary data. Interview schedule method is used to collect the data from the respondents. Sample sizes of 150 respondents have been appended in the research report.

#### C. Secondary Data

To substantiate and to support the primary data required particular have been gathered by referring the reputed journals, magazines, standard newspaper and book. Some of the information has been gathered from authorized web source.

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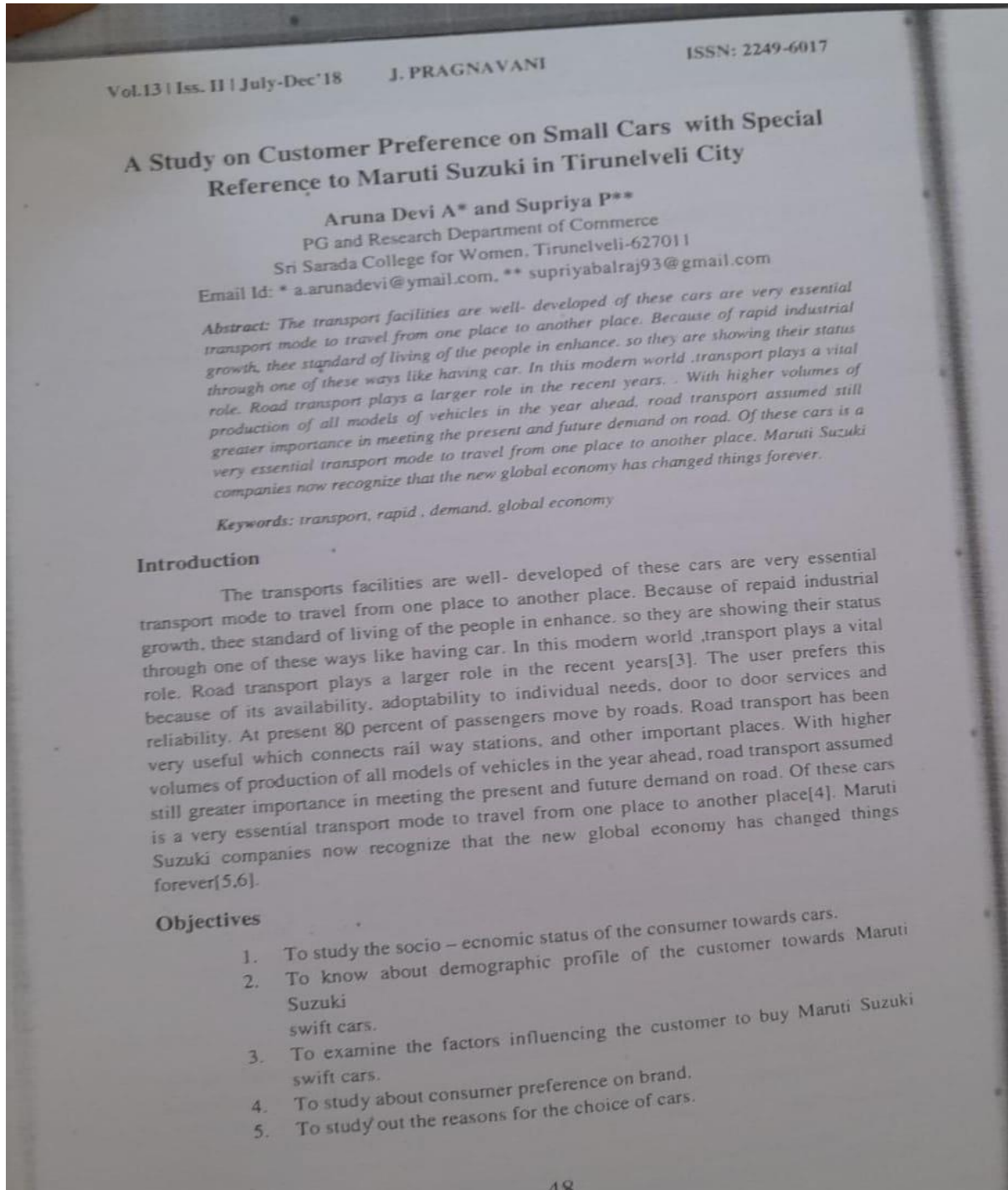
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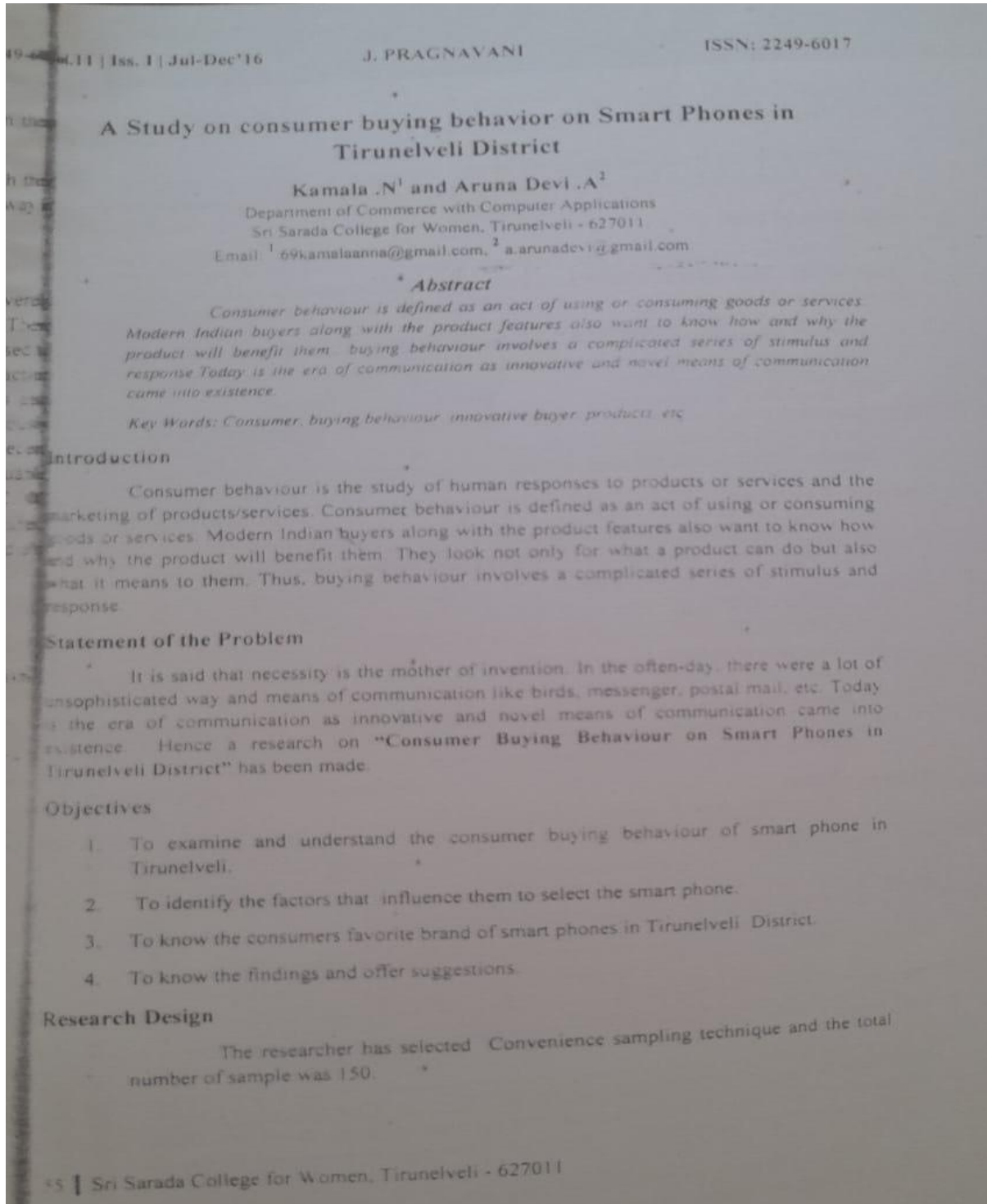
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## A STUDY ON EMPOWERMENT OF WOMEN THROUGH SHGs WITH SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT

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### Abstract

Women's empowerment and material advancement help them to improve their status in society and strengthen their position. If women are to be economically empowered, it is fundamental to provide them with additional channels of credit, training, employment, great exposure, leadership skills and security. It aims to analyse the demographic profile of the respondents. The data collected from 75 respondents in Thoothukudi district. Percentage analysis and chi-square test are used for arriving conclusion.

**Keywords:** Mahalir Thittam, Self Help Groups and Women Empowerment

### Introduction

Today, a woman is the builder and moulders of a nation's destiny. She has a heart far stronger and bolder than that of a man. She is the supreme inspiration for man's onward march and is an embodiment of peace, love, pity and compassion. The progress of women is a barometer by which one can measure the progress of a nation. Women power is a greater reality. It is the force behind all movements and activities in the society. So sociologists and social activities are bound to recognize the vitality and significance of women power. Today in our country, women-folk have emerged as a powerful class in their own right.

The underlying principle of empowerment is to give somebody the power or authority to decide and act. Empowerment is dependent upon the good will or self interest of the person with the power which for whatever reason he/she decides just that power will be transferred, and also the quantum and type of power to be transferred. The logic of empowerment implies a prior state of passivity on the part of the person being empowered

### Objectives of the study

1. To analyse the demographic profile of the respondents
2. To discuss the formation of women SHGs, savings and loan performance in Thoothukudi District.
3. To analyse the characteristics of the sample SHG members and their family profile.

### Self Help Group (SHG)

It is a voluntarily formed group. The size of a group is 10 to 20 members. The groups are to be basically homogeneous in nature. They come together for addressing their common problems. They are encouraged to save in a regular basis. The amount of saving is within the range of Rs. 20 – Rs. 100 per month. They rotate this common pooled resource at a small rate



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International Seminar Proceedings on Green Marketing – Issues and Challenges

## AWARENESS ON HEALTH CARE GREEN PRODUCTS IN TIRUNELVELI DISTRICT – A STUDY

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### INTRODUCTION:

Rapid environmental deterioration over the last few decades has dramatically increased consumer awareness of environmental problems. As consumers become increasingly critical of industry's reactive environmental policies, a growing number of companies are developing company-wide environmental programs and green products.

### STATEMENT OF THE PROBLEM:

Most of the consumers expect quality, positive effect on the environment friendly products, public health safety as the key driving agents for prefer organic products. Nowadays, food spending patterns are changing rapidly, due to environment issues, it concern about the nutritional value and health care, thus organic food products increase the increase the consumer's preference to choose these products. Thus this study focuses on health benefits, food safety concern and environmental friendly.

### OBJECTIVES OF THE STUDY:

- The following are the objectives of the study:
- ❖ To examine the health care benefits and food safety of organic products.
  - ❖ To know the awareness among the consumers in Tirunelveli district on the green products.
  - ❖ To highlight the opportunities of environmental friendly organic products.
  - ❖ To know the findings and offer suggestions for the improvement of the green products.

### RESEARCH METHODOLOGY:

The study is based on both primary and secondary data. The primary data has been collected from 100 respondents through interview schedule by adopting convenience sampling technique. The secondary data was collected from books, magazines, journals, encyclopaedia and websites. Simple percentage analysis, rank test and chi square test has been applied to analyse the primary data.



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Sadakath: A Research Bulletin

## Marketing of Pension Schemes by the Insurance Sectors with Special Reference to Tirunelveli District – A Study

Dr. N. Kamala<sup>1</sup>, Dr. A. Aruna Devi<sup>2</sup> and Dr. V. Sangeetha<sup>3</sup>

### Abstract

Nearly 80% of the Indian population is without life insurance and health insurance coverage. Most of the private players are under the limelight today. The insurance industry in India is witnessing a stiff competition from globally renowned and well established private insurance players who have tied up with reputed private brands in India. Insurance companies designed pension schemes to cater to the needs of those who are not covered under pension.

### Introduction

The insurance sector in India has been governed by the Insurance Act, 1938. With such a large population and the untapped market area of this population, insurance happens to be a very big opportunity in India. Nearly 80% of the Indian population is without life insurance cover and health insurance. From the date of liberalization of the insurance industry, it has never looked back and today stands as the one of the most competitive and exploring industries in India. Most of the private players are under the limelight today.

Table - 1 Milestones of the Life Insurance Business in India

Milestones in the life Insurance business in India	
Year	
1912	The Indian Life Assurance Companies Act enacted as the first statute to regulate the life insurance business.
1928	The Indian Insurance Companies Act enacted to enable the government to collect statistical information, about both life and non-life insurance businesses.
1938	Earlier legislation consolidated and amended to by the Insurance Act with the objective of protecting the interests of the insuring public.
1956	245 Indian and foreign insurers and provident societies taken over by the

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... to be marginalized. This feeling of marginalization could be a result of not fitting into the "ideal worker" framework.

## CONCLUSION

Work-life balance and employee engagement becomes a visible benchmark among high performing organizations that reap the economic and reputational benefits of being publicly recognized as a "best place to work" or "an employer of choice". Many Family-friendly organizations feel the need for work-life balance which includes recruitment and retention of valuable work force, reduced absenteeism, reduced employee stress, health benefits, job satisfaction, and better life balance. It has been suggested that an effectiveness of work-life balance policies and practices must incorporate the effects of workplace culture and supervisor support of employee's efforts to balance work and family responsibilities. Developing and maintaining a culture that enables and supports the opportunity to have a desired work life balance and to promote the benefits of the employee & organization. A strong organizational culture increases employee's intent to remain in the organization. Work-life balance must be supported and encouraged at all levels of the organization, including senior management, line managers and all staff. An organization which encourages work-life balance policies and practices will win the benefits of augmented employee engagement and also a positive outcome is dependent on a workplace culture that is supportive of using work-life initiatives. Some organizations are working on balancing the work-life of employees and measure to be taken to solve complexities of workers in workplace and how to solve this problem using time management and employees can manage their personal life and professional life smoothly. Today's organizations are all about working with 24X7 and stress will be involved with work and mental stability will be a prime concern for employers so as how to make people work efficiently. The organizations has to organize special programs at the week-end by creating an attractive work environment through which people can get relaxed at least during week-end. The organizations should know what the reasons are for the birth of such imbalances.

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## 5. A STUDY ON GENDER INEQUALITIES AND DISCRIMINATION AT WORK AMONG THE WOMEN GOVERNMENT EMPLOYEES IN TIRUNELVELI DISTRICT

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## INTRODUCTION:

The systematic, adverse treatment of individuals on the basis of their gender, which refutes the rights, opportunities or resources is known as Gender inequalities. Women's differential access to power and control of resources is central to this discrimination in all institutional spheres, i.e the household, community, market and state. In the family the women and girls can face discrimination in the sharing of household resources like food, sometimes leading to higher malnutrition and mortality indicators for women.

Gender violence occurs in both the public and private spheres. It happens in virtually all societies across all social classes, with women particularly at risk from men they know. It is now recognised in international law that violence against women is a human rights issue

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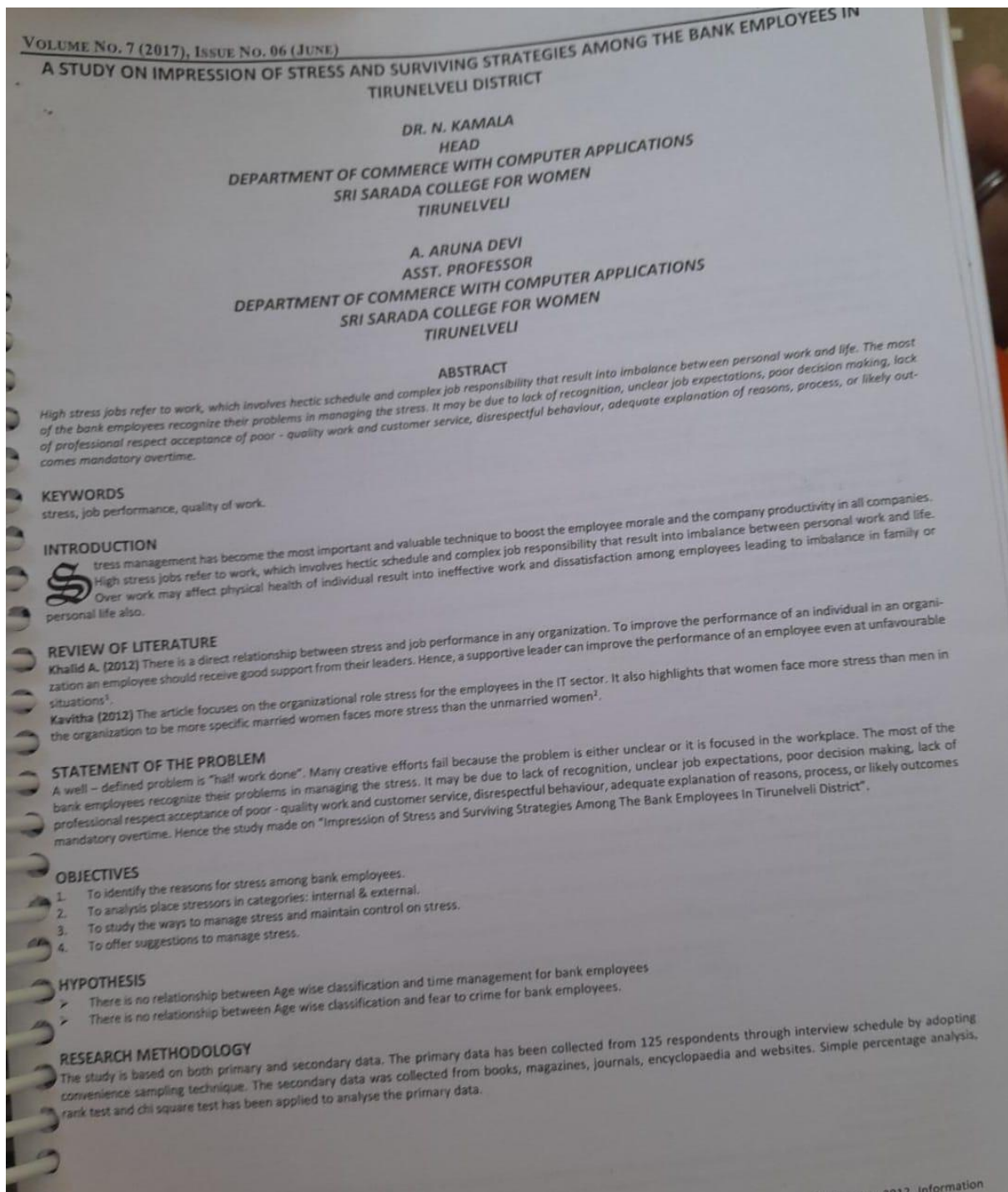
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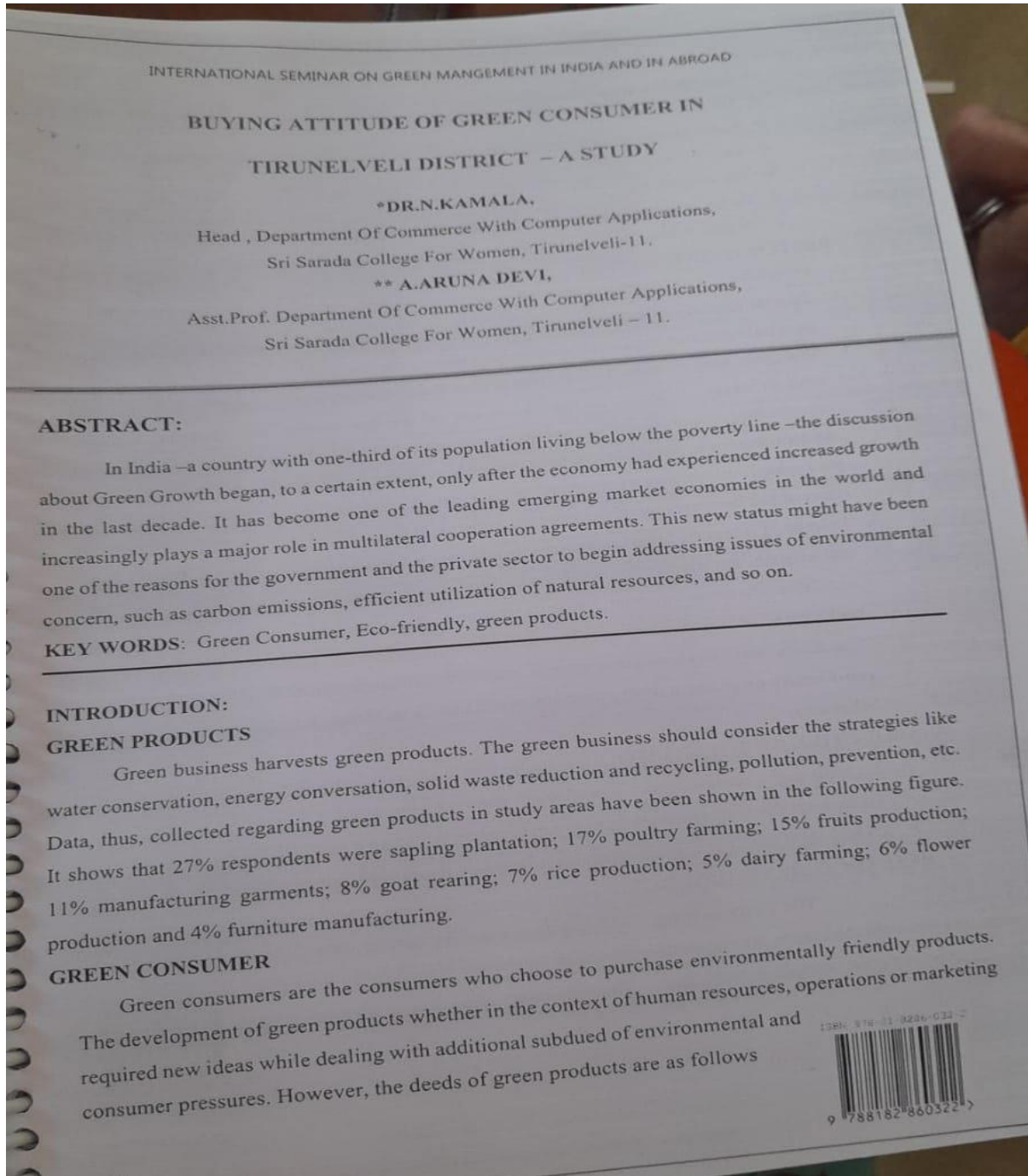
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## A SYSTEMATIC WAY OF USING MOBILE LIBRARY

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*Abstract: In order to investigate the effectiveness of mobile libraries in communities which have lost their static service points, this study attempted to assess the value of both mobile and former local library services to users. Mobile library services are essential to the Public Library Service and should be seen as an integral part of it. When planning library services to meet community needs, mobile library services should be considered early in the planning process as a viable and cost effective means to serve residents disadvantaged in terms of access to a static library. Mobile libraries bring all the benefits of a modern library service to people who cannot access one of our larger libraries, or who prefer to use a more local service within their own community. The overall objective of a mobile library service is to promote equity of service provision by enhancing the opportunity of access to library services.*

*Keywords: Mobile Libraries, Service, Community, etc...*

### Introduction

A mobile library or book-mobile is a vehicle designed for use as a library. It is designed to hold books on shelves in such a way that when the vehicle is parked they can be accessed by readers. Mobile libraries are often used to provide library services to villages and out of the city that have no library buildings. Community Mobile Library provides a weekly service, following a regular time-table and carries around 2,500 items of stock, for adults and children, plus public internet access. One way to make books more available is by using mobile library units and taking books closer to the users.

### History of Mobile Libraries

The very first mobile library can be said to be the horse-drawn carriage bringing books to the workers of the Mechanics Institute in 1859. The idea did not spread quickly but after a while more mobile services appeared in Great Britain, the US and in Germany. In Washington, (USA) a horse carriage was used to provide services to the rural areas, starting in 1907 and ten years later, a bus was used in urban areas as well. In Great Britain, the focus had been on urban areas from the very start and book-mobiles have been used in Manchester since 1931. Only in the 1950s did book buses in the UK begin to provide library service to rural areas. Germany had mobile library services since 1926, starting with the urban areas. The first mobile library in Sweden was started in 1948. Before the time of bookmobiles, travelling libraries was the method used to promote an interest in reading.

### Use of Mobile Libraries:

An entirely new mobile library route was planned for the coverage of the communities affected by local library closures. Mobile library vehicles are not scheduled to stop outside the former library buildings, as this was considered inappropriate. Public consultation meetings at the time of the library closures provided information for the most suitable location of each stop, although changes have been made since then. Mobile library is also designed for young children and their families with 1,500 items specially selected to appeal to children in following ways:

- board and picture books
- popular stories and
- resources to help with homework.

People can choose novels and information books, and they can also access the internet. There's a cosy seating area for story-telling and a pull-out awning outside the vehicle.

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Women Entrepreneurship A Key To Success 1

## MSME DEVELOPMENT AND RUSTIC WOMEN ENTREPRENEURSHIP: TOOL FOR COST-EFFECTIVE EMPOWERMENT

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### ABSTRACT

Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women. India's growth story in the past decade has seen rapid industrial as well exponential growth of the services sector. The micro, small, and medium enterprises (MSME) played a significant role in this through innovation, diversification and employment generation. . The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprises. The Formation and strengthen of rural women Entrepreneurs network must be encouraged.

Key Words: Entrepreneur, service sector, gross domestic product

### MICRO, SMALL AND MEDIUM ENTERPRISES:

India's growth story in the past decade has seen rapid industrial as well exponential growth of the services sector. The micro, small, and medium enterprises (MSME) played a significant role in this through innovation, diversification and employment generation. As estimated 29.8 million MSMEs in India



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Creating Entrepreneurship Awareness Among Self-Help Group Members in Tirunelveli District, Tamilnadu

## BANK SCHEMES AND LOANS FOR WOMEN ENTREPRENEURS IN TAMIL NADU - A STUDY

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### Abstract:

Development of entrepreneurship is a decisive factor for the development of a country. The success of India's economic progress is closely linked to its competencies to produce and carry across quality products in a highly competitive universal market. Women bring their leadership to end the injustice and create healthy, well-educated, and well-nourished communities. Women entrepreneurs in India accounted for 9.09 per cent of the total 2.70 million entrepreneurs during the last decade. Long and medium term loans are available from various organisations, including National Small Industrial Corporation, Commercial banks, state small industries corporation, State Financial Corporation etc. The present paper gives a detailed analysis of bank loans available for women entrepreneurs in SHGs.

**Key words:** Women empowerment, bank linkage, Self-Help group.

### Introduction :

In India the emphasis has been on generating empire-building skill in the youth through the process of interdisciplinary learning. Entrepreneurship is an ability to determine, create or invent prospects and feat them to the benefit of the society, which in turn bring success to the reformer and his organization. Women entered into the entrepreneurial world due to so many factors. The promotion of women entrepreneurship ensures economic independence. Though the entry of women in the entrepreneurial field is a recent phenomenon in Tamilnadu, they have been attracting the attention of policy-makers and government department by their excellent performance in this field.

Most of the studies revealed that women in general request smaller loans from the bank than men when creating an enterprise. Special schemes should be implemented whereby women can get bank loans at decent conditions. A guarantee mechanism should be foreseen in these schemes whereby credit terms are offered in case the business takes longer than foreseen to take off, or unforeseen events lead to financial pressure.

### Policies and Schemes for Women Entrepreneurs in India:

In India, the Micro, Small & Medium Enterprises development organisations, various State Small Industries Development Corporations, the Nationalised banks and even NGOs are conducting various programmes including Entrepreneurship Development Programmes (EDPs) to cater to the needs of potential women entrepreneurs, who may not have adequate educational background and skills. The Office of DC (MSME) has also opened a Women Cell to provide coordination and assistance to women entrepreneurs facing specific problems. There are also several other schemes of the government at central and state level, which provides assistance for setting up training-cum-income generating activities for needy women to make them economically independent. Small Industries Development Bank of India (SIDBI) has also been implementing special schemes for women entrepreneurs. In addition to the special schemes for women entrepreneurs, various government schemes for MSMEs also provide certain special incentives and concessions for women entrepreneurs. For instance, under Prime Minister's RozgarYojana (PMRY), preference is given to women beneficiaries.



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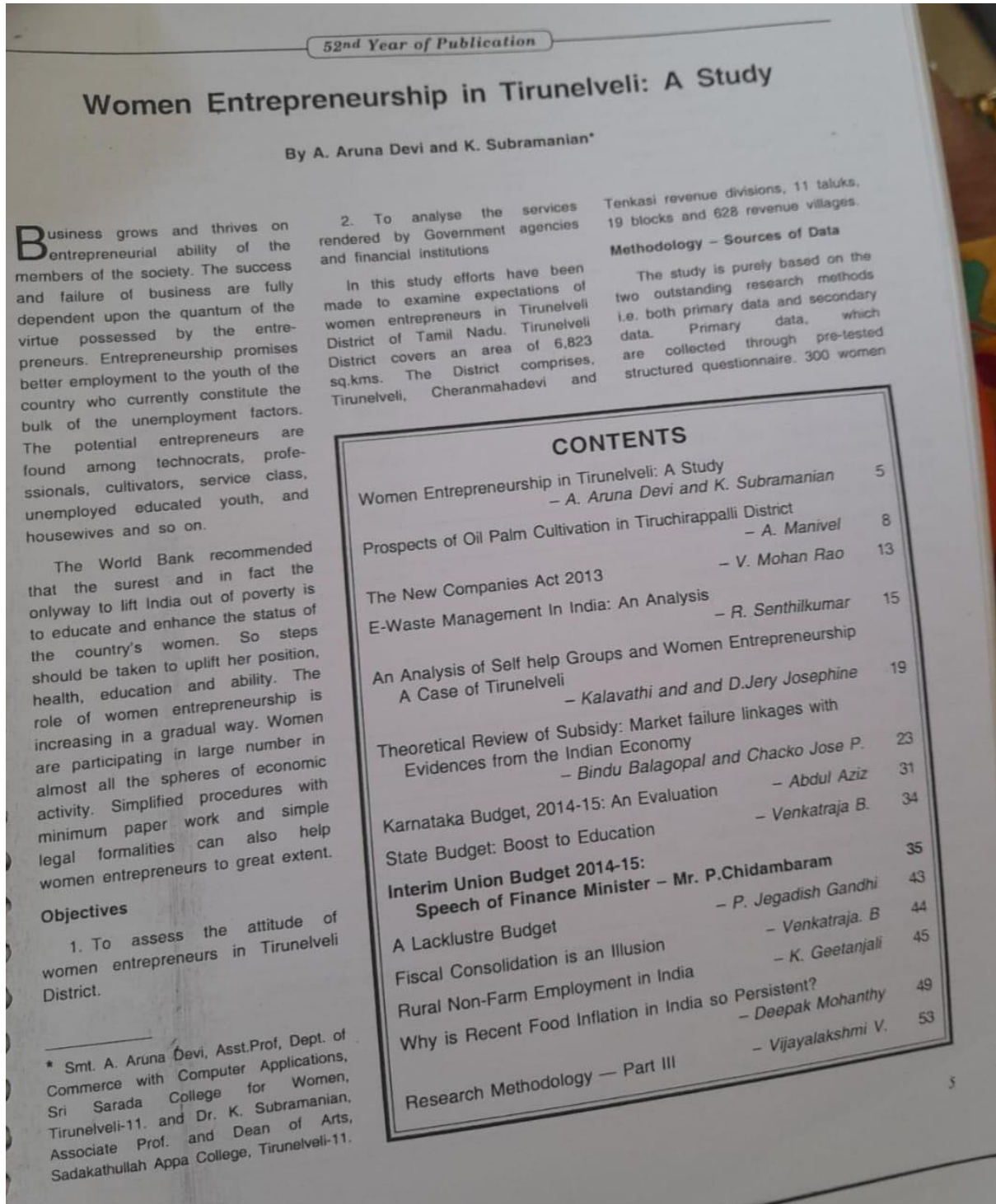
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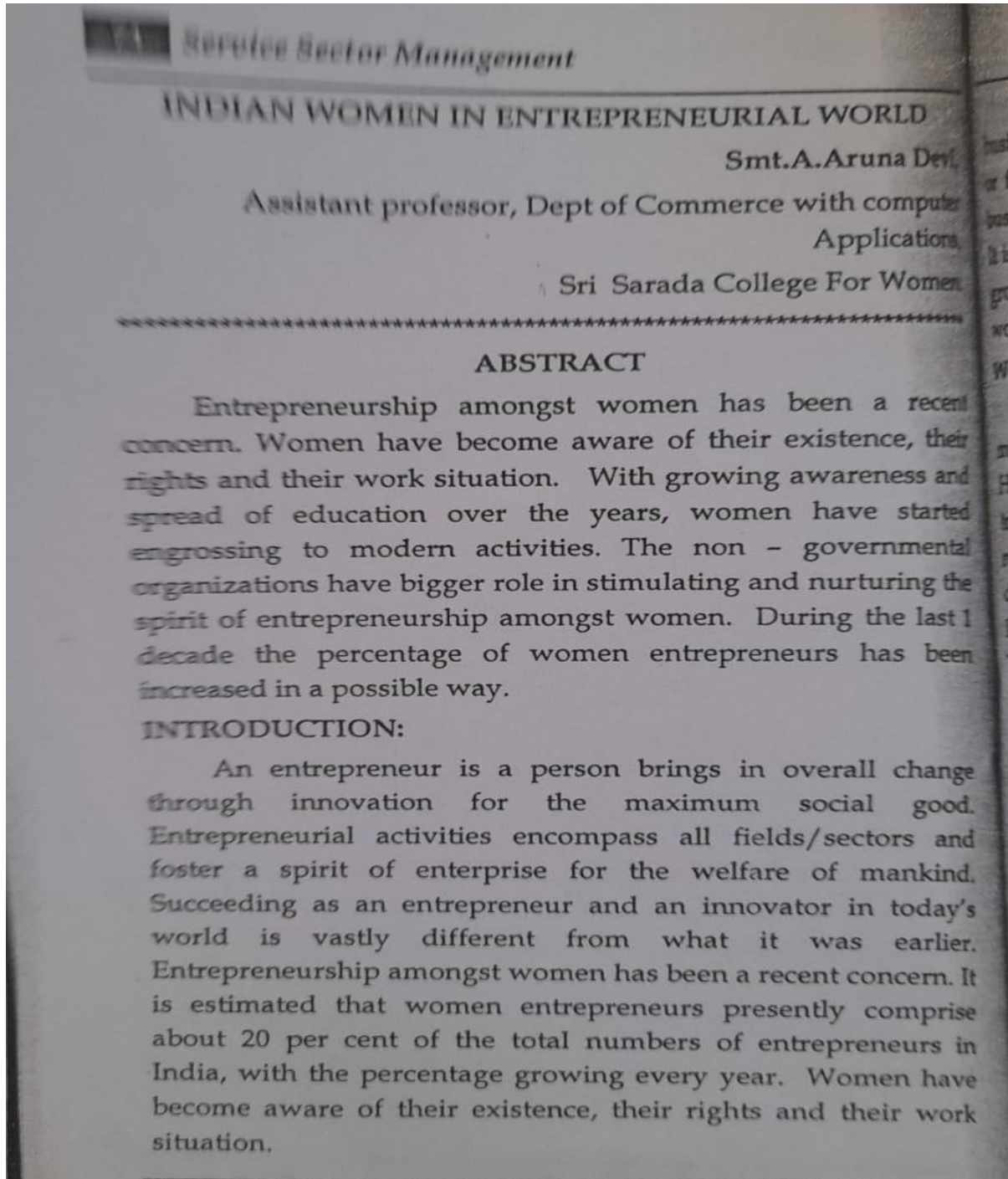
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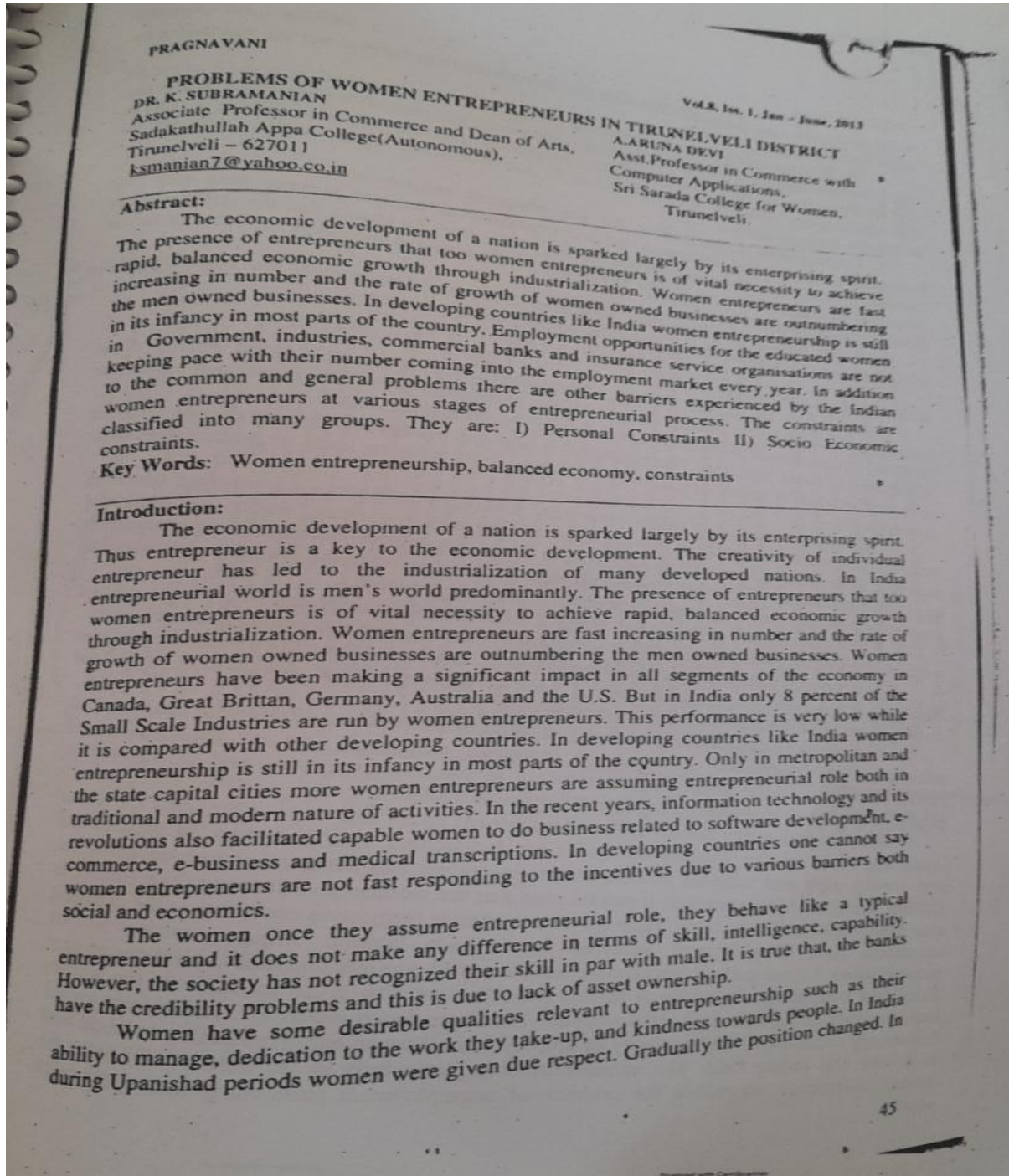
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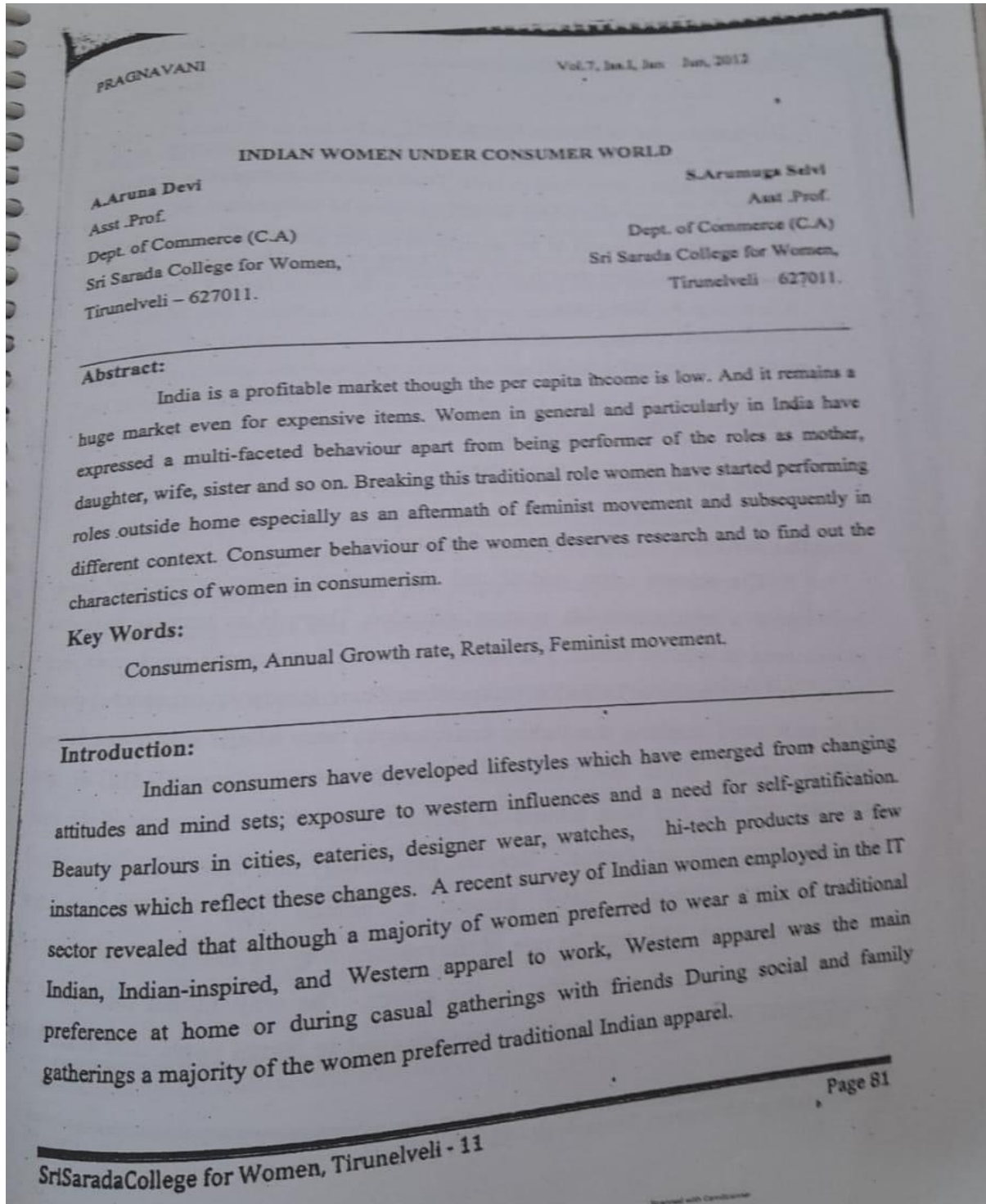
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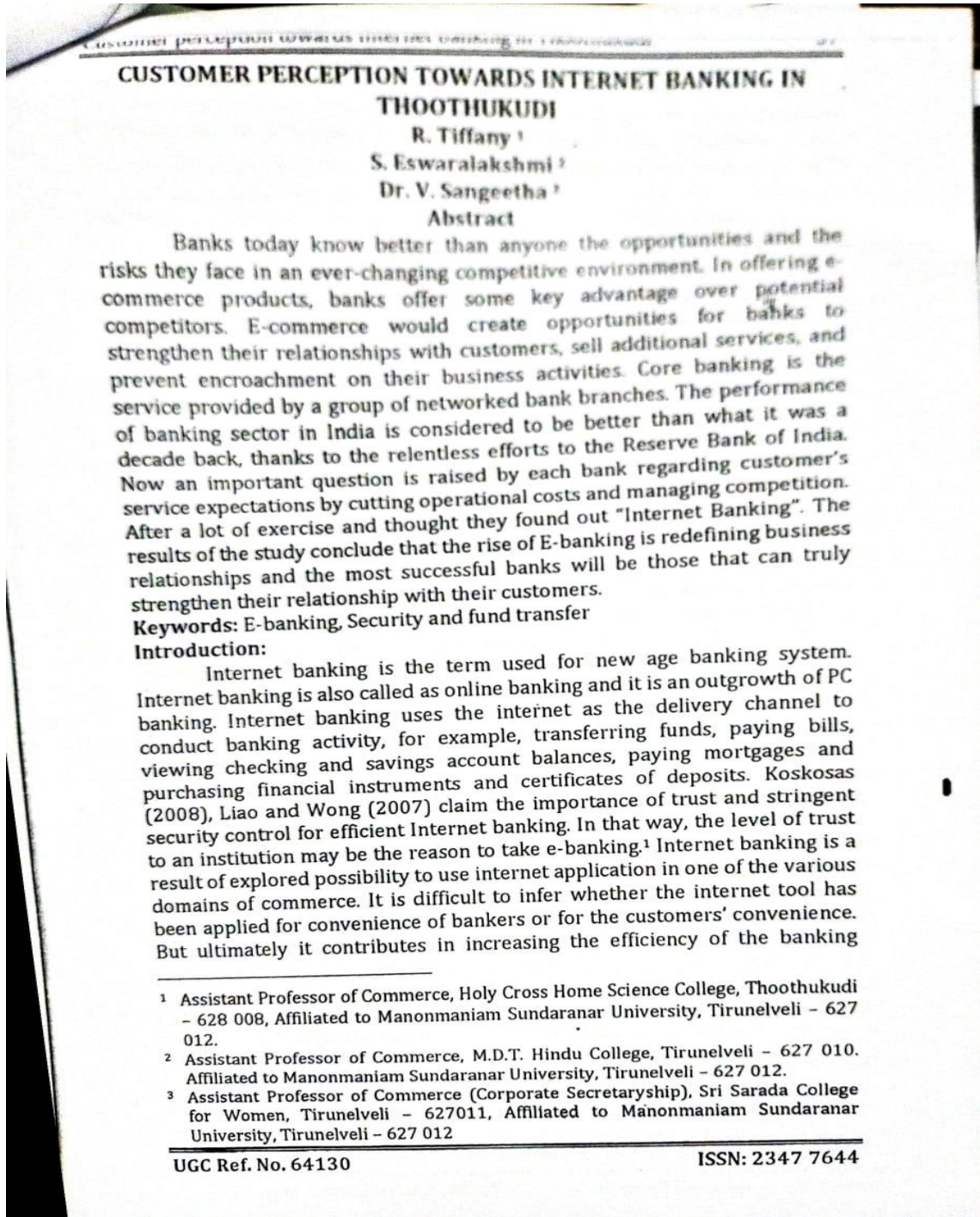
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## A STUDY ON IMPACT OF JUNK FOOD IN TIRUNELVELI CITY

*Smt. S. Eswaralakshmi\**

*Dr. (Smt) V. Sangeetha\*\**

### INTRODUCTION

Junk or fast foods taste good and are rich in calories but they are of a very low nutritional value, fast foods are usually rich in sugar, rich in fats or rich in salt. There are many examples of junk food such as pizza, French fries, burgers, hot dogs, fried food, candy, ice cream, and soda pop. Junk food is unhealthful food that is high in calories from sugar or fat, with little dietary fiber, protein, vitamins, minerals, or other important forms of nutritional value. Precise definitions vary by purpose and over time. Some high-protein foods, like meat prepared with saturated fat, may be considered junk food. The term an HFFS food (high in fat, salt and sugar) is used synonymously. Fast food and fast food restaurant are often equated with junk food, although fast foods cannot be categorically described as junk food. Most junk food is highly processed food. Concerns about the negative health effects resulting from a junk food-heavy diet, especially obesity, have resulted in public health awareness campaigns and restriction on advertising and sale in several countries. Junk food is a pejorative term dating back at least to the 1950s. Junk food is the term given to food that is prepared and served very quickly. Any meal with low preparations time can be considered fast food; typically the term refers to food stored with preheated or precooked ingredients. It is delicious, filling, is readily available just any of the day, being only a drive through phone call. Junk food all began in 1893, when two vendors – brothers Frederick and Louis rueckheim – at the world's fair in Chicago made a concoction of popcorn, peanuts, and molasses that was widely popular. A few years later, in 1896, their sweet invention went on to become sold commercially as Cracker Jack. The famous microbiologist Dr. Michael F. Jacobson, director of the Center for Science in the Public Interest, coined the phrase "Junk Food" in 1972 to describe unhealthy or non-nutritious food. Junk foods are typically ready-to-eat containing high levels of saturated fats, salt, or sugar, and little or no fruit, vegetables, or dietary fiber; and are considered to have little or no health benefits. Junk food has been a

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## A Study on E-Retailing in Tirunelveli District

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### Abstract:

Consumer's perception regarding shopping has been changed with the introduction of internet media. Retail industry has witnessed major revolution in the changing technology oriented business scenario of 21st century in India. Internet has shrunk the entire World. The rules of the game in retailing are fast changing with the introduction of Information Technology. The e-Retailing website is the front door of the online store that interacts between the e-retailer and consumers. The electronic retailing (e-Tailing, e-Retailing, internet retailing etc.) is the model of selling of retail goods using electronic media, in particular, the internet. E-Retailing is a subset of e-Commerce (Electronic Commerce). E-Retailing accounts for about 10% of the overall growth of e-Commerce market. The growth in the e-Retailing market is driven by the need to save time by urban India. It is estimated that 2.5 billion internet users, access to internet has played a significant role in growing the business markets. The Internet gives retailers an instrument for: broadening target markets, enhancing consumer relationships, extending product lines, improving cost efficiency, improving consumer communications, and delivering customized offers. Changing demographics (youthful India), changing lifestyles and exposure to the developed markets give a fillip to e-Retailing industry. One can buy anything from stereos to iPod's without stepping out through internet media. E-Retailers serve 24 hours x 7 days in a hassle free manner to consumers. Along with advantages of e-Retailing some major issues are associated with e-Retailing such as lack of personal touch; cyber crime; bargaining is not possible and e-illiteracy among rural India. But with all, we can say that Prospect of e-Retailing market is bright in India. Consumer's cognizance; internet literacy of consumer and wider use of internet with cyber security are some of the noteworthy factors which are vital for the sustainable development and growth of e-Retailing in India.

**Key Words:** Consumer Satisfaction, e-Retailing, e-Tailing, Information Technology, Online shopping

### Introduction

Modern concept of shopping is internet retailing or e-Retailing. Information Technology revolution is the incredible speed at which information is transmitted and at which technology bears down on society, constantly providing new ways of communicating, of preserving and accessing knowledge, and of tracking persons and objects. These changes have brought with them tremendous opportunities to enhance older ways of doing business. When a main street store builds a website, they open up



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## A STUDY ON EMPOWERMENT OF WOMEN THROUGH SHGs WITH SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT

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### Abstract

Women's empowerment and material advancement help them to improve their status in society and strengthen their position. If women are to be economically empowered, it is fundamental to provide them with additional channels of credit, training, employment, great exposure, leadership skills and security. It aims to analyse the demographic profile of the respondents. The data collected from 75 respondents in Thoothukudi district. Percentage analysis and chi-square test are used for arriving conclusion.

**Keywords:** Mahalir Thittam, Self Help Groups and Women Empowerment

### Introduction

Today, a woman is the builder and moulders of a nation's destiny. She has a heart far stronger and bolder than that of a man. She is the supreme inspiration for man's onward march and is an embodiment of peace, love, pity and compassion. The progress of women is a barometer by which one can measure the progress of a nation. Women power is a greater reality. It is the force behind all movements and activities in the society. So sociologists and social activities are bound to recognize the vitality and significance of women power. Today in our country, women-folk have emerged as a powerful class in their own right.

The underlying principle of empowerment is to give somebody the power or authority to decide and act. Empowerment is dependent upon the good will or self interest of the person with the power which for whatever reason he/she decides just that power will be transferred, and also the quantum and type of power to the transferred. The logic of empowerment implies a prior state of passivity on the part of the person being empowered

### Objectives of the study

1. To analyse the demographic profile of the respondents
2. To discuss the formation of women SHGs, savings and loan performance in Thoothukudi District.
3. To analyse the characteristics of the sample SHG members and their family profile.

### Self Help Group (SHG)

It is a voluntarily formed group. The size of a group is 10 to 20 members. The groups are to be basically homogeneous in nature. They come together for addressing their common problems. They are encouraged to save in a regular basis. The amount of saving is within the range of Rs. 20 – Rs. 100 per month. They rotate this common pooled resource at a small rate



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### INTRODUCTION

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Dr. V. Sangeetha et al. International Journal of Recent Research Aspects ISSN: 2349-7688, Special Issue: Conscientious Computing Technologies, April 2018, pp. 151-154

## Villagers Inclination towards Healthcare System

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**Abstract:** Healthcare a predominant over valuable is an unparallel feature in all spheres of human status. Indeed this is not only the individual's health consciousness transcending to the State's role. In line with its responsibility, the State has taken various healthcare measures in attaining the objectives, for instance polio attack, of reducing a vulnerable issues affecting a common people. However a question remains unanswered in case of beweldding dengue and a critical issues causing lives lose. Generally the villagers are far behind the urban counterparts in many aspects, thought former too reaches the high literacy and taking with them a technological advancement, they used to pay less concern over their health. In order to remove this hardship, the State should ensure an effective functioning of healthcare system which needs a robust financing mechanism, adequately trained workforce, sufficient health facilities and logistics to deliver quality medicines and technologies. Among the various measures initiated by the State, establishment of primary health centers is milestone in ensuring rural health which make the people in availing services conveniently. This study examines the attitude of the rural people in their selection of treatment place and the role played by PHCs in delivering their services to rural mass. For this purpose, about 300 respondents in Thoothukudi District were identified randomly and collected data for analysis. This study observes that nearly one-third of the responses felt a poor sanitation causes for their diseases, and around two-third of a sample response use PHCs because of their easy access for ensuring the good health. Besides the role of PHCs is significant in attracting the people whose profiles fall within education, family income and their family size.

**Keywords:** Causes of Diseases, Health Consciousness, Rural Health and Welfare Program

### I. INTRODUCTION

Health care system is meant for maintaining the good health of individuals through the prevention, diagnosis and treatment of disease, illness, injury and other physical and mental impairments. Health care is delivered by health professionals in various specialised fields. Physicians, Dentistry, midwifery, nursing, medicine, optometry, audiology, pharmacy, psychology and other health professionals are all part of health care. Access to health care may vary across countries, communities and individuals, largely influenced by social and economic conditions as well as the health policies keep in place. Countries and jurisdictions have different policies and plans in relation to the personal and population based health care goals within their societies. In some countries and jurisdictions, health care planning is distributed among market participants, whereas in others, planning occurs more centrally among governments or other coordinating bodies. In all cases, according to the World Health Organization (WHO), a well-functioning healthcare system requires a robust financing mechanism, a well-trained and adequately paid workforce, reliable information on which to base decisions and policies and well maintained health facilities and logistics to deliver quality medicines and technologies.

### II. MATERIALS AND METHODS

The research focuses on an awareness of the people and their amount of usage of PHCs in Thoothukudi District. For this purpose, both primary and secondary data were used. The primary data were collected through a well structured

interview schedule after conducting pilot study. The secondary data relating to health care services were obtained from articles, journals, magazines, books, newspapers and websites. The primary data were collected from about 300 respondents who reside in Authur, Eral, Kulathur, Mappilaiurani, Pudukottai and Veppalodai areas, Thoothukudi District. Version 17.0 of Statistical Package for Social Science (SPSS) was to analyze the data. The study aims to know the health conditions of the people in Thoothukudi District along with the awareness relating to their health aspect and the extent to which the influence of their demographic factors responsible for taking treatment. In order to analyze the objectives cited, the appropriate statistical tools have been put in place.

### III. REVIEW OF LITERATURE

A number of studies have already been undertaken in the field of health care. In advanced countries like the U.S.A. and Britain, marketing of professional services particularly hospital services gained momentum around three decades ago and hence, there are many studies in this area. However the situation differs in other parts of the world. Philip Kotler and Corner (1977) observed the responds to the question facing professional firms i.e. whether to involve in marketing or not. In the field of marketing, the question is how to do it effectively. As the firm's competitors resort increasingly to install an organized program for business development, the professional health care firms can no longer remain indifferent to the discipline of marketing. Donabedian (1980) suggested the structure-process-outcome model, which provided the criteria for what constituted "good care". The

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International Seminar Proceedings on Green Marketing – Issues and Challenges

## AN INTRODUCTION TO GREEN MARKETING

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### Abstract

Green marketing has developed particular important in the modern market. This concept has enabled for the re-marketing and packaging of existing products. The development of green marketing has opened the door of opportunity for companies to their products. The businesses have increased their rate of targeting consumers who are concerned about the environment. These same consumers through their concern are interested in integrating environmental issues into their purchasing decisions through their incorporation into the process and content of the marketing strategy for whatever product may be required. This paper discussed to introduce the terms and concepts of green marketing; to examine the reason that organizations are adopting a green marketing and to study the problems of green marketing.

**Keywords:** Environment marketing, Green marketing and Social responsibility

### Introduction

Environmental issues influence all human activities; few academic disciplines have integrated green issues. This is especially true of marketing. As society becomes more concerned with the natural environment, businesses have begun to modify their behavior in an attempt to address society's new concerns. Some businesses have been quick to accept concepts like environmental management systems and waste minimization, and have integrated environmental issues into all organizational activities. Environmental issues have received a great deal of discussion in the popular and professional press is marketing. Green Marketing and Environmental Marketing appear frequently in the popular press. Many governments around the world have become so concerned about green marketing activities that they have attempted to regulate them. The biggest problems with the green marketing area is that there has been little attempt to academically examine environmental or green marketing. Majority of people believe that green marketing refers solely to the promotion or advertising of products with environmental characteristics. Terms like Phosphate Free, Recyclable, Refillable, Ozone Friendly, and Environmentally Friendly are some of the things consumers most often associate with green marketing. While these terms are green marketing claims, in general green marketing is a much broader concept, one that can be applied to consumer goods, industrial goods and even services. Green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Green marketing is not a simple task.

### Objectives of the Study

1. To introduce the terms and concepts of green marketing



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SHANLAX  
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## A Study on Eco-Friendly Food Packaging on Bio-Degradable Products in Thoothukudi District

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### Abstract

This study examines the eco-friendly food packaging on bio-degradable products. It aims to study the demographic profiles of the respondents, to study the awareness of the respondents about eco-friendly packaging, to examine the consumers' attitude towards the practices of reduce, reuse and recycle, to analyse the reasons for not following the eco-friendly practices and to observe the satisfaction level of the respondents & benefits derived from biodegradable products.

**Keywords:** Biodegradable products, Eco-friendly packaging, Environment packaging and Food packaging materials.

### Introduction

In the new millennium consumers are increasingly better informed and more aware on the environmental impact of products and may demand businesses improve their environmental performances. Their pressure has often been cited in the literature as one of the important factors contributing to business environmental commitment because they may exert pressure by boycotting the products of environmentally unfriendly businesses and or refusing such products. With increasingly pressing environmental concerns weighing our planet, eco-friendly consumerism now-a-days carry more weight than before. As a result of increasing this consumerism eco-friendly packaging products have increased significantly. An environmental considerations need to be given to minimum packaging forms, to avoid pollution problems and ensure sustainability. Packaging is the science, art and technology of enclosing or protecting products



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## Consumers Attitude on Brand Loyalty of Nestle Products

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**Abstract:-** In the present days there are a large number of domestic and global players in the market place. The key to achieve success is to retain the customers by providing the things which they expect. With the presence of advanced technology, the consumers' expectations have ascended to a very high standard and it becomes very daring for the marketers to achieve customer satisfaction. Customer attrition is another evident challenge facing every industry. In order to overcome this trend, the company has to strengthen its delivery system in both pre and post purchase services to a customer resulting to sustain this world for over one hundred and thirty years. It has differentiated itself through its high quality product mix and positioned itself as health and Nutrition company targeting the health conscious people throughout the world. Moreover it also deals with juices, chocolates, prepared food like noodles, baby food, infant formula milk and breakfast cereals in and extended to worldwide. Nestle is a low cost leader with its efficient operations. Branding creates emotional and cultural responses. As consumers are bombarded with a variety of products to meet the same needs, branding provides a way for consumers to reduce their time for decision-making. By considering only those products that they feel are relevant to them or that have met their needs acceptably in the past.

**Key Terms-** Customer satisfaction, Brand loyalty, Quality products, Decision making

### INTRODUCTION

A popular nestle is a Swiss transnational food and beverages company. It is the largest food company in the world measured in terms of revenues. Its products include baby food, breakfast cereals, coffee and tea, confectionery, dairy products and Nescafe, Kit Kat, Milky bar, Milo, Munch, and Maggi. It employs around 247,000 people and has factories/ operations in almost every country in the world. The company's strategy is guided by several fundamental principles. Nestle's existing products grow through innovation and renovation while maintaining a balance in geographic activities and product lines. It is one among the oldest food MNCs operating in India, with a existence over a period of century. The company expanded its product range with new products in instant coffee, noodles, sauces, pickles, culinary aids, chocolates and confectionery, dairy products and mineral water.

No doubt it is a very old company which has the strength of withstanding competition among the other products. Customer retention is a big issue for all concerns this is not an exception for the Nestle, because different brands are available in the market which suit a variety of preferences and tastes of consumers. This study aims to examine the brand loyalty of Nestle products for reaching it lid with a strategy implementation in sweeping a large consumers base into its ambit.

### METHODOLOGY

The study is based on survey method. For this study both primary and secondary data were used. Primary data were collected from the respondents who were selected by applying convenient sampling technique. The data were collected from the 155 respondents who reside in and around Thoothukudi. The secondary data were collected from various books, journals and websites. After collecting the primary data the researcher has thoroughly verified the data and arranged them for analysis. A well structured questionnaire is designed after conducting pilot study. It contains four major items of Nestle namely chocolate, healthcare, food items and milk products besides personal profiles.

### LITERATURE REVIEW

Oliver and Swan (1989) observed that after usage of a product, the level of satisfaction of the customer differs for each person. Marketers always try to search out the pattern of customer's satisfaction after launching their products. Many careful studies have shown two prominent aspects of customer's satisfaction as cognitive perspective and emotional perspective. Udgam vigyati (2015) the brand maggi is strongly established as a family brand with crisp brand equity in Indian market. The brand has always been known to have the first mover's advantage in the portfolios

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## CHALLENGES FACED BY WOMEN ENTREPRENEURS IN TIRUNELVELI DISTRICT – A STUDY

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### Introduction

Gandhi was one of the world's greatest visionaries who practiced what he preached. In his Journal Young India he worshipped women. His words were appreciated by most of the men as well as women which leads to the changing role of women. The picture of Indian economy in the ancient times, which looks attractive, lost its glitter as the time passed. The general attitude of women entrepreneurs is that they are the makers of papads, masalas, pickles and household goods. But nowadays the non-traditional enterprises are easily managed by women entrepreneurs.

### Statement of the Problem

Women's skill, knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive are some of the reasons for the women entrepreneurs to a new enterprise. Women learn to care, make friends and use their intuition to protect them from danger. There are many barriers for women entrepreneurs when facing the prospectus of starting a new business. The barriers may be Capital finance, lack of network, Facing of unique challenges etc. A proper attention should be given to this. Hence the study entitled "Challenges Faced by Women Entrepreneurs in Tirunelveli District – A Study" has been proposed to do"

### Objectives of the Study

- To find the demographic profile of the entrepreneurs who commence business in Tirunelveli District.
- To find the factors of motivation to start small industries.

- To analyze the major strength and weakness of women entrepreneurs and the opportunities and threats of the entrepreneurship.
- To study the internal and external problems of women entrepreneurs.
- To offer the suggestions to overcome the problems of women entrepreneurs.

### Research Design

The researcher has been selected Convenience sampling technique and the total number of sample was 207.

### Collection of Data

The primary data have been collected directly from respondents through Questionnaire. Secondary data have been collected from standard books, articles, magazines, encyclopedia and internet.

### Primary Data

The study mainly based upon the primary data. Interview schedule method is used to collect the data from the respondents. Sample size of 207 respondents have been appended in the research report.

### Secondary Data

To substantiate and to support the primary data required particular have been gathered by referring the reputed journals, magazines, standard newspaper and book. Some of the information has been gathered from authorized web source.



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SHANLAX  
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## A Study on Consumer Awareness And Usage of E-Banking Transactions through Mobile Phones in Thoothukudi

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### Abstract

Internet Banking enables anytime access to the customer to give the customer's anytime access to their banks. Customers could check out their account details, get their bank statements, perform transactions like transferring money to other accounts and pay other bills sitting in the comfort of their homes and offices. However, the biggest limitation of Internet Banking is the requirement of the PC with an internet connection. Mobile Banking addresses the fundamental limitation of internet banking, as it reduces the customer requirement to just a mobile phone. Mobile usage has seen explosive growth in most of the Asian economics like India, China and Korea. The main reason that Mobile Banking scores over Internet Banking are that it enables, 'Anywhere, Anytime banking.' This paper highlights the awareness of customers towards the e-banking services provided by the banks.

**Keywords:** E-Banking, Mobile Banking and Internet Banking

### Introduction

For the past two decades, the banking sector has chosen a new service channel based on the progress of information technology. The achievements and non- achievements of many retail banks is based on the abilities of managements to foresee and respond to changes in the financial market place. In the search for sustainable competitive advantage in the technological, financial services industry, banks have acknowledged the value of differentiating themselves from other financial institutions through distribution channels. This has lead to the development of banks and utilizing new alternative distribution channels to reach their customers. The customer is capable of carrying out banking transactions without his physical appearance at the bank which has made

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## A STUDY ON IMPACT OF GST IN INDIA

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### Introduction

Goods and Services Tax (GST) is an indirect tax which was introduced in India on 1 July 2017 and was applicable throughout India which replaced multiple cascading taxes levied by the central and state governments. It was introduced as The Constitution (One Hundred and First Amendment) Act 2017 following the passage of Constitution 122nd Amendment Act Bill. The GST is governed by a GST Council and its Chairman is the Finance Minister of India. Under GST, goods and services are taxed at the following rates, 0%, 5%, 12%, 18% and 28%. There is a special rate of 0.25% on rough precious and semi-precious stones and 3% on gold. In addition a cess of 22% or other rates on top of 28% GST applies on few items like aerated drinks, luxury cars and tobacco products.<sup>[3]</sup> GST replaced a slew of indirect taxes with a unified tax and is therefore set to dramatically reshape the country's 2 trillion dollar economy.

### Launch

The Goods and Services Tax was launched at midnight on 1 July 2017 by the President of India, Pranab Mukherjee, and Prime Minister of India, Narendra Modi. The launch was marked by a historic midnight (30 June – 1 July) session of both the houses of parliament convened at the Central Hall

of the Parliament. Though the session was attended by high-profile guests from the business and the entertainment industry including Ratan Tata, it was boycotted by the opposition due to the predicted problems that it was bound to lead to for the middle and lower class Indians. It is one of the few midnight sessions that have been held by the parliament - the others being the declaration of India's independence on 15 August 1947, and the silver and golden jubilees of that occasion.

Members of the Congress boycotted the GST launch altogether. They were joined by members of the Trinamool Congress, Communist Parties of India and the DMK. The parties reported that they found virtually no difference between the GST and the existing taxation system, claiming that the government was trying to merely rebrand the current taxation system. They also argued that the GST would increase existing rates on common daily goods while reducing rates on luxury items, and affect many Indians adversely, especially the middle, lower middle and poorer classes

### Taxes Subsumed

The single GST (goods and service taxes) replaced several former taxes and levies which included: central excise



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## A STUDY ON CRYPTO CURRENCIES AND BIT COIN IN INDIA

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### Abstract

Crypto currencies and bit coin have become the financial industry. A crypto currency is a digital or virtual currency that uses cryptography for security. A crypto currency is difficult to counterfeit because of this security feature. A defining feature of a crypto currency, and arguably its most endearing allure, is its organic nature; it is not issued by any central authority, rendering it theoretically immune to government interference or manipulation. Crypto currencies have their benefits and drawbacks. The paper elaborates different aspects of crypto currencies, starting with their early development, challenges and risks, opportunities, advantages and disadvantages, and their future. In addition, the paper covered issues related to the practical and technical function of crypto currencies. It was concluded that the future of crypto currencies. The banks and other financial institutions should see and consider crypto currencies as an alternative for the financial transactions in the future.

**Key words:** Advantages and disadvantages, Bit coin, Block Chain, Crypto currencies, Development and Financial Transactions

### Introduction:

Bitcoin is a decentralized, peer-to-peer, "cryptocurrency" system designed to allow online users to process transactions through digital units of exchange called Bitcoins. Started in 2009 by a mysterious programmer, Bitcoin has generated plenty of interest and controversy as a "third" type of currency and an alternative to government fiat currencies like the U.S. dollar or the euro or pure commodity currencies like gold or silver coins. Bitcoin payments are processed through a private network of computers linked through a shared program. Each transaction is simultaneously recorded in a "blockchain" on each computer that updates and informs all accounts. Bitcoins are either "mined" by a computer through a process of solving increasingly complex mathematical algorithms or purchased with standard national money currencies and placed into a "Bitcoin wallet" that is accessed through a smartphone or computer.

In 2013, a cryptocurrency enthusiast drove off the lot of a luxury car dealership in Costa Mesa, CA in a Tesla Model S paid for in bitcoin—just under 92 bitcoins, to be precise, worth over



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THE GLOBAL RELEVANCE OF BITCOIN AS A PAYMENT SYSTEM



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## An Empirical Study on Banker's Perception on Green Banking

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### Abstract:

In the recent years many of the green banks have started taking initiatives to protect the environment. They have taken many steps to reduce the pollution causing agents in their internal operations by usage of environmental friendly, material, green buildings etc., Many of the Banks have started focusing on introducing more and more green banking. Though green banking or initiatives may not be the reason for a customer to choose a particular bank, it does contribute in influencing a customer to decide in favour of a bank. Banks just like any other businesses have a role to play in protecting nature. Banks at present create awareness among the customers about the environment protection along with creating environment friendly banking products for the betterment of the society and for a healthier, happier future ahead.

**Keywords:** Environment, Ethical Banking, Green Banking and Social responsibility.

### Introduction:

Green Banking, as defined by Institute for Development and Research Technology, is an umbrella term referring to practices and guidelines that make banks sustainable in economic, environment, and social dimensions. It aims to make banking processes and the use of IT and physical infrastructure as efficient and effective as possible, with zero or minimal impact on the environment. Considering the nature of banking processes and infrastructures, IDRBT offers guidelines for greening banking in two levels. Making day-to-day business operations, banking products and services greener by following simple practices and making them environmentally friendly. Making IT infrastructure (including data center) and physical infrastructure (including buildings) greener and taking initiatives so that a bank could itself generate electricity for its own consumption.

A green bank (sometimes referred to as green investment bank, clean energy finance authority, or clean energy finance corporation) is a financial institution, typically public or quasi-public, that uses innovative financing techniques and market development tools in partnership with the private sector to accelerate deployment of clean energy technologies. Green banks use public funds to leverage private investment in clean energy technologies that, despite being commercially viable, have struggled to establish a widespread presence in consumer markets. Green banks seek to reduce energy costs for ratepayers, stimulate private sector investment and economic activity, and expedite the transition to a low-carbon economy.



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Sadakath: A Research Bulletin

## Marketing of Pension Schemes by the Insurance Sectors with Special Reference to Tirunelveli District - A Study

Dr. N. Kamala<sup>1</sup>, Dr. A. Aruna Devi<sup>2</sup> and Dr. V. Sangeetha<sup>3</sup>

### Abstract

Nearly 80% of the Indian population is without life insurance and health insurance coverage. Most of the private players are under the limelight today. The Insurance Industry in India is witnessing a stiff competition from globally renowned and well established private insurance players who have tied up with reputed private brands in India. Insurance companies designed pension schemes to cater to the needs of those who are not covered under pension.

### Introduction

The insurance sector in India has been governed by the Insurance Act, 1938. With such a large population and the untapped market area of this population, Insurance happens to be a very big opportunity in India. Nearly 80% of the Indian population is without life insurance cover and health insurance. From the date of liberalization of the insurance industry, it has never looked back and today stands as the one of the most competitive and exploring industries in India. Most of the private players are under the limelight today.

Table - 1 Milestones of the Life Insurance Business in India

Year	Milestones in the life Insurance business in India
1912	The Indian Life Assurance Companies Act enacted as the first statute to regulate the life insurance business.
1928	The Indian Insurance Companies Act enacted to enable the government to collect statistical information, about both life and non-life insurance businesses.
1938	Earlier legislation consolidated and amended to by the Insurance Act with the objective of protecting the interests of the insuring public.
1956	245 Indian and foreign insurers and provident societies taken over by the

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International Conference on "ISSUES AND INITIATIVES TOWARDS VITAL, VIABLE AND VALUE BOUND QUALITY HIGHER EDUCATION" - IQAC 2019

## STUDY ON ICT TEACHING – OPPORTUNITIES AND CHALLENGES IN THOOTHUKUDI

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*Abstract: Student learning is the focus of teaching learning process. Theorists and practitioners have always been made concerted efforts to facilitate students learning by enhancing the quality of learning experiences. Emergence of learning theories over time reflects the concern of educators to explore process, factors and conditions involved in human learning. Application of predominant learning theories have always been changing and modifying the methods of teaching and learning. The latest educational technology has become essential to impart education. They combine the use of several ICTs- internet, video, audio, graphics, text, images, etc. to offer students a near live experience of what is learning. In this paper efforts have been made to analyze the present situations in order to identify the constraints and possibilities in the use of ICT in teaching profession.*

*Keywords: ICT, Education, Teaching-Learning, Information, Communication and Technology*

### Introduction

In the age of innovation and productivity, knowledge and technology has come to occupy a centre stage in national and international policy debates. Nations are focusing on ways to improve knowledge generation and sharing; and creation and flow of new technologies. In this scenario, it has been duly recognized that implementation and adoption of ICT in a nation at all levels, would certainly contribute and enhance its productivity, efficiency and growth. ICT is inevitable for all sectors and all segments across regions. ICTs offer the potential to share information across traditional barriers, to give a voice to traditionally unheard peoples, to provide valuable information that enhances economic, health and educational activities. The role of ICT cannot be undermined keeping in view its pertinent uses. ICT is useful in education; for digital literacy and developing all kinds of resources; in infrastructure development; in logistics management; in healthcare: for livelihood generation and empowerment of masses; for e-governance; in administration and



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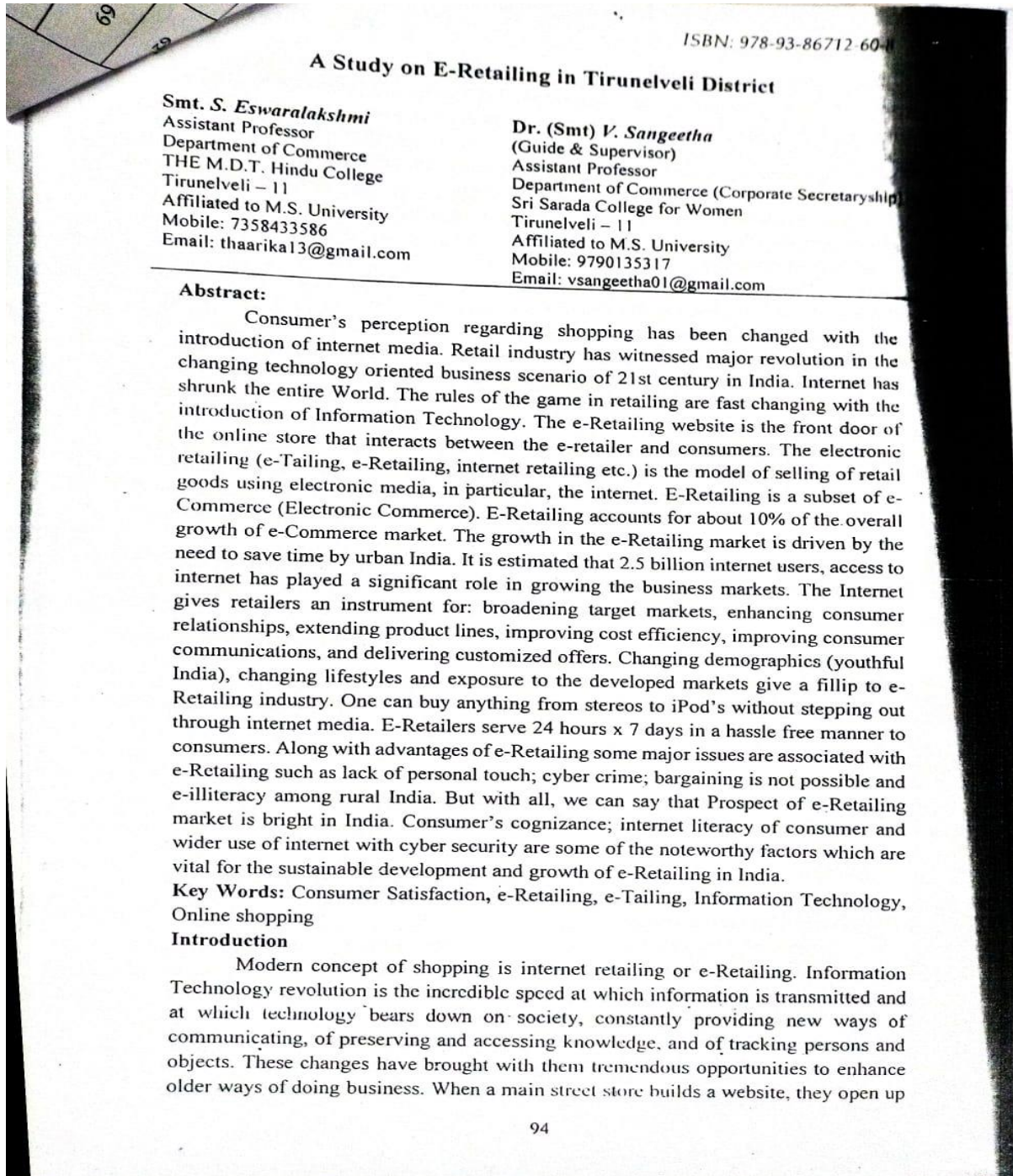
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## A STUDY ON ICT IN TEACHING LEARNING PROCESS FOR HIGHER EDUCATION IN THOOTHUKUDI DISTRICT

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**Abstract:** In present trend the students of Higher Education are getting information from many sources it includes Internet, Social Media, Multimedia, Animations, Web applications and list goes on, and base for this is Information and Communication Technology (ICT) and in current trend ICT has become a common platform for majority population all over the globe. Web application and multimedia technologies have revolutionized educational field. Hence ICT plays a vital role in the field of Education especially in Higher Education, since implementation of ICT in higher Education is more student and teacher centric. Current evaluation of ICT by professionals gave green signal to students who have constrained to learn subjects and concepts through use of technology. In recent years there is being exponent rise in number of students who are opting Higher Education in India, there should be an effective process for Teaching and teach the subject which will have more impact and increases the capability of student learning this can be implemented through use of technology in classroom nothing but ICT. This paper focus on the challenges and opportunities for implementing ICT in classroom for teaching and learning process and also what circumstance can be converted to opportunities so it will help to implement ICT in classroom for better teaching and learning process.

**Keywords:** Higher Education, ICT, Multimedia and Technology.

### Introduction

ICT in Higher Education for better quality education and effective teaching and learning process. ICT role in higher Education is obtained for quality enhancement, flared access and improve the operational proficiency of all functional modules related to Higher Educational sector and to create a novel dynamics in Higher Education both Macro and Micro levels. Technology in Higher Education has benefits like Future Forecasting; Learning becomes motivating/exiting. Improves Skills, Upturns Association and Reduces paper based education. ICT's importance in society as well as in the future of education, identifying the possible challenges to integrating these



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## **ASTUDY ON THE ROLE OF ICT TO MAKE TEACHING - LEARNING EFFECTIVE IN THOOTHUKUDI DISTRICT**

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**Abstract:** *The use of ICT in teaching-learning process is a relatively new phenomenon and it has been the educational researchers' focus. It aims to study the demographic profiles of the respondents. The effective integration of this technology into classroom practices poses a challenge to teachers and administrators. This empirical study aimed at finding out the advantages and disadvantages of ICT to make teaching learning effective in higher institutions of learning. The data was collected from 100 respondents in Thoothukudi District. Percentage analysis, mean and std deviation has been used for arriving at conclusions. The innovations that ICT has brought in teaching learning process include: E-learning, e-communication, quick access to information, online student registration, online advertisement, reduced burden of keeping hardcopy and networking with resourceful persons.*

**Keywords:** *Distance Learning, Effective Teachers, Learning and Retrieve Information*

### **Introduction**

ICT is an electronic means of capturing, processing, storing, communicating information. The use of ICT in the classroom teaching-learning is very important for it provides opportunities for teachers and students to operate, store, manipulate, and retrieve information, encourage independent and active learning, and self-responsibility for learning such as distance learning, motivate teachers and students to continue using learning outside school hours, plan and prepare lessons and design materials such as course content delivery and facilitate sharing of resources, expertise and advice. This versatile instrument has the capability not only of engaging students in instructional activities to increase their learning, but of helping them to solve complex problems to enhance their cognitive skills.

### **Objectives of the study**

The main objectives of the study are



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## A STUDY ON IMPORTANCE AND BENEFITS OF SPORTS AMONG YOUNG GENERATION STUDENTS IN TIRUNELVELI

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**Abstract:** In this topic we are going to see the most important part of student's life that is called sports. Sports makes person more beautiful. Sports makes person healthier. A sport plays an important role in our life which makes us healthy, wealthy and active. Great achievements are mostly done by sports person because they have clear mind and exact visual towards goal that's why they make it easy and simple. We have a healthy mind when we have a healthy body: the healthy body comes only by the sports. When students are physically fit they will achieve more in academics and in their life. Sports develop a sense of friendliness among the children and develop their skills in team effort and learning new things. It helps children to develop mentally, physically and improve their blood circulations.

**Keywords:** Physical Activities, Sports Activities and Leadership skills.

### Introduction

The significance of sports and competitions in school contains more benefits to human body and mind. The benefits of playing sports are multiple which leads to a healthier and wealthy and most balanced life. Physical activities and exercises can improve health and reduces the risk of developing several diseases like diabetes, cancer and cardiovascular diseases. Physical activity and exercise have immediate change in our health and gives a long term health benefits. Physical activities like playing indoor games and outdoor games are good for mind, body and spirit. Furthermore, playing team sport is good for learning accountability, dedication, and improves the leadership skills. Putting it all together by playing sports is a winning combination. Regular physical activity helps to attain key mental skills sharp as human ages. Exercise helps people maintain body mass index (BMI) and lowers the risk of getting diseases. Exercising regularly on a daily basis will decrease a person's risk of developing certain diseases, including obesity, diabetes and high blood pressure. This may not be seems important now, but your body will thank you later in your life.



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**A Study On Challenges Faced By Small Scale Entrepreneurship Management In Tirunelveli City**

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**ABSTRACT**

*In modern days entrepreneurship are increased and they were faced a lot of issues and challenges. Entrepreneur is one who has creative and innovative ideas for a business. The entrepreneurship reduces the unemployment. The Government was encouraged the Entrepreneurs*

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A study on Rural Economy in India

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## A STUDY ON RURAL ECONOMY IN INDIA

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R. Tiffany<sup>2</sup>

Dr. V. Sangeetha<sup>3</sup>

### Abstract

Two-thirds of Indian population lives in rural area and nearly three-fourth of the Indian workforce lives in rural areas. In the total national income of India Rural income contribute 46 percent. However, urbanisation in India is rapidly growing, despite this fact, it is projected that Rural population will constitute half of the total India's population by 2050. Thus, growth and development of rural economy and population is a key to overall growth and inclusive development of the country. Generally, farming is the prime area of country economy and rustic work. The change in organization of yield and occupation from agribusiness to progressively gainful non-ranch parts is considered as a significant wellspring of monetary development and change in rustic and absolute economy. Monetary investigations on country India have concentrated essentially on changes in rustic business, by sexual orientation and at expansive sectoral collection among horticulture and non-farming. The discoveries of the examination are utilized to propose technique for future improvement of India's provincial economy.

**Keywords:** Rural Development, Rural Economy and Rural Segment

### Introduction:

India is known as a rural nation, as the vast majority of the number of inhabitants in towns relies upon farming. Farming structures the foundation of the nation's economy. The agricultural part contributes most to the in general monetary advancement of the nation. For a considerable length of time together, the Indian town has been an independent and independent economy. During the previous forty years, country reproduction and advancement have been the real pushed of monetary arranging, which has caused a fast change in the Indian provincial financial structure. These progressions have occurred in circles, for example, land changes, agribusiness, creature cultivation, supplies and advertising, town businesses, country initiative, town organization, and so on. With the assistance of the rustic advancement programmes, a cultivator can exploit the cutting-edge innovative offices in his agrarian activities. These cultivators are presently utilizing current farming implements and high-yielding assortments of seeds and manures.

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## A Study on Awareness and Attitudes of Food Handling Practices of Mothers in Thoothukudi District

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### ABSTRACT

This study examines the awareness and attitudes of food handling practices of mothers in Thoothukudi district. It aims to study the demographic profiles of the respondents, to analyze the awareness of food handling practices of mothers, to evaluate the attitude of mothers, to identify the involvement of mothers in the hygienic practices and to examine the impact on food borne diseases. The data collected from 175 respondents in Tirunelveli District. Version 17.0 of Statistical Package for Social Science (SPSS) was used to analyze the data. The collected data was analyzed by using appropriate statistical tools like percentage analysis, chi-square test, t-test, ANOVA and rank test for arriving conclusions. The finding of the study is mothers uses well water which is not a hygienic and safe practice. Awareness should be created among mothers in rural area about the consumption of safe cooking and drinking water and government should take steps to supply safe water to rural areas.

### 1. Introduction

Each year, millions of people worldwide suffer from food-borne diseases and illnesses resulting from the consumption of contaminated food, which has become one of the most widespread public health problems in the contemporary world. In response to the increasing number of food and water-borne diseases, governments all over the world have been taking efforts to improve food safety knowledge and practices among people. Safe food-handling practices and high awareness of hygienic practices reduce major incidents of diarrhoeal death and various other food borne diseases. The Centre for Disease Control and Prevention Food - Net surveillance data show that infants, children and women are affected more by food borne diseases. This arises from the consumption of contaminated food. In the context of modern food production techniques and methods in a globalized world, the food handling methods adopted by women during religious and social ritual practices are not adequate to ensure the safety of the food. The most common factors contributing to food borne diseases are unsafe keeping of food, contaminated equipment, food from unsafe sources, poor personal hygiene and inadequate cooking.

### 2. Objectives of the study

1. To study the demographic profiles of the respondents.
2. To analyze the awareness of food handling practices of mothers.
3. To evaluate the attitude of mothers and involvement of mothers in the hygienic practices.
4. To examine the impact on food borne diseases.

### 3. Review of literature

Cohen et al. (2001) stated that only knowledgeable, motivated, and skilled employees who are trained to follow the proper procedures together with management that effectively monitors employees' performances can ensure food safety

Martha Barclay et al. (2001) in their study indicated the barriers for implementing food safety. They suggested a food safety educational program for all consumers, especially the mothers and food handlers. Food safety information should also be reinforced during students' progression within the educational system

Bruhn (2002) in his study suggested that consumer education should include a comprehensive description of food borne illnesses, and prevention strategies; product labels should contain food-handling information and warnings for special populations, and food processing by newer safety-enhancing technologies should be more widely available

### 4. Methodology

This research is basically focused on awareness and attitudes of food handling practices of mothers in Thoothukudi district of TamilNadu, India. It encompasses both primary and secondary data. The primary data were collected through a well structured interview schedule. The secondary data relating to food handling practices of mothers were obtained from text books, journals and websites. The primary data were collected from about 175 respondents' selected using random sampling method. Version 17.0 of Statistical Package for Social Science (SPSS) was used to analyze the data. This paper is devoted to present the analyzed data relating to study the demographic profiles of the respondents; to analyze the awareness of food handling practices of mothers; to evaluate the attitude of



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## A Study on Women Empowerment of Self Help Groups in Thoothukudi District

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**Abstract:** This study examines the women empowerment of self help groups in Thoothukudi district. It aims to analyze the demographic profile of the respondents and characteristics of the Self Help Group members and to evaluate the impact of service quality of SHGs. The data collected from 125 respondents selected using random sampling method covering the villages of Ottapidaram, Pudur, Vilathikulam and Kayathar. It concluded that the economic activities of SHGs are quite successful. In this way, SHGs in four blocks from Thoothukudi District were very successful in women empowerment in rural areas and poverty alleviation.

**Keyword:** Service Quality, Self help Groups and Women Empowerment

### I. INTRODUCTION

Women empowerment perspective envisages increase in women's power to achieve equality and equity. The term empowerment may lead one to presuppose the primacy of power over other dimensions. The women empowerment perspective shifts the emphasis from equality to equity. Equity means special treatment for women in the form of provisions of affirmative action. Equity is about fairness and compensatory justice. It is about enabling provisions in the law to affect parity in gender relations. Empowerment perspective also refers to capacity buildings among women to deal as effectively with the social sphere as they have been doing in the domestic sphere. Empowerment of women focuses on their education and employment. The role of education in the achievement of social justice and liberation of women has been well recognized for well over a century. Various studies in India reveal that the status of women is significantly related to opportunities for their education and employment. Education affects employment opportunities and decision-making role is influenced by both education and employment of women. In other words, decision-making power increases in proportion to education and employment.

The development of women amounts to the development of the entire society. If we educate a man we are educating an individual, if we educate a woman, we are educating the whole family and the society. There is a close linkage between women's development and education. Education particularly affects women's employment, political participation, legal awareness, attitudinal change, the socialization process, demographic variables, fertility, mortality, etc. Women's employment similarly has a positive association with a higher educational level, higher per capita income, small family norm, better standard of living higher life expectancy, etc. Therefore, it will not be wrong to say that unless, women are educated and provided with gainful employment they will not be able to enjoy their status of equality.

### II. STATEMENT OF THE PROBLEM

The concept of empowerment has become one of the widely used development terms. Women empowerment is an active, multi-dimensional process which enables women to realize their full potential and powers in all spheres of life. Power is not a commodity to be transacted, nor can it be given away as alms; power has to be acquired and once acquired it needs to be exercised, sustained and preserved. In short, empowerment is a process of challenging existing power relations and of gaining greater control over the sources of power, empowerment is attained through awareness

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47  
= 2 Table value: 5.99 = (1) (2)

### INFERENCE

Since the calculated value (2.04) is lower than the table value (5.99) the null hypothesis is accepted.

### FINDINGS

- Majority of the respondents are male
- Majority of the respondents are age group between above 45 years
- Majority of the respondents are monthly income laid between above 50,000.
- Major problem for women entrepreneur is sustainable development
- There is null hypothesis is accepted.

### SUGGESTION

- The structure should be made favorable to the entrepreneurship.
- Efforts should be made to maintain economic stability in the country.
- Desired improvements should be incorporated into various economic policies.
- Special concessions are granted to the entrepreneurs.
- Indian should be attracted for the economic entrepreneurship.

### 4. CONCLUSION

Entrepreneurship development the factor to fight against unemployment, poverty and to prepare ourselves for globalization in order to achieve overall Indian economic scenario. this may be because their chosen business inappropriate or a lack of adequate technical or business expertise but one critical reason is that economic in which they are forced to operate. The entrepreneurship must be developed and supported of the economic scenario.

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### A Study on Entrepreneurship In Changing Economic Scenario In Tirunelveli City

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#### ABSTRACT

The entrepreneurship local communities across the world have recognized that to building prosperity and stimulate regional growth is fostering entrepreneurship among their people especially. This research paper is simple to understand entrepreneurship on indian scenario to be dominated by weaker growth in investment and labour supply. Modest positive signals emerge from base scenario showing some strengthening in qualitative growth factors such as more advanced technology. Improve labour force skills and greater productivity. India is also facing same problems but its robust economic able to counter all these problems. It is one of the bright spot in the world economy still it has many problems in current scenario.

#### KEY WORDS

Globalization, Demonetization, Indian economic growth, Development, Entrepreneurship.

#### 1. INTRODUCTION

The advent and swift developments in field of technology and the forces globalization world has become a global village. An explosive growth in international business and competition. Being a part of the global economy is posing innumerable and substantial challenges for organisations and industries throughout the world. Entrepreneurship, which is one of the most powerful economic force known to humankind is empowering individuals to seek opportunity where others find intractable problems. Entrepreneurship is the symbol of business tenacity and achievement.

#### 2. OBJECTIVES

- To Entrepreneurial Traits.
- To Entrepreneurial decision process.
- To entrepreneurship in economic scenario.
- To ethics and social responsibility of entrepreneurs.
- To identify and analyze the problems being faced by the select entrepreneurs.

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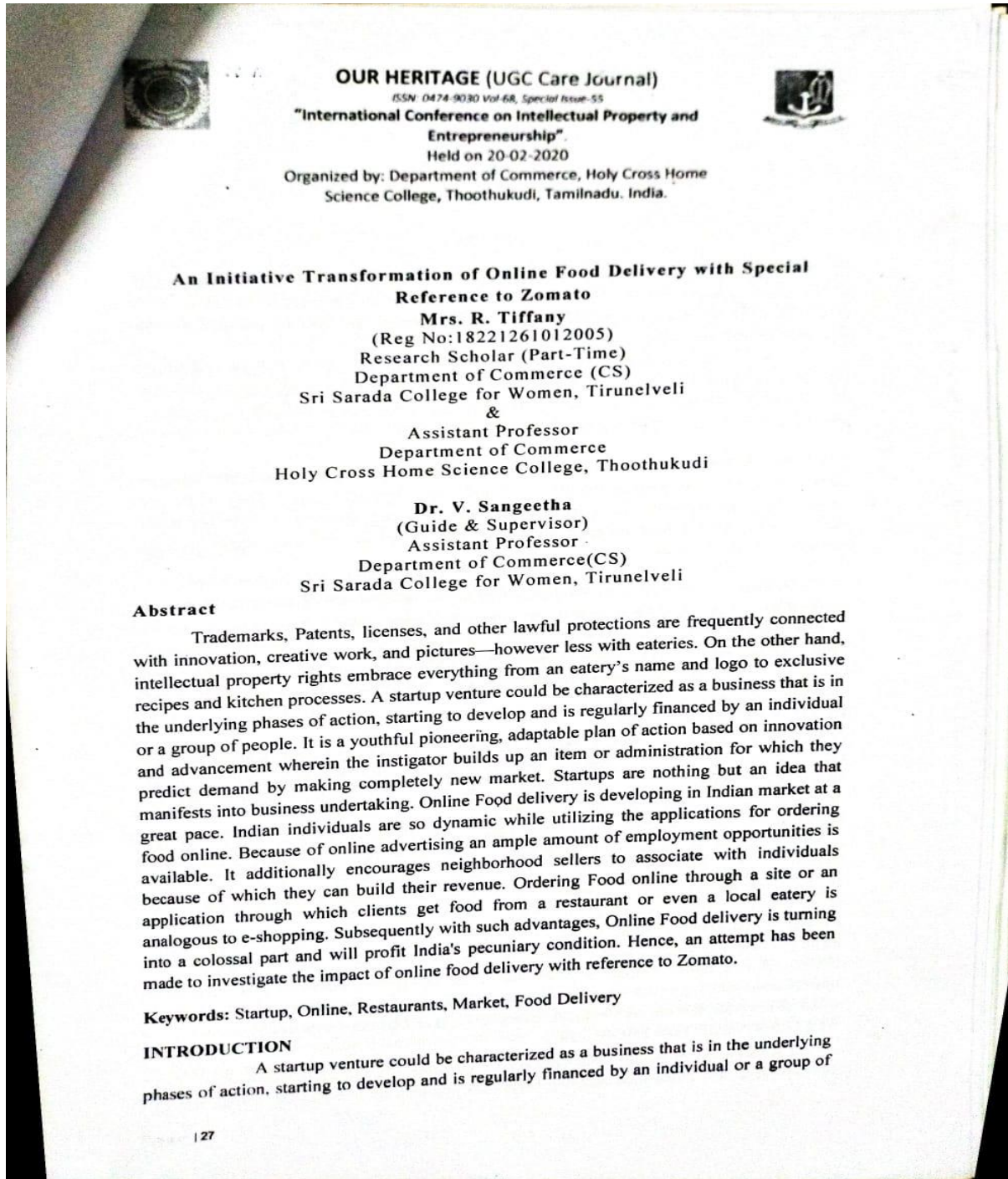
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