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CRITERION III

BOOKS AND CHAPTERS



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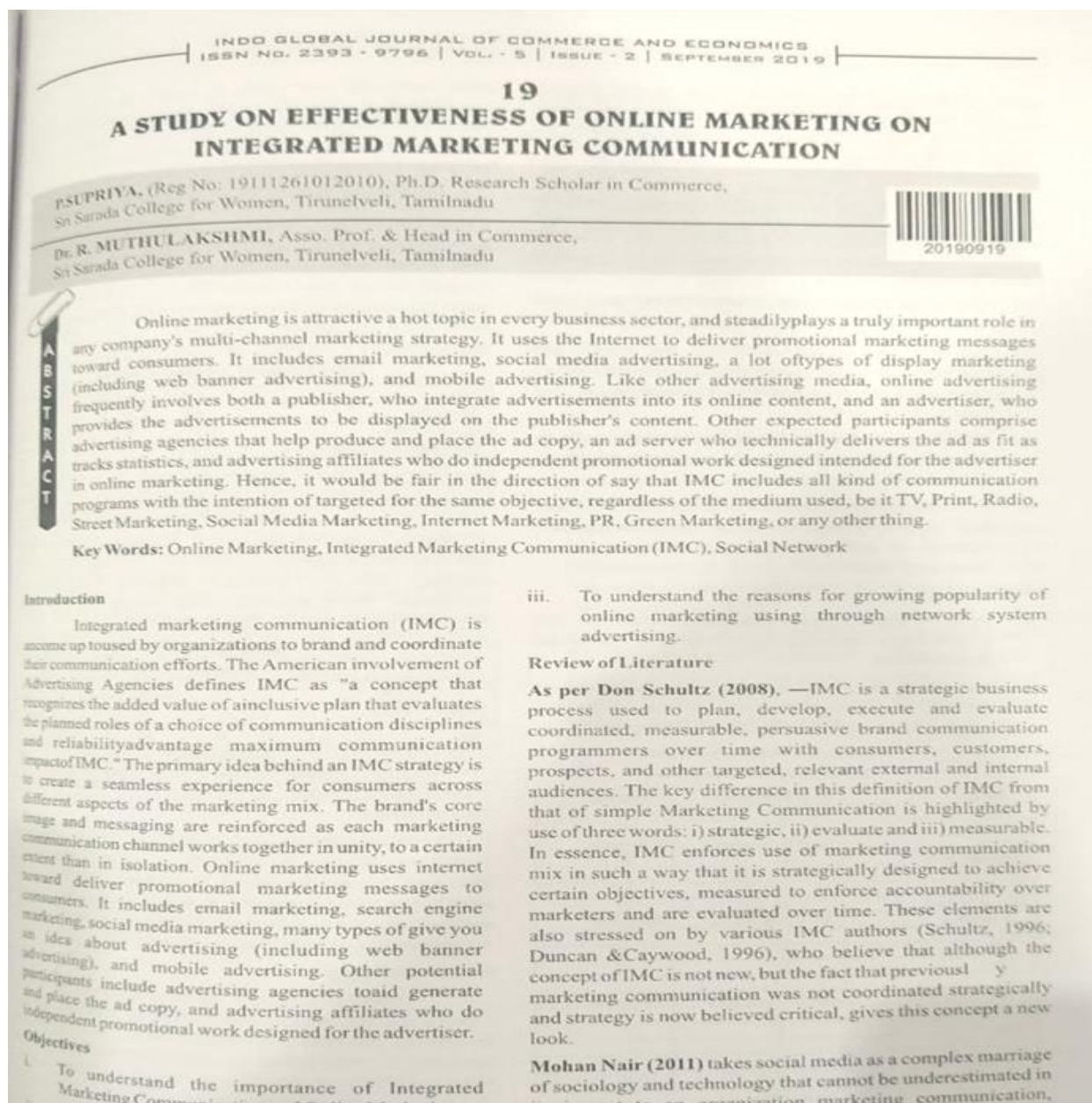
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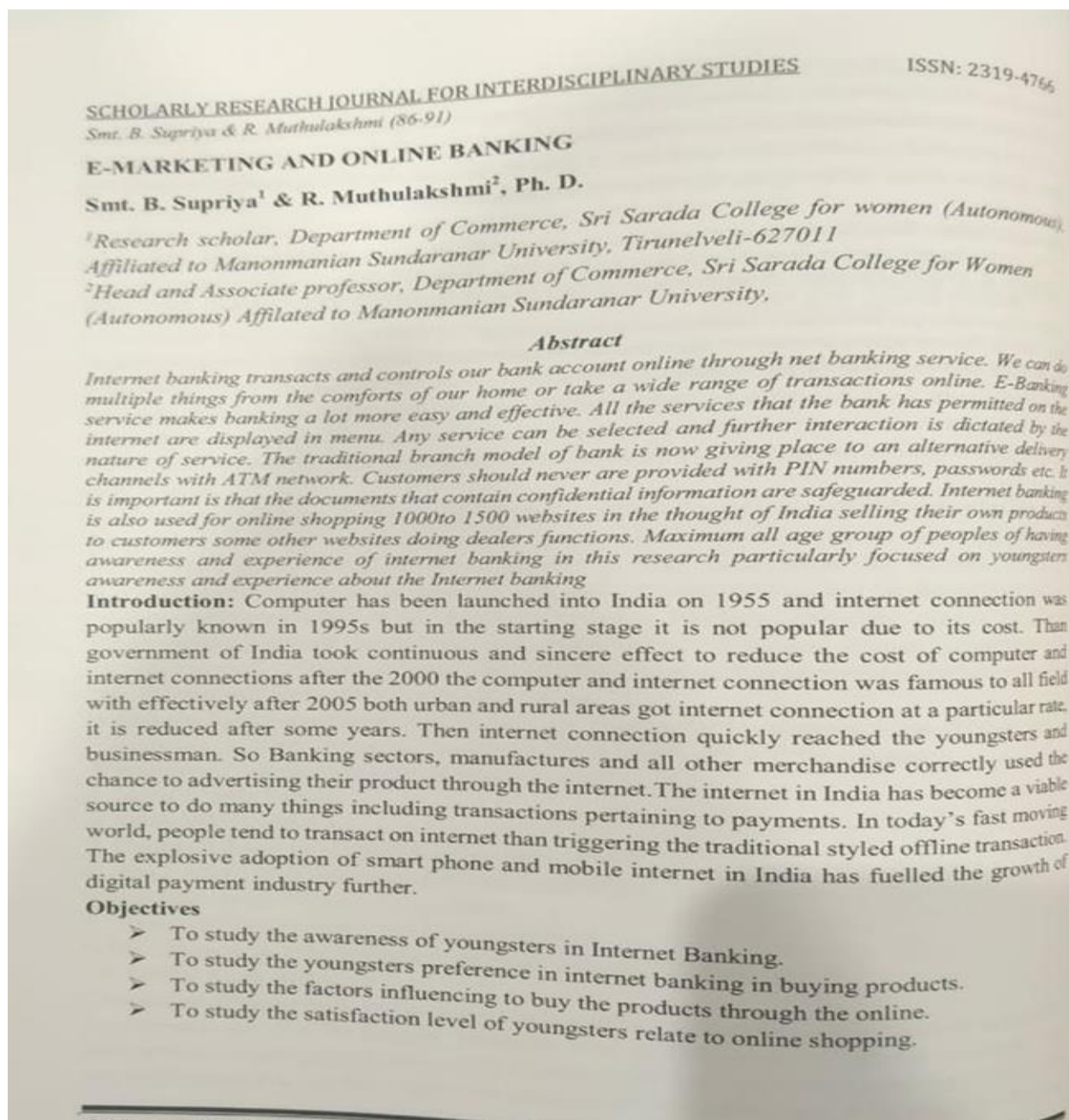
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ANNUAL RESEARCH JOURNAL FOR INTERDISCIPLINARY STUDIES

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by Gomathi & R. Muthulakshmi (80-85)

STUDY ON THE PROBLEMS FACED BY WOMEN ENTREPRENEURS IN

Gomathi¹ & R. Muthulakshmi², Ph. D.

Research Scholar, Reg No: 18211261012009, Sri Sarada College for Women, Tirunelveli
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Abstract

Women entrepreneurs are playing very vital role and they have become important part of the global environment and it's really important for the sustained economic development and social environment. Women entrepreneurs' responsibility towards family and workplace. The attitude of society towards her and the constraints in which she has to live and work are hostile. With joint families breaking down, women simply don't have the support of elders. However, in rural India joint families are still prevalent. Women have to face resistance not only from men but also from elderly woman who are prejudiced with this attitude of inequality. This attitude of reservation creates difficulties and problems for women, i.e., family support, banking, marketing, training, licensing etc.

Keywords: Women entrepreneurs, family, society, responsibility.

Definition: Women entrepreneur may be defined as a woman or a group of women who initiate and organizes an economic activity. In other words, any woman or a group of women who initiate organize and operate a business enterprise. According to the Government of India, a woman entrepreneur is defined as, an enterprise owned and controlled by a woman and having a minimum financial interest of 51 per cent of the employment generated in the enterprises to women. A strong desire to do enormous work in her family and social life. With the introduction of media, women are conscious of their own rights, rights and also the work situations.

Enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women." — Government of India

Woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise at her own pace with her personal, family and social life." —Kamal Singh

Objectives of the Study

To find out the factors analysis of women entrepreneurs
To study the support given by the government to women entrepreneurs.
To examine the obstacles faced by women entrepreneurs.
To draw conclusions and offer suggestions.

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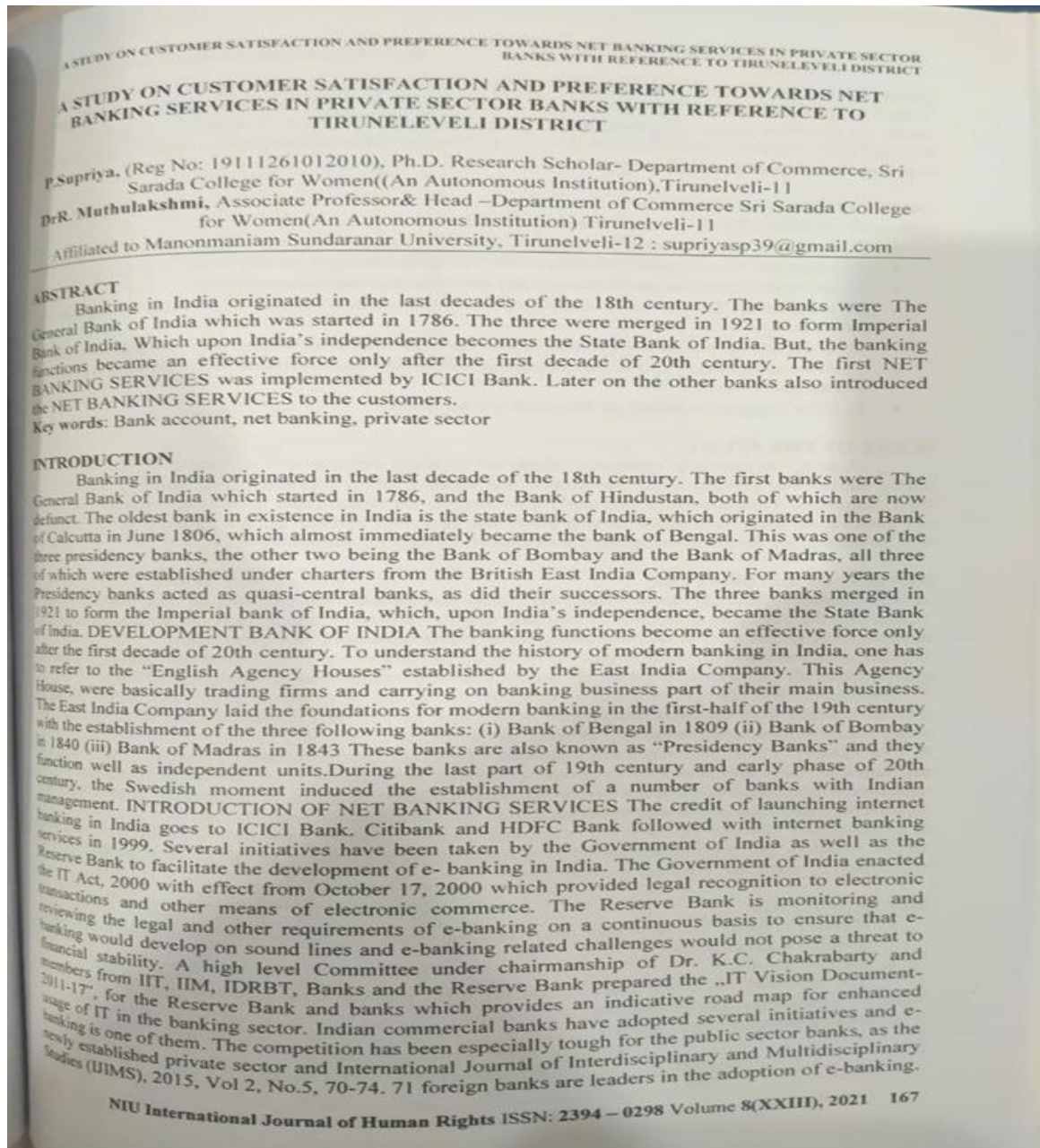
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Chapter 12

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Chapter 12

THE IMPACT OF E-BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION

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²Head & Associate Professor, Department of Commerce, Sri Sarada College for Women (Autonomous), Tirunelveli, Tamil Nadu.

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Abstract - The purpose of this study was to examine the relationship between the dimensions of E-Banking service quality and customer satisfaction to determine which dimension can potentially have the strongest influence on customer satisfaction. Data were gathered using a survey instrument, which was distributed among bank clients in the Lebanese banking sector. The findings show that reliability, efficiency, and ease of use; responsiveness and communication; and security and privacy all have a significant impact on customer satisfaction, with reliability being the dimension with the strongest impact. E-Banking has become one of the essential banking services that can, if properly implemented, increase customer satisfaction, and give banks a competitive advantage. Knowing the relative importance of service quality dimensions can help the banking industry focus on what satisfies customers the most.

Keywords - E-Banking, Service quality, Customer satisfaction, Reliability

INTRODUCTION

Most of the previous studies examined Internet banking to the exclusion of all other types of E-Banking services including applications for smart phones and E-Banking robots. Many studies have investigated how E-Banking service quality is measured, but few have studied the relationship between the quality of E-Banking services and customer satisfaction in Lebanon. This study fills a gap in the literature because it addresses the E-Banking issue in its entirety without making any exclusions, and in Lebanon, a developing Middle Eastern country where, to the knowledge of the authors, no similar study has been conducted before. The implications of this study emphasize the significant influence of E-Banking service quality on customer satisfaction, and the important impact of E-Banking service reliability on service quality perceptions of banking clients.

OBJECTIVES OF STUDY

The aim of this research is to investigate E-banking service quality effects over customer satisfaction, by concerning the moderating role of those customers' trust. Moreover, this research aims to measure the level of overall customer satisfaction and to know which one of the five SERVQUAL dimensions has the greatest impact on customer satisfaction.

Innovative Developments in Arts, Social and Management Sciences: Challenges & Opportunities



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V. Vijaya Gomathi & R. Muthulakshmi (80-85)

A STUDY ON THE PROBLEMS FACED BY WOMEN ENTREPRENEURS IN INDIA

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²Head and Associate Professor, Department of Commerce, Sri Sarada College for Women, Tirunelveli

Abstract

Women entrepreneurs are playing very vital role and they have become important part of the global business environment and it's really important for the sustained economic development and social progress. Women entrepreneurs' responsibility towards family and workplace. The attitude of society towards her and the constraints in which she has to live and work are hostile. With joint families breaking up many women simply don't have the support of elders. However, in rural India joint families are still the order of the day. Women have to face resistance not only from men but also from elderly woman who are ingrained with this attitude of inequality. This attitude of reservation creates difficulties and problems at all levels, i.e., family support, banking, marketing, training, licensing etc.

Key words: Women entrepreneurs, family, society, responsibility.

Introduction: Women entrepreneur may be defined as a woman or a group of women who innovates imitates for adopts an economic activity. In other words, any women or a group of women who initiate organize and operate a business enterprise. According to the Government of India, a woman entrepreneur is defined as, an enterprise owned and controlled by a woman and enterprise owned and controlled by a woman and having a minimum financial interest of 51% of the employment generated in the enterprises to women. A strong desire to do enormous positive is an integral quality of entrepreneurial women, who is competent of contributing values in both family and social life. With the introduction of media, women are conscious of their own qualities, rights and also the work situations.

"An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women." — Government of India

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Objectives of the Study

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A STUDY ON CUSTOMER SATISFACTION AND PREFERENCE TOWARDS NET BANKING SERVICES IN PRIVATE SECTOR BANKS WITH REFERENCE TO TIRUNELVELI DISTRICT

A STUDY ON CUSTOMER SATISFACTION AND PREFERENCE TOWARDS NET BANKING SERVICES IN PRIVATE SECTOR BANKS WITH REFERENCE TO TIRUNELVELI DISTRICT

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ABSTRACT

Banking in India originated in the last decades of the 18th century. The banks were The General Bank of India which was started in 1786. The three were merged in 1921 to form Imperial Bank of India. Which upon India's independence becomes the State Bank of India. But, the banking functions became an effective force only after the first decade of 20th century. The first NET BANKING SERVICES was implemented by ICICI Bank. Later on the other banks also introduced the NET BANKING SERVICES to the customers.
Key words: Bank account, net banking, private sector

INTRODUCTION

Banking in India originated in the last decade of the 18th century. The first banks were The General Bank of India which started in 1786, and the Bank of Hindustan, both of which are now defunct. The oldest bank in existence in India is the state bank of India, which originated in the Bank of Calcutta in June 1806, which almost immediately became the bank of Bengal. This was one of the three presidency banks, the other two being the Bank of Bombay and the Bank of Madras, all three of which were established under charters from the British East India Company. For many years the Presidency banks acted as quasi-central banks, as did their successors. The three banks merged in 1921 to form the Imperial bank of India, which, upon India's independence, became the State Bank of India. DEVELOPMENT BANK OF INDIA The banking functions become an effective force only after the first decade of 20th century. To understand the history of modern banking in India, one has to refer to the "English Agency Houses" established by the East India Company. This Agency House, were basically trading firms and carrying on banking business part of their main business. The East India Company laid the foundations for modern banking in the first-half of the 19th century with the establishment of the three following banks: (i) Bank of Bengal in 1809 (ii) Bank of Bombay in 1840 (iii) Bank of Madras in 1843 These banks are also known as "Presidency Banks" and they function well as independent units. During the last part of 19th century and early phase of 20th century, the Swedish moment induced the establishment of a number of banks with Indian management. INTRODUCTION OF NET BANKING SERVICES The credit of launching internet banking in India goes to ICICI Bank. Citibank and HDFC Bank followed with internet banking services in 1999. Several initiatives have been taken by the Government of India as well as the Reserve Bank to facilitate the development of e- banking in India. The Government of India enacted the IT Act, 2000 with effect from October 17, 2000 which provided legal recognition to electronic transactions and other means of electronic commerce. The Reserve Bank is monitoring and reviewing the legal and other requirements of e-banking on a continuous basis to ensure that e-banking would develop on sound lines and e-banking related challenges would not pose a threat to financial stability. A high level Committee under chairmanship of Dr. K.C. Chakrabarty and members from IIT, IIM, IDRBT, Banks and the Reserve Bank prepared the „IT Vision Document- 2011-17“, for the Reserve Bank and banks which provides an indicative road map for enhanced usage of IT in the banking sector. Indian commercial banks have adopted several initiatives and e-banking is one of them. The competition has been especially tough for the public sector banks, as the newly established private sector and International Journal of Interdisciplinary and Multidisciplinary Studies (IJIMS), 2015, Vol 2, No.5, 70-74. 71 foreign banks are leaders in the adoption of e-banking.

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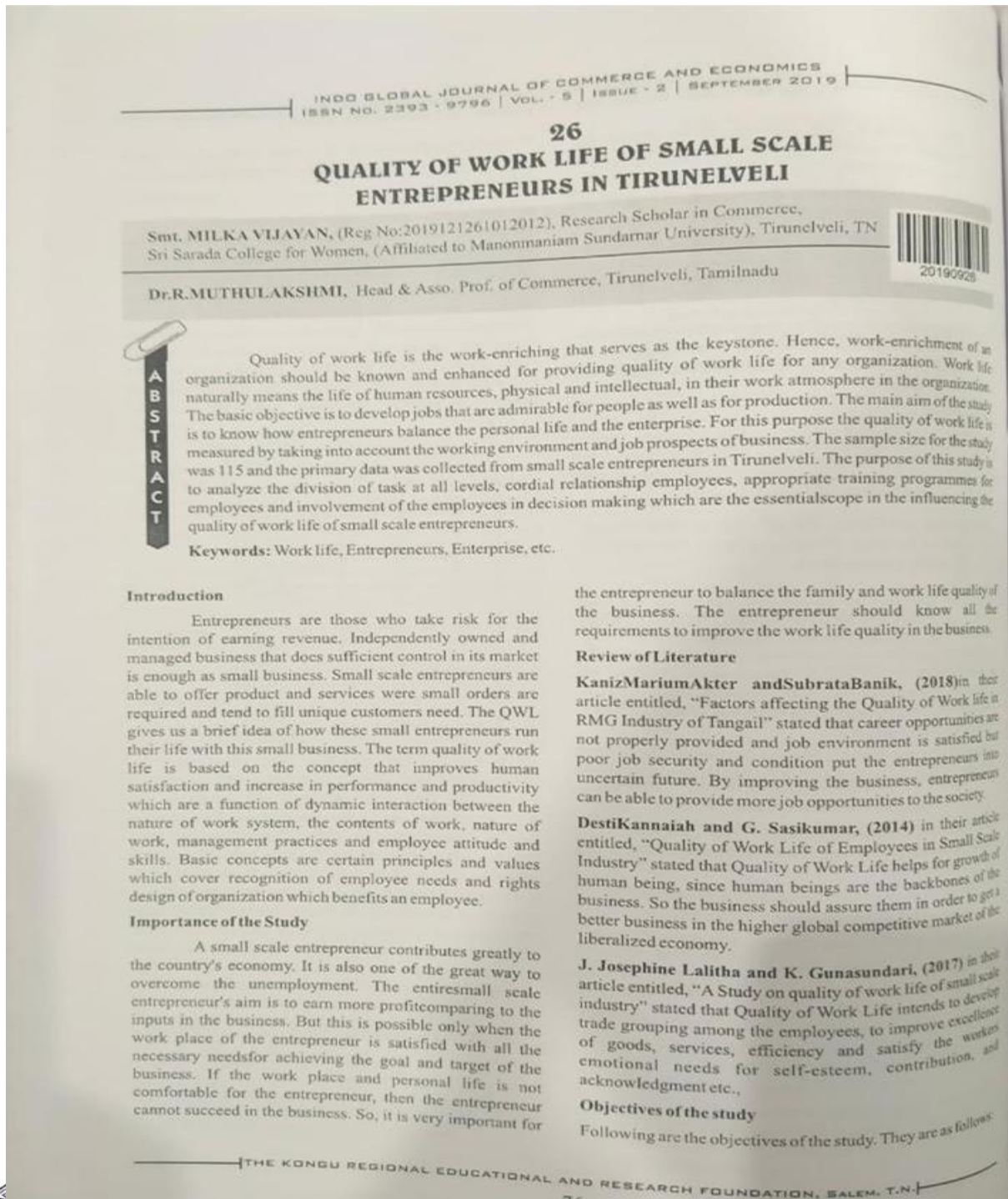
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26 QUALITY OF WORK LIFE OF SMALL SCALE ENTREPRENEURS IN TIRUNELVELI

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Dr. R. MUTHULAKSHMI, Head & Asso. Prof. of Commerce, Tirunelveli, Tamilnadu

ABSTRACT

Quality of work life is the work-enriching that serves as the keystone. Hence, work-enrichment of an organization should be known and enhanced for providing quality of work life for any organization. Work life naturally means the life of human resources, physical and intellectual, in their work atmosphere in the organization. The basic objective is to develop jobs that are admirable for people as well as for production. The main aim of the study is to know how entrepreneurs balance the personal life and the enterprise. For this purpose the quality of work life is measured by taking into account the working environment and job prospects of business. The sample size for the study was 115 and the primary data was collected from small scale entrepreneurs in Tirunelveli. The purpose of this study is to analyze the division of task at all levels, cordial relationship employees, appropriate training programmes for employees and involvement of the employees in decision making which are the essentialscope in the influencing the quality of work life of small scale entrepreneurs.

Keywords: Work life, Entrepreneurs, Enterprise, etc.

Introduction

Entrepreneurs are those who take risk for the intention of earning revenue. Independently owned and managed business that does sufficient control in its market is enough as small business. Small scale entrepreneurs are able to offer product and services were small orders are required and tend to fill unique customers need. The QWL gives us a brief idea of how these small entrepreneurs run their life with this small business. The term quality of work life is based on the concept that improves human satisfaction and increase in performance and productivity which are a function of dynamic interaction between the nature of work system, the contents of work, nature of work, management practices and employee attitude and skills. Basic concepts are certain principles and values which cover recognition of employee needs and rights design of organization which benefits an employee.

Importance of the Study

A small scale entrepreneur contributes greatly to the country's economy. It is also one of the great way to overcome the unemployment. The entire small scale entrepreneur's aim is to earn more profit comparing to the inputs in the business. But this is possible only when the work place of the entrepreneur is satisfied with all the necessary needs for achieving the goal and target of the business. If the work place and personal life is not comfortable for the entrepreneur, then the entrepreneur cannot succeed in the business. So, it is very important for

the entrepreneur to balance the family and work life quality of the business. The entrepreneur should know all the requirements to improve the work life quality in the business.

Review of Literature

Kaniz Marium Akter and Subrata Banik, (2018) in their article entitled, "Factors affecting the Quality of Work life in RMG Industry of Tangail" stated that career opportunities are not properly provided and job environment is satisfied but poor job security and condition put the entrepreneurs into uncertain future. By improving the business, entrepreneurs can be able to provide more job opportunities to the society.

Desti Kannaiah and G. Sasikumar, (2014) in their article entitled, "Quality of Work Life of Employees in Small Scale Industry" stated that Quality of Work Life helps for growth of human being, since human beings are the backbone of the business. So the business should assure them in order to get a better business in the higher global competitive market of the liberalized economy.

J. Josephine Lalitha and K. Gunasundari, (2017) in their article entitled, "A Study on quality of work life of small scale industry" stated that Quality of Work Life intends to develop trade grouping among the employees, to improve excellence of goods, services, efficiency and satisfy the workers emotional needs for self-esteem, contribution, and acknowledgment etc.,

Objectives of the study

Following are the objectives of the study. They are as follows:



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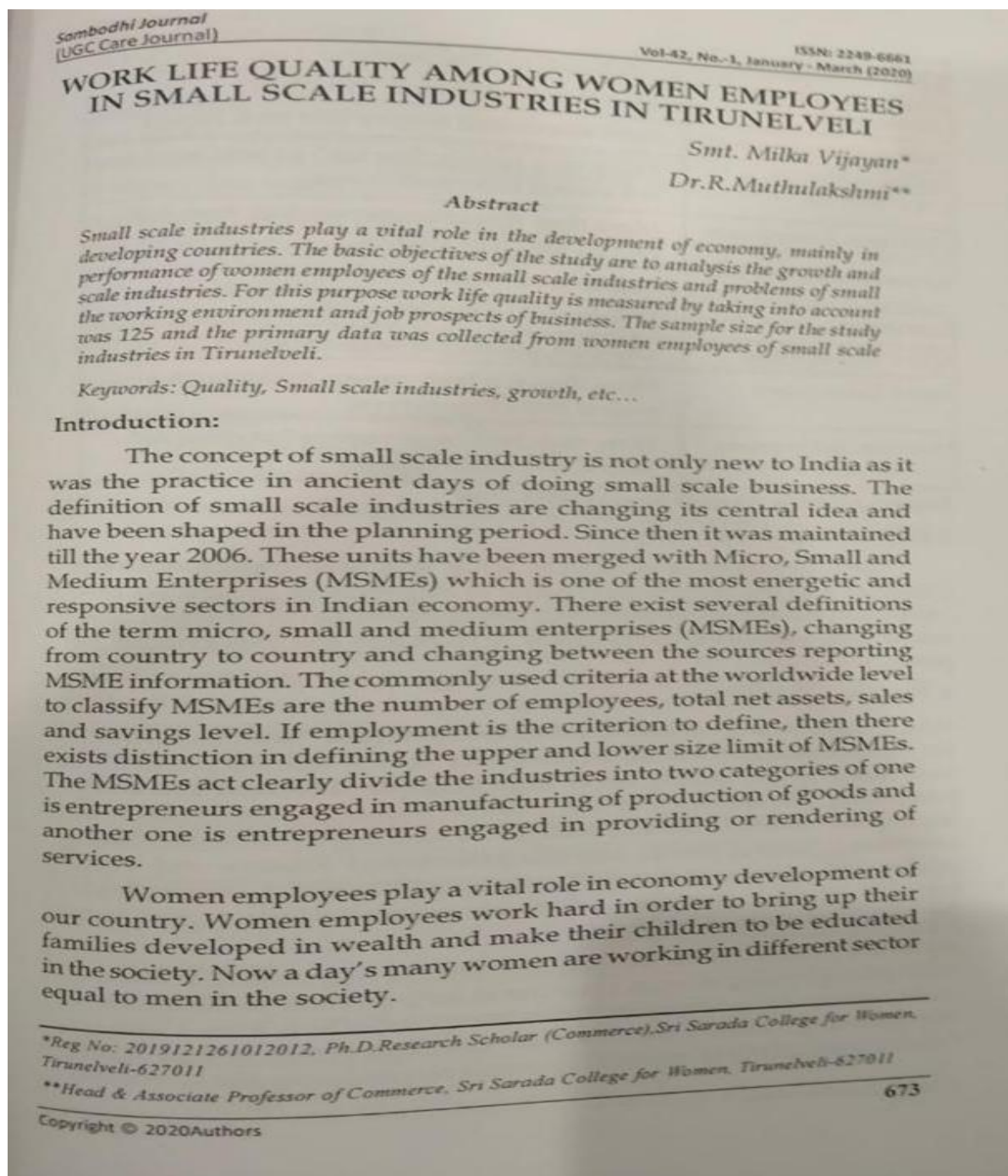
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Chapter 12

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P.Supriya¹ (✉) & Dr.R.Muthulakshmi²

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OBJECTIVES OF STUDY

The aim of this research is to investigate E-banking service quality effects over customer satisfaction, by concerning the moderating role of those customers' trust. Moreover, this research aims to measure the level of overall customer satisfaction and to know which one of the five SERVIQUAL dimensions has the greatest impact on customer satisfaction.

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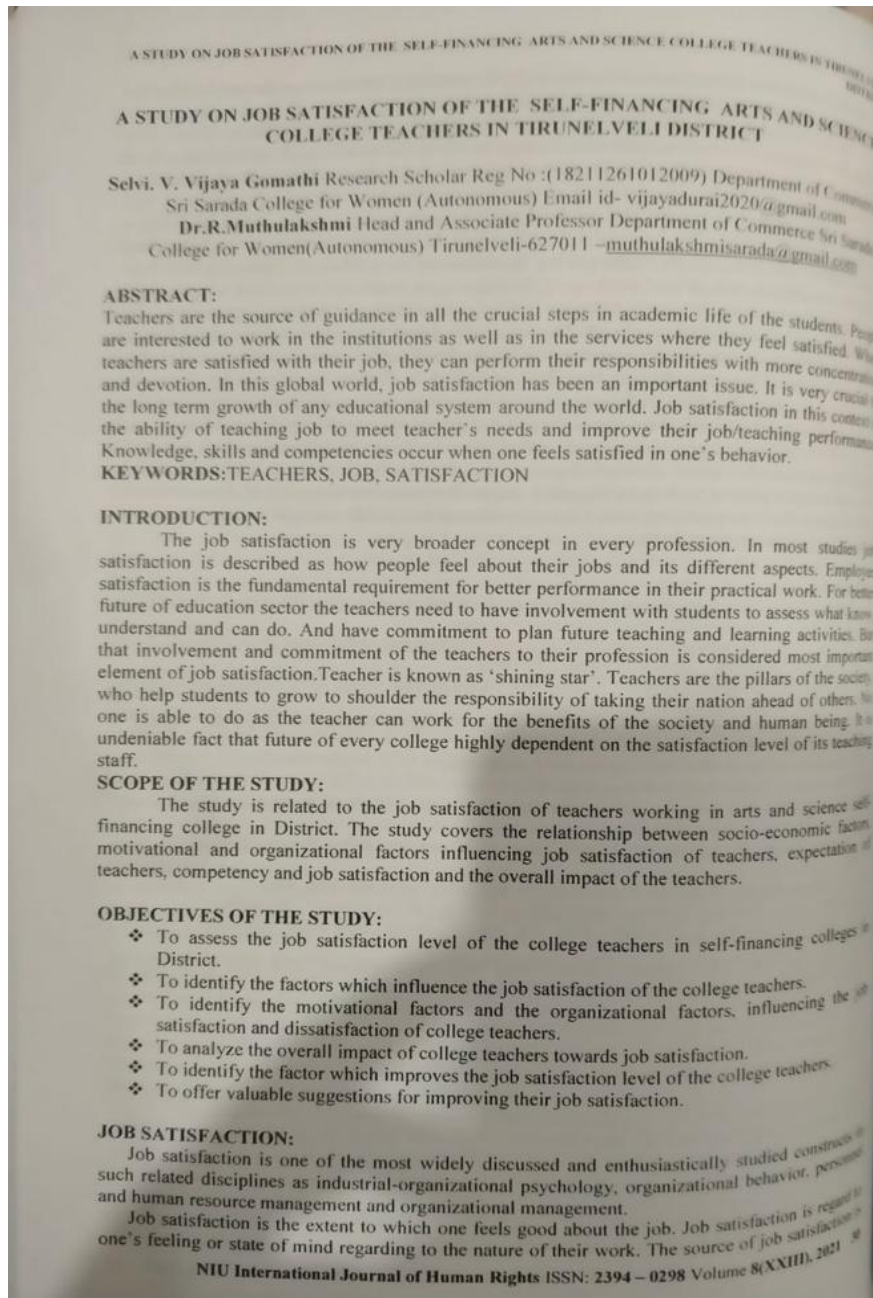
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Environmental Protection, Food Security & Precision Agriculture for Sustainability Impact Factor - 5.75

A STUDY ON EFFECTIVE OF ENVIRONMENTAL FACTORS ON SMALL SCALE BUSINESS GROWTH IN TIRUNELVELI DISTRICT

Dr. R. Muthulakshmi²

V. Vijaya gomathi¹

Abstract

The aim of this paper is to examine the determinants of growth in the Egyptian SMEs. The research question addressed was how and to what extent the exporting and innovation activities of firms impact the growth of small firms. Egypt, one of the Arab spring countries that face many economic challenges will be of great contribution. Information about their firm's characteristic, growth and owner's characteristics activities were reported to investigate and analyse the characteristics of SMEs during the period 2012-2013. The appropriateness and the support of the determinants that affect SMEs growth were empirically tested. The results of the regression analysis showed similar results conducted in previous studies. However, some factors associated significantly and some factors associated positively but insignificantly with firm growth. Environmental factors refer to external influences on a business that it has limited control over but that it must consider as part of strategic planning. Typically, environmental factors addressed by companies fit into four categories – social, legal, political and economic. These factors affect small businesses in different ways than larger competitors. The empirical evidence obtained in this study allows us to suggest important measures of economic policy to support SMEs and make suggestions to the owners. In this sense, the findings provide good reference for policy makers and practitioners while contributing to the gap on developing countries.

Keywords: Small and Medium-sized Enterprise (SMEs), Exporting, Innovation, Growth, Environmental Factors

Introduction

Economic experts, scholars, practitioners, and policy makers have showed interest in small and medium-sized enterprises (SMEs) as they are considered to be the backbone of any economy and the engine for economic and employment growth. Their importance could not be neglected and the need to investigate their role in the economy is growing. As a result, studies aiming to investigate the determinants of small firm growth have become increasingly important. However, innovation and exporting are perceived as key factors stimulating small firm development and success. An innovative and exporting SMEs sector offers the potential for a country economic development. It is unlikely to achieve economic growth solely from domestic market; however, selling innovative products to overseas markets can lead to the growth of both the firm and the country. In support of this, policy makers and governments in developed countries have endorsed the role of both exporting and innovation in designing policies to foster an entrepreneurial culture.

Objectives

- To determine whether poor financing constitute a major challenge in the performance of SMEs in Tirunelveli district.
- To ascertain whether inadequate social infrastructures constitute a major challenge in the performance of SMEs in Tirunelveli district.
- To determine whether lack of managerial skills constitute a major challenge in the performance of SMEs in Tirunelveli district.
- To ascertain whether multiple taxation constitute a major challenge in the performance of SMEs in Tirunelveli district.

Review of literature

The literature review describes aspects connected to the study of the challenges faced by SMEs in obtaining credit in Ghana. It therefore follows a particular layout. First, some definitions relating to SMEs are given, which is followed by looking at the characteristics of the Ghanaian SMEs. This paves the way for the discussion of their contribution to the economic development and growth and also looked at literatures on the constraints SMEs faced in accessing credit. Attention will then be focus on the type of financing available to these SMEs without forgetting to also look at the sources of credit/finance for these SMEs. In the final sub-sections, we will delve into how SME development can be promoted and the importance of financial institutions (banks) in helping the development of these SMEs.

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February 2019 Page 95



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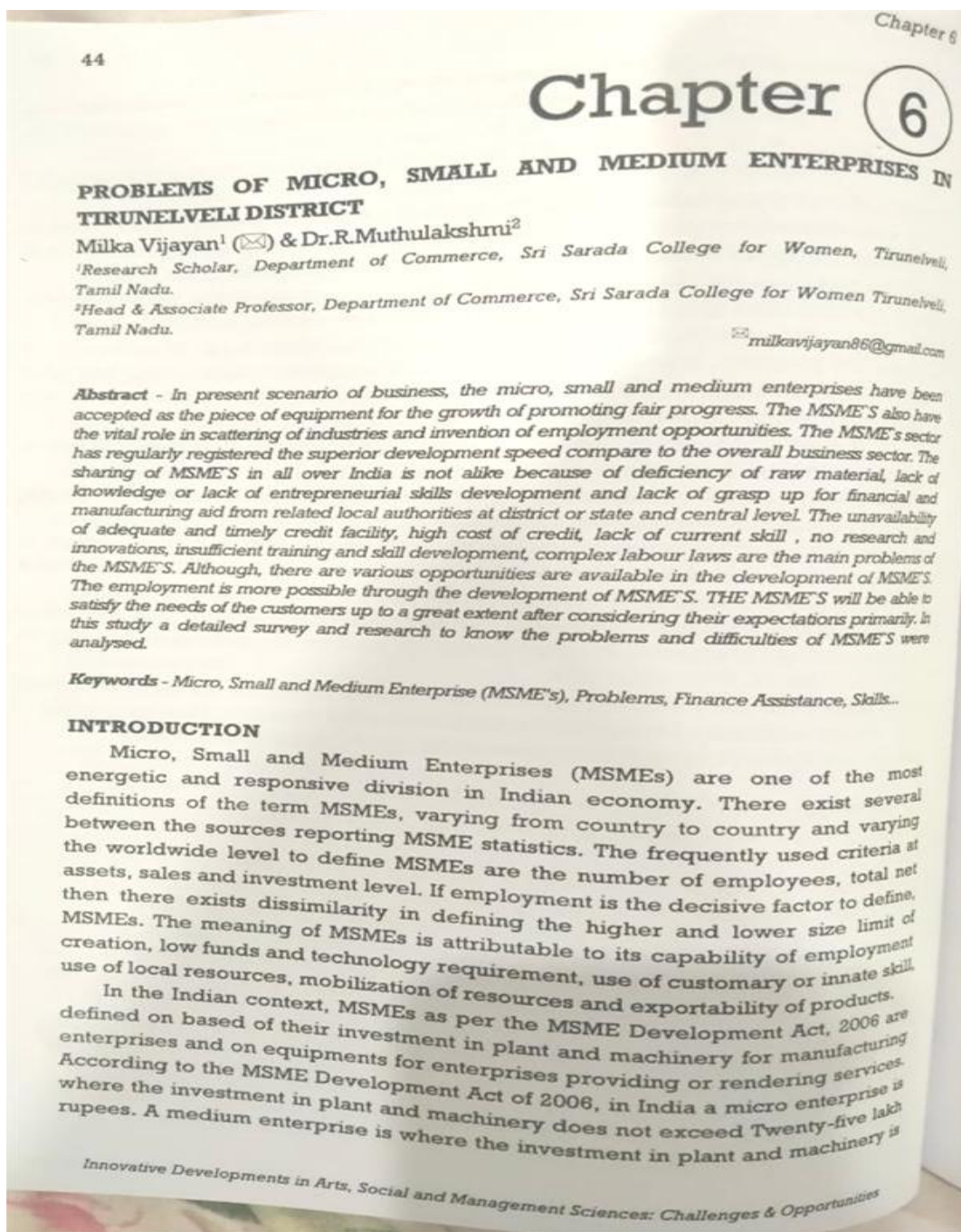
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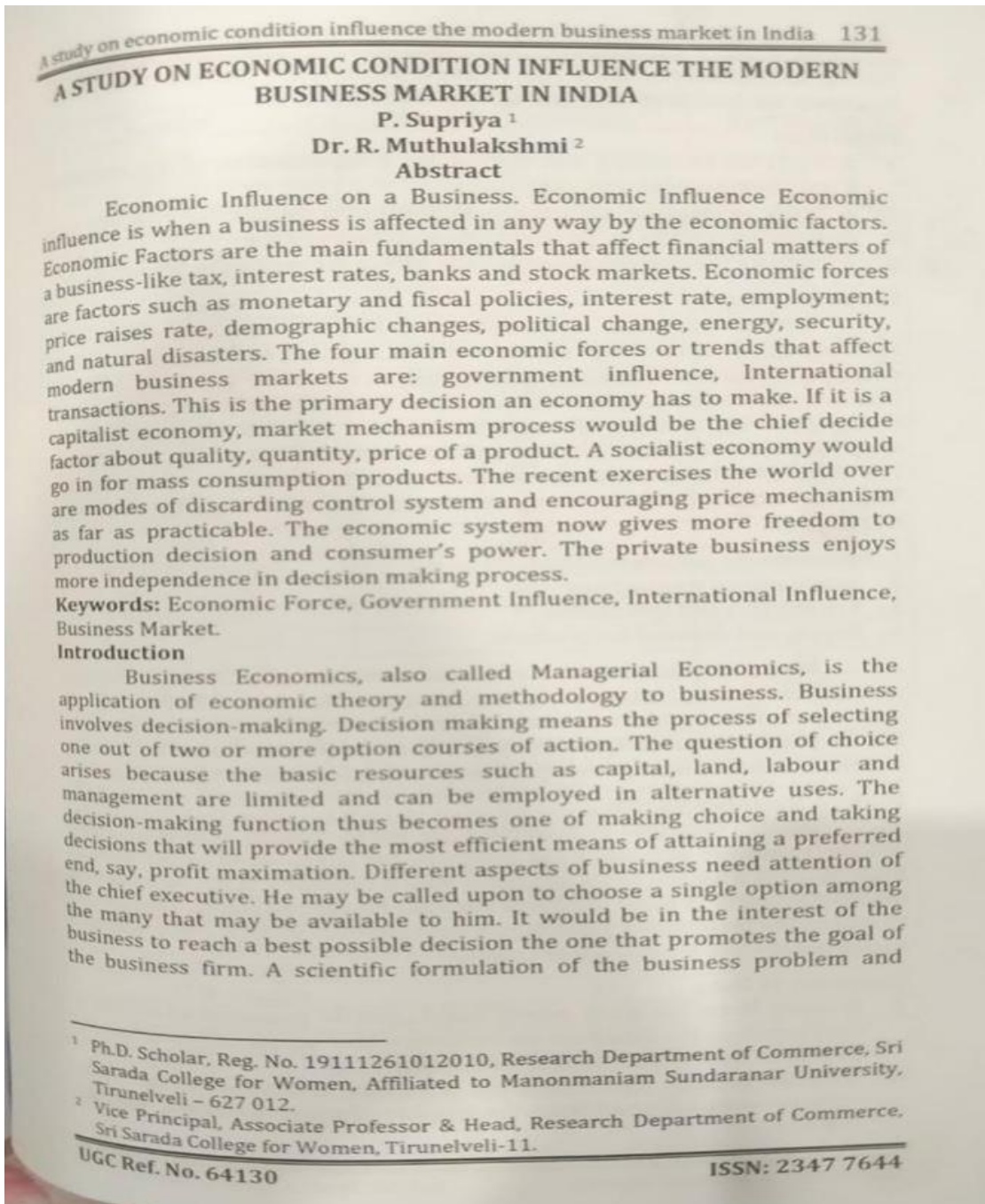
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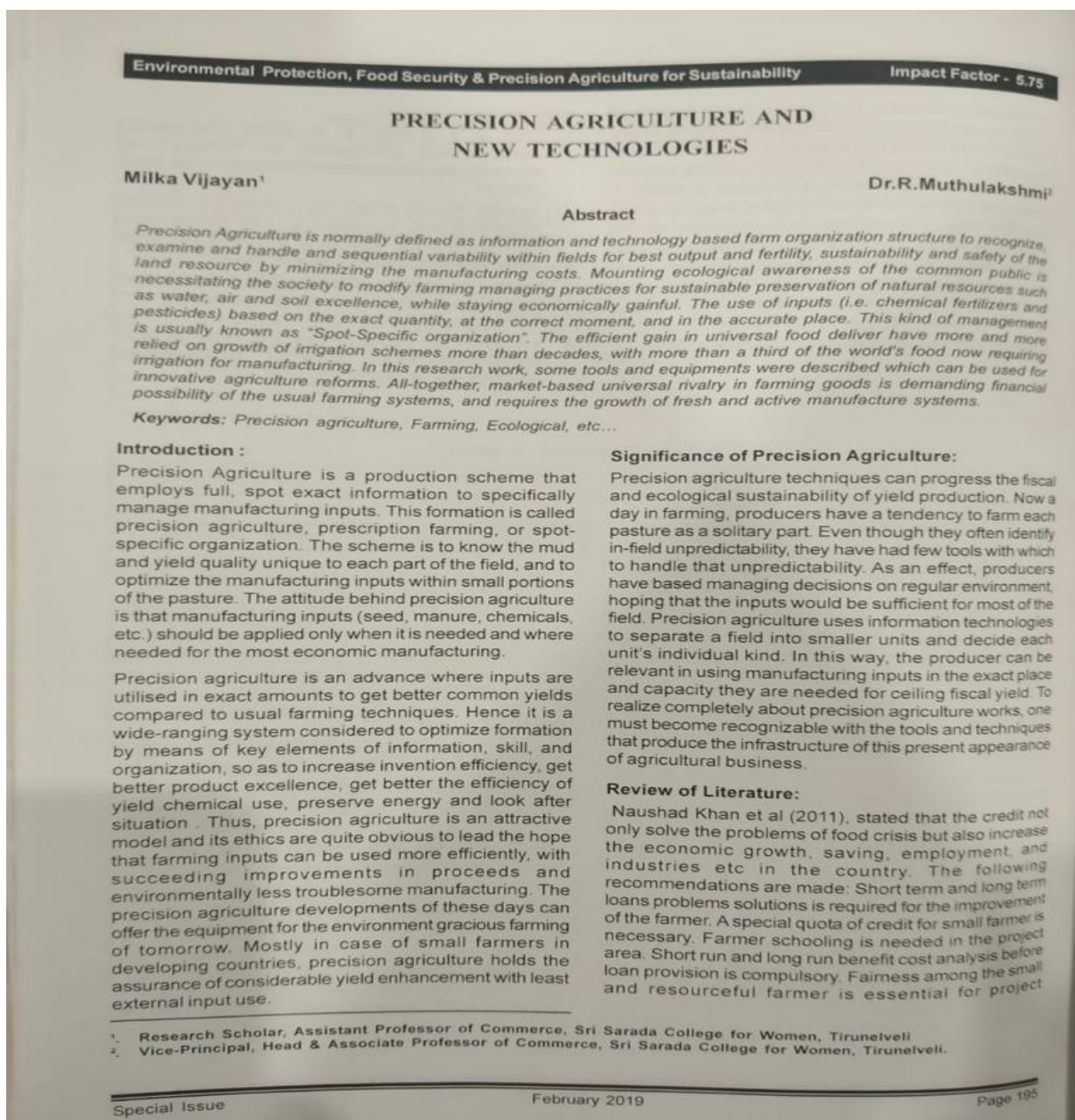
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SCHOLARLY RESEARCH JOURNAL FOR INTERDISCIPLINARY STUDIES
V. Vijaya Gomathi & R. Muthulakshmi (80-85)

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A STUDY ON THE PROBLEMS FACED BY WOMEN ENTREPRENEURS IN INDIA

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Abstract

Women entrepreneurs are playing very vital role and they have become important part of the global business environment and it's really important for the sustained economic development and social progress. Women entrepreneurs' responsibility towards family and workplace. The attitude of society towards her and the constraints in which she has to live and work are hostile. With joint families breaking up many women simply don't have the support of elders. However, in rural India joint families are still the order of the day. Women have to face resistance not only from men but also from elderly woman who are ingrained with this attitude of inequality. This attitude of reservation creates difficulties and problems at all levels, i.e., family support, banking, marketing, training, licensing etc.

Key words: Women entrepreneurs, family, society, responsibility.

Introduction: Women entrepreneur may be defined as a women or a group of women who innovates imitates for adopts an economic activity. In other words, any women or a group of women who initiate organize and operate a business enterprise. According to the Government of India, a woman entrepreneur is defined as, an enterprise owned and controlled by a woman and enterprise owned and controlled by a woman and having a minimum financial interest of 51% of the employment generated in the enterprises to women. A strong desire to do enormous positive is an integral quality of entrepreneurial women, who is competent of contributing values in both family and social life. With the introduction of media, women are conscious of their own qualities, rights and also the work situations.

"An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women." — Government of India

"A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life." —Kamal Singh

Objectives of the Study

1. To find out the factors analysis of women entrepreneurs
2. To study the support given by the government to women entrepreneurs.
3. To examine the obstacles faced by women entrepreneurs.
4. To draw conclusions and offer suggestions.

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

A STUDY ON EXAMINATION AND EVALUATION SYSTEMS IN INDIA

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Abstract: The examination system of India has remained unchanged for so many years. No doubt this system is full of stress that's why most of Newspaper and magazines publish articles on this topic during the examination session in the education system of India, ability of a student is decided by an examination. In this system, there is no place for the performance of a student in a full academic session. Scoring more and more marks in exams has become the only aim of a student. If this system is better then all those who scores good marks in these must be brilliant and successful life. But reality is different now a day most of the institutions do not give admission on marks basis. They have a separate test and this trend is growing rapidly because they have no faith in this examination system. The mindset of the society is also responsible for making the exam a source of stress.

Keywords: Reforms in Examination, Education System, examination system, examination system of India

Introduction

An examination (exam) is a test. It is an assessment to measure a test-taker's knowledge, skill, aptitude, physical fitness, or standing in some other topic. It is a set of question that finds out student's knowledge on various topics or fields. Examinations change and evolve

Evaluation

In educational context implies broader program than the examination in which achieving attitudes, interests, personality traits and skill factors take into consideration. Thus, cognitive, affective and psychometric learning outcomes are measured in the Evaluation process. The evaluation produces the data for cognitive, affective and psychomotor objective. The traditional examinations are confined to cognitive objectives' only. In this way the evaluation process ascertains the workability of learning experiences and change of behavior of the students. The evaluation is both qualitative as well as quantitative processes. The various types of techniques are used in it, which are as



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NEAR MEAN LABELING IN DIRECTED DOUBLE CYCLES

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Abstract:

Let $D(p, q)$ be a digraph. Let $f: V \rightarrow \{0, 1, 2, \dots, q\}$ be a 1-1 map. Define $f^*: A \rightarrow \{1, 2, \dots, q\}$ by $f^*(e = \overrightarrow{uv}) = \left\lfloor \frac{f(u)+f(v)}{2} \right\rfloor$. Let $f^*(v) = |\sum_{w \in V} f^*(\overrightarrow{vw}) - \sum_{w \in V} f^*(\overrightarrow{wv})|$. If $f^*(v) \leq 2 \forall v \in A(D)$, then f is said to be a near mean labeling of D and D is said to be a near mean digraph. In this paper, we define double cycles in digraphs and investigated the existence of near mean labeling in them.

Keywords: Near mean labeling, Digraphs, Directed Double cycles

AMS Subject Classification: 05C78.

1. Introduction:

A graph labeling is an assignment of integers to the vertices or edges or both subject to certain conditions. The concept of graph labeling was introduced by Rosa in 1967 [6]. A useful survey on graph labeling by J.A. Gallian (2014) can be found in [1]. Somasundaram and Ponraj [5] have introduced the notion of mean labeling of graphs. A directed graph or digraph D consists of a finite set V of vertices and a collection of ordered pairs of distinct vertices. Any such pair (u, v) is called an arc or directed line and will usually be denoted by \overrightarrow{uv} . The indegree $d^-(v)$ of a vertex v in a digraph D is the number of arcs having v as its terminal vertex. The outdegree $d^+(v)$ of v is the number of arcs having v as its initial vertex [2]. K. Palani et.al. introduced the concepts of mean and near mean digraphs in [4]. In this paper, the definition of Directed double cycles is introduced and the existence of near mean labeling is investigated.

The following definition and theorem are from [3] and [4].

1.1 Definition: Let C_m and C_n be two disjoint cycles with $u \in V(C_m)$ and $v \in V(C_n)$. The double cycle $C(m, n)$ is the graph obtained by identifying u and v .

1.2 Theorem: The directed cycle $\overrightarrow{C_n}$ is a near mean digraph.

2. Main Results:

2.1 Definition: In double cycle $C(m, n)$, orient the edges of each cycle clockwise, the resulting graph is called **directed double cycle** and it is denoted as $\overrightarrow{C(m, n)}$. Any $\overrightarrow{C(m, n)}$ contains $m + n - 1$ vertices and $m + n$ edges.

2.2 Theorem: Directed double cycle $\overrightarrow{C(m, n)}$ is a near mean digraph for all $m \geq 3$ and $n \geq 3$.



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A STUDY ON AWARENESS AND ATTITUDE OF PRIMARY HEALTH CENTRES IN VEPPALODAI WITH SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT

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ABSTRACT

This study examines the awareness and attitude of primary health centres in Veppalodai with special reference to Thoothukudi District. It aims to examine the awareness and attitude of the rural people in maintaining their health. The data collected from 110 respondents covering the rural area. The collected data analysed by using SPSS statistical tools like percentage, t-test, rank test and chi-square test for arriving conclusions. The findings of the study are the respondents report that the main reason for diseases is poor cleanliness, lack of nutrition food adult food and casual candling of food.

KEYWORDS: Health Care Services, Preventive Measures, Primary Health Centres and Welfare Program

INTRODUCTION

All parts of the body which have a function of used in moderation and exercised in labor in which each one is accustomed, thereby, becomes healthy, well developed and age more slowly but of left alone, unused and idle, then becomes liable to disease, defective in growth and age quickly. The concept of development has shifted from economic improvement to improvement of human resources. Human development has been accepted as an important goal of the Eighth Five Year Plan. The economic survey also stresses the same and makes it crucial for the long-term success of the economic reforms. Sound long-term development of social sectors such as education and health is vital for sustaining higher rates of overall economic growth. Health not only affects welfare; it is an index of the inherent capacity of an individual to be able to do things. Besides commanding a premium in the labor market, good health widens the capabilities of the poor and raises their consumption standards by avoiding diversion of their meager incomes towards costly and unavoidable curative health care. But health status of a population is shaped by a variety of factors like food, water, sanitation, house income, education and availability and accessibility to health care facilities. Thus, a study of the health status of a population may provide another dimension to their socio-economic well-being. The developing countries are now seeking to spend more and more on health to be able to give a better quality of life to their people. As the World Bank report says, health conditions around the world improved more in the past forty years than in all of previous human history, In fact investment in health is the result of both compulsions and awareness that have increased in the recent decades. Preamble of the constitution of World Health Organization states that, the enjoyment health is one of the fundamental rights of every human being.

OBJECTIVES OF THE STUDY

For the purpose of analysis the following objectives are framed:

1. To analyze people's awareness and attitude of health-related aspects.
2. To analyze the demographic factors of the respondents.



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A STUDY ON TEACHING AND LEARNING PRACTICES IN HIGHER EDUCATION FOR SUSTAINING QUALITY

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Abstract

Education for sustainable development (ESD) is regarded as a key element of high-quality education. Hence, the United Nations proposed the Sustainable Development Goals (SDGs) in 2015, in an attempt to achieve the harmony and shared prosperity between humans and the Earth, and advocate for fair and high-quality education. With the aim of exploring "high-quality sustainable teaching", this study intends to probe into the idea and meaning of the high-quality design education for sustainable development and elaborate on the teaching effectiveness and sustainable teaching activities by the teachers of higher design education. According to the research results, the effectiveness of high-quality teaching is introduced in seven categories, as follows: Faith in sustainability in teaching, the trend of talent demand, the teaching value of sustainability, curriculum mapping, teaching approach, teaching evaluation, the sustainable management of teaching development. The factors of high-quality teaching include: The teacher has passion for teaching, the teacher pays attention to the students independent learning ability, the teacher intrigues student's interest in learning, the teacher places emphasis on furnishing the student with professionalism and

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DIGITALIZATION OF HIGHER EDUCATION TO PROMOTE QUALITY AND DIVERSITY

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Abstract

The age of Digital India has arrived and a revolution is already in the making for digital transformation, be it trade, commerce, service, governance or even education everywhere digital transformation is clearly visible. But what is not visible is the emphasis on Integrity, Compassion and Empathy that is Aatmiyata as the “Trinity of Divinity” for organizational effectiveness that govern human behavior. India for long was looking for effective interventions to impact people’s behavior to build responsible citizenship and a community that lives up to its age-old basics of human excellence based on Satyamev Jayate, Service above Self and to its deep-rooted conviction in Oneness of Diversity and Diversity of Oneness so beautifully ordained in its Upanishadic thoughts. The time to integrate Integrity, Compassion and Aatmiyata into Digital Transformation.

Key Word: Digitalization, Higher Education

INTRODUCTION

The age of Digital India has arrived and a revolution is already in the making for digital transformation, be it trade, commerce, service, governance or even education everywhere digital transformation is clearly visible. But what is not visible is the emphasis on Integrity, Compassion and Empathy that is Aatmiyata as the “Trinity of Divinity” for organizational effectiveness that govern human behavior. The education sector in India is poised to witness major growth in the years to come as India will have world’s largest tertiary-age population and second largest graduate talent pipeline globally by the end of 2020. As of now the education market is worth US\$ 100 billion. Currently, higher education contributes 59.7 per cent of the market size, school education 38.1 per cent, pre-school segment 1.6 per cent, and technology and multi-media the remaining 0.6 per cent.

Higher education system in India has undergone rapid expansion. Currently, India’s higher education system is the largest in the world enrolling over 70 million students while in less than two decades, India has managed to create additional capacity for over 40 million students. At present, higher education sector witnesses spending of over Rs 46,200 crore (US\$ 6.96 billion), and it is expected to grow at an average annual rate of over 18 per cent to reach Rs 232,500 crore (US\$ 35.03 billion) in next 10 years. India’s IT firms are working with academic institutions and setting up in-house institutes to groom the right talent as these companies move to Social media, Mobility, Analytics and Cloud (SMAC) technologies. Importance of integrity and Aatmiyata is now better understood in e-commerce and e-business as customer satisfaction and the trust of stakeholders have emerged as prime considerations for the business to grow and flourish worldwide. In governance too the digital transformation should increasingly focus on taking people on board and on Governance with Aatmiyata should become the buzz of Good Governance.



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NAAC Accreditation in New Paradigm: A Key to Quality Enhancement in Higher Education

PRACTICE OF CORPORATE - CURRICULUM – CONSORTIUM (C-3) IN THE AUTONOMY

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ABSTRACT

The Value framework provided by the NAAC by way of core values to the higher educational institutions are: their Contribution to National Development, Fostering of Global Competencies among Students, Inculcation of Value System among Students, Promoting the Use of Technology with Quest for Excellence. This is the need of the hour. To achieve this one of the strategies to reach the expected value framework is by way of autonomous stream at the higher educational institutions. The Autonomous colleges are free to make use of the expertise of university departments and other institutions to frame their own need based curricula, devise methods of teaching, examination and evaluation. The parent university accept the methodologies of teaching, examination, evaluation and the course curriculum of its autonomous colleges. It also helps the colleges to develop their academic programmes, improve the faculty and to provide necessary guidance by participating in the deliberations of the different bodies of the colleges (UGC). The multi-faculty students from multidiscipline's of multifarious higher educational institutions with

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THE ROLE OF ICT IN QUALITY ENHANCEMENT OF HIGHER EDUCATION

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ABSTRACT

This study explores the use of mobile phones among young adults. The study used the theoretical frameworks of uses and gratification approach from media studies, social cognitive domain theory from human development literature and social construction of technology. The main objective of the study was to examine the use of mobile phone to fulfill communication, media and age-related needs by young people in India and to investigate regional and gender differences.

KEYWORDS: Mobile phone, uses, communication, media

INTRODUCTION

A Smartphone is a mobile device that combines cellular and mobile computing functions into one unit. They are distinguished from feature phones by their stronger hardware capabilities and extensive mobile operating systems, which facilitate wider software, internet and multimedia functionality alongside core phone functions such as voice calls and text messaging. Smart phones typically contain a number of metal-oxide-semiconductor (MOS) integrated circuit (IC) Chips, include various sensors that can be leveraged by their software magnetometer, proximity sensors, barometer, gyroscope, or support wireless communications protocols. Improved hardware and faster wireless communication have bolstered the growth of the smart phone industry. In the third quarter of 2012, one billion smart phones were in use worldwide. Data communication has become faster. Smart phones can send and receive data much faster than older phone. Many smart phones introduced after 2010 use 4G technology including LTE, later, even faster version. 5G was introduced in a few places in 2019.

OBJECTIVE

- To identify the usage of mobile phones, service providers and respective brand among college students
- To study the influence of smart phone among college student.
- To identify the satisfactory level of college students in different aspects of mobile phones.

REVIEW OF LITERATURE

Nasr Azad; Ozhan Karimi; Maryam Safaei (2012) hand presented an empirical study to investigate the effects of different marketing efforts on brand equity in mobile industry. The results show that there is a positive and meaningful relationship between marketing mix efforts and brand equity. In other words, more advertisements could help better market exposure, which means customers will have more awareness on market characteristics. Among all mixed efforts, guarantee influences more on brand equity, which means consumers care more on product services than other features. Finally, among different characteristics of



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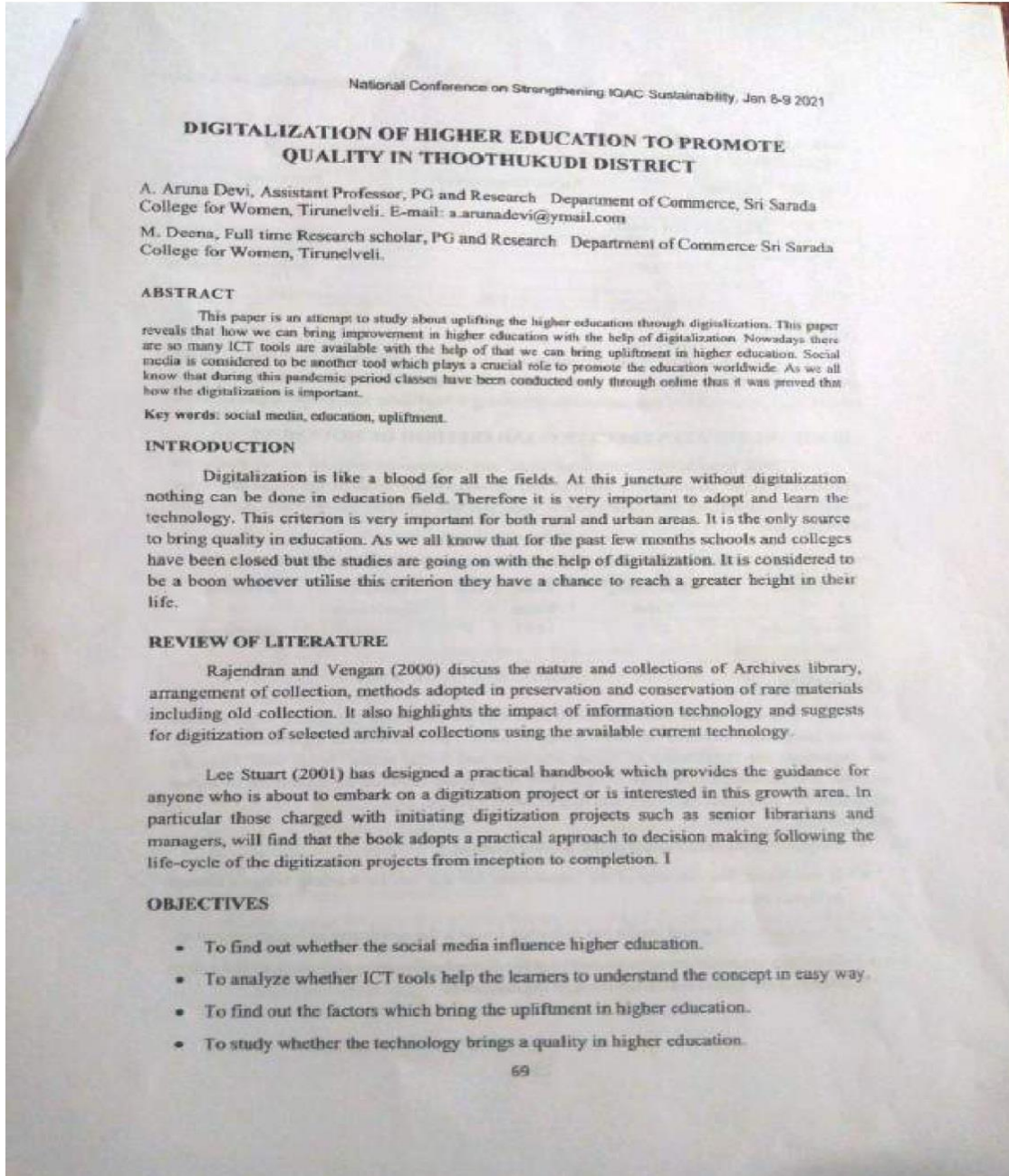
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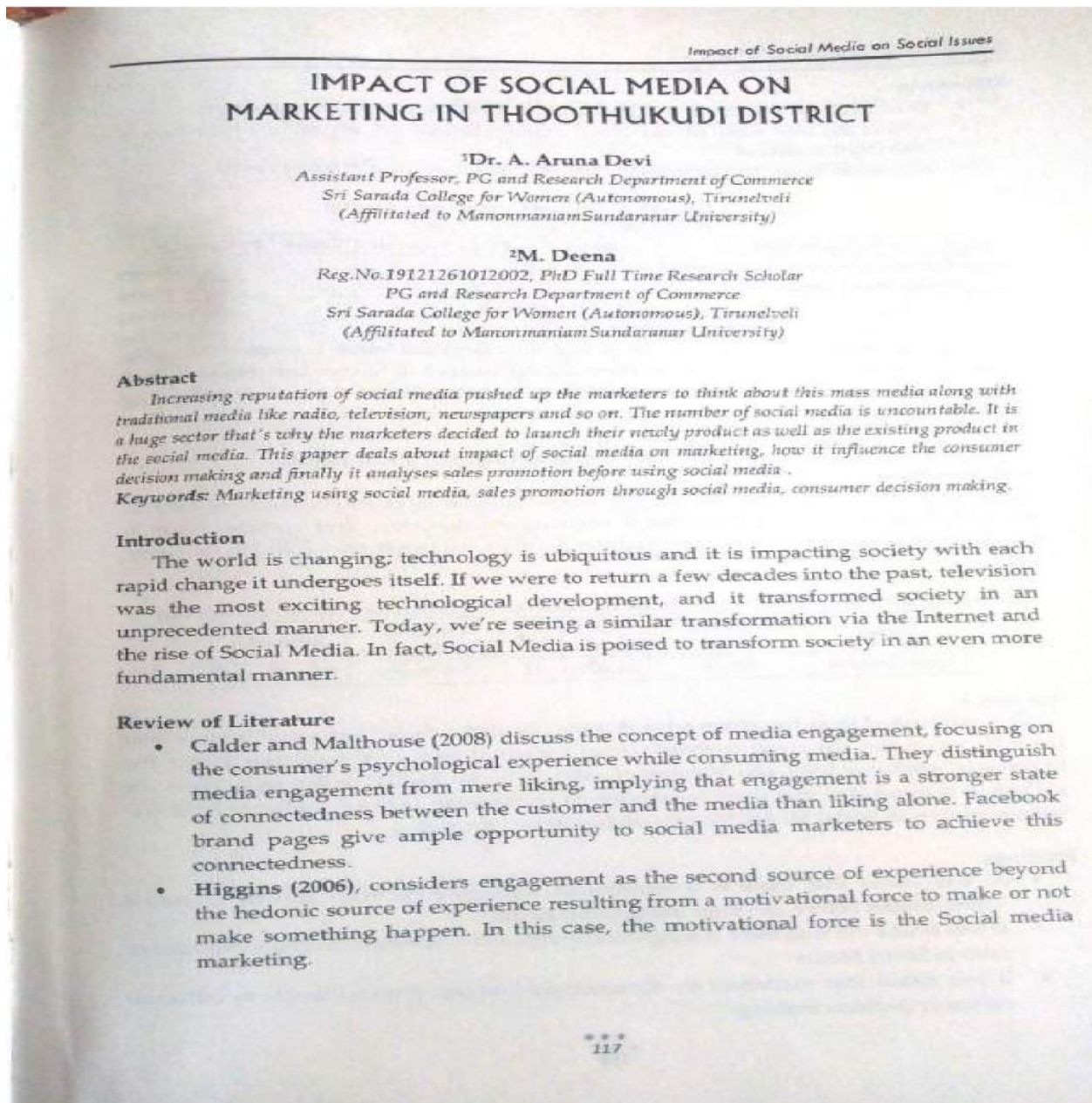
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Impact of Social Media on Social Issues

A STUDY ON IMPACT OF SOCIAL MEDIA ON YOUTH WITH REFERENCE TO TIRUNELVELI DISTRICT

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Abstract

Social media is highly impact to the youngsters because recent days all people are using smart phones, and they are using application like Whatsapp, Twitter, Youtube, Instagram, etc., the article focuses the impact of social media on youth. Data was collected 143 respondents comprising youngsters in Tirunelveli district. Statistical analysis tools such as percentage analysis, chi-square test, ANOVA. The results indicate that youngsters are waste the precious time a social media for the purpose of chatting, entertainment, posting images, etc., when compared to the use of educational purpose.

Keywords: Social Media, Youngsters, Smart Phones, Entertainment, Impact.

Introduction

In modern days social media is vital role in the world because all the information and news are easily identified to each and every person in the world. Social media included facebook, Twitter, Youtube, Whatsapp, Instagram, etc., in the new generations students are used the social media for the own purpose like education, entertainment, games, etc., but some youngsters are used social media wrong way. In recent days all the youngsters use the smart phone at anytime and anywhere so, it made some health issues for the young people. The youngsters use the social media to share the information, pictures, videos, etc., They can connect the people all around the world to chat any information and news.

Objectives of the Study

- To know the impact of social media on youth.
- To identify the uses of social media in recent days.
- To analysis the socio-economic profile of the study.

Review of Literature

- Waddington's (2011) in their article "Social media" examined that social media as the component of their culture, not a craze, it could enhance their ability and they used it as educational tool. Totally the educations discoursed beyond displays that, public mass media have dissimilar things on changed persons.

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A STUDY ON DIGITAL TECHNOLOGY USED IN HIGHER EDUCATION WITH REFERENCE IN TIRUNELVELI CITY

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ABSTRACT

In modern days so many technologies used in higher education that is smart class rooms like with projector, audio- video class rooms, online education and online class. Students are currently using a laptop, mobile phone and tablets for education. Students are gain and learn information about internet. But in traditional days no digital technology are used by the students and teacher only black board system is used. It was digital technology world so computerized knowledge are important for the students. Nowadays online learning facilities are available students learn anything and any course in online class are taken by online. In this study we are all know about the digital technology used in higher education. In higher education used digital technology it is easy to understand by students.

Keywords: Digital Technology, Lap top, Online learning, Higher Education, Internet.

INTRODUCTION

Digital technology means new improved digitalized technology used in education that is Internet based education, online learning, class are taken under online. In Traditional days competitive exam are come and write just like paper iron but nowadays competitive exam are comes under online for eg: NET, NEET, and bank exams etc. All the students are knowledge about internet so they find any information in online and get knowledge about their information. In class rooms projector are fixed and class are taken under power point presentation. Students are used educational app for their higher education and audio- video classes are available in internet. It was digital technology world so computerized knowledge are important for the students. Nowadays online learning facilities are available students learn anything and any course in online class are taken by online. In this study we are all know about the digital technology used in higher education.

OBJECTIVES OF THE STUDY

- To know about the digital technologies used by higher education.
- To identify the digital technology used by the students and teacher.
- To analyses the socio economic profile of the digital technology used by students.
- To know the E- book services of the higher education.
- To know the advantages and disadvantages of digital technology in higher education.

REVIEW OF LITERATURE

- **Kanaan et al (2013)** In his article "digital technology used in higher education" While web – based course have compensation, it is uniformly vital to note that there are disadvantages. These powers include little or no "in person" contact with the faculty

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Prospects & Challenges of Social Media Advertising

A Study on Influences and Buying Behaviour of Social Media Advertisement with Reference to Consumer Products in Tirunelveli District

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Abstract

In recent day's social media advertisements highly influences to buy for the consumer merchandise. Currently varied apps are introduced for advertising and shopping for the merchandise easily and quickly for eg: Amazon, Flipkart, Snapdeal etc., and the article focuses the influences and buying behaviour of social media advertising with relevant to consumer products in Tirunelveli district. Throughout this study 233 respondents are taken. Statistical analysis tools like percentage analysis, chi-square test, Anova are used. The results indicate that online buying behaviour is increased in grocery items, and social media user level satisfaction is lower within the rural areas when put next to urban areas.

Key words: Social Media, Advertisements, Satisfaction, Consumer Products, Buying behaviour

I. Introduction

An advertisement is incredibly essential one to introduce the products within the market. Now a day's social media is extremely popularly in advertisements and spreads any information in speedily. In recent days people use the social media like facebook, twitter, whatsapp, instagram etc., so people know any details and knowledge in social media. therein information people wants to shop for the patron products like food, cloth, electronic materials etc., the Social media in influence to shop for the buyer products and that they were change the buying behaviour of the buyer products.

II. Objectives of Study

- To study the influences of social media advertisement.
- To know the buying behaviour of social media advertisements with relevance to consumer products.
- To examine the user level satisfaction of social media.
- To know the socio economic profile of the study.

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Prospects & Challenges of Social Media Advertising

III. Review of Literature

- Taylor, Lewin, and Strutton (2011) Outlined social media advertising as "a general term capturing all type of advertising-whether express (e.g., banner advertising and business videos)
- Hadija, Z., Barnes, S. B., & Hair, N. (2012) online social network website is that location, wherever users will produce their personal profiles and connect with people so as to form their personal network. One among positive perception toward advertising found from even if, there square measure some positive perception toward advertising on social network website, foremost, it's crucial to stress that users not solely focus at the advertising offered by advertisers, as a result of pages website square measure full of such a lot content found that have been some users declared that they are doing not like manipulation that concerned in advertising which can create individuals obtain things they are doing not want simply because it's low-cost. Advertising in on-line networking sites additionally are avoided whereasit's perceived as not being relevant reportable that the complete recognition on on-line social networking sites was found to be abundant less than the one created through different media channels, like as television and magazines. Desire to visit to product website after being exposed to associate advertising on social networking site.
- Forbes, Kristin (2016) The increase of social media has spread a new channel for brands to attach with customersadditional directly and additional organically. If a product isn't overwhelming public mass media influencer promotion as a policy to expand charm the situation goal viewers, presently can be the stage for the enterprise to twitch evaluating their advertising strategy. Social media product influencers are on the increase, turning into one among the largestpromoting and public relations trends of contemporary days, particularly people who promote way brands.
- Tang and Chan (2017) regarding web advertising. They determined that the contemporaries fee additional care to those ads, which are in stripe with their INT as connected to the essential for a creation.

IV. Hypothesis

- **H01-** There is no significant association between gender and buying behaviour in online.
- **H02-** There is a significant association between age wise classification and hours spend in social media.
- **H03 -** There is significant association between area of living and user level satisfaction of social media.

V. Methodology

Primary data: Main statistics was collected from the respondents through methodically arranged survey done planned interview techniques.

Secondary data: The main basis of evidence for secondary facts was collected from ancient proceedings and the websites books, journals, newspaper etc.



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Prospects & Challenges of Social Media Advertising

A Study on Influences and Buying Behaviour of Social Media Advertisement with Reference to Consumer Products in Tirunelveli District

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Abstract

In recent day's social media advertisements highly influences to buy for the consumer merchandise. Currently varied apps are introduced for advertising and shopping for the merchandise easily and quickly for eg: Amazon, Flipkart, Snapdeal etc., and the article focuses the influences and buying behaviour of social media advertising with relevant to consumer products in Tirunelveli district. Throughout this study 233 respondents are taken. Statistical analysis tools like percentage analysis, chi-square test, Anova are used. The results indicate that online buying behaviour is increased in grocery items, and social media user level satisfaction is lower within the rural areas when put next to urban areas.

Key words: Social Media, Advertisements, Satisfaction, Consumer Products, Buying behaviour

I. Introduction

An advertisement is incredibly essential one to introduce the products within the market. Now a day's social media is extremely popularly in advertisements and spreads any information in speedily. In recent days people use the social media like facebook, twitter, whatsapp, instagram etc., so people know any details and knowledge in social media. therein information people wants to shop for the patron products like food, cloth, electronic materials etc., the Social media in influence to shop for the buyer products and that they were change the buying behaviour of the buyer products.

II. Objectives of Study

- To study the influences of social media advertisement.
- To know the buying behaviour of social media advertisements with relevance to consumer products.
- To examine the user level satisfaction of social media.
- To know the socio economic profile of the study.

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Prospects & Challenges of Social Media Advertising

Social Media Advertising: Opportunities and Challenges with Reference to Household Electronic Products in Thoothukudi District

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Abstract

Social Media Advertising is a boon for the marketers. It helps them to promote their products across the boundaries without incurring much cost. The main benefit of social media advertising is within short period it reaches not only the targeted audience but also to the ordinary customers. This study is going to analyze how effectively it reaches the targeted audience, and awareness of branded products through social media advertising. It also discusses about the future opportunities and challenges of social media advertising in Thoothukudi District.

Key words: Social media advertising, Branded household electronic products, Opportunities.

I. Introduction

Social Media advertising is a golden egg for all the marketers who correctly channel their products through social media advertising. Since Thoothukudi is famous for industrial sector, it's a very big challenge for the marketers to implement household electronic products through social media advertising. It's a well-known fact, most of the people's mind is adopted by the native products and they trust only the native owners. Easy accessibility of internet paves the way for social media advertising. The success of social media advertising lies in the hand of increase in sales. The easy accessibility of internet helps to change the minds of the customer. Social media advertising helps the marketer to reach not only in urban places and also the rural places where there is no road. The biggest opportunity in social media advertising is companies not only reach the target audience but also they reach the country people. This paper discusses how they change the minds of the native customer through social media advertising



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NAAC Accreditation in New Paradigm: A Key to Quality Enhancement in Higher Education

A STUDY ON DIGITALIZATION OF HIGHER EDUCATION TO PROMOTE QUALITY & DIVERSITY AMONG COLLEGE STUDENTS IN TIRUNELVELI DISTRICT

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Abstract

Nowadays in the Covid – 19 period people in India have no chance to go to their educational institutions to carry on their studies. So automatically all of us changed to the way of teaching and learning. They have no choice but to use these technologies for their children's learning processes, whether they feel comfortable or not. This paper includes the advantages and disadvantages of digitalisation in higher education. Various statistical tools like likert scale analysis, paired T test and chi square test used to analyse the data collected from college students. In this paper the researcher analyses various opinion towards using digitalised products in the point of view of college students and also it concludes with how students make their time in a valuable manner by using such technologies.

Key words: Education, technology, digitalisation, government policy, standard, safety

Introduction:

This is the right time to know about digitalisation in higher education. Nowadays all of us have an idea about digitalisation in higher education. Digitalisation means using computer, laptop, mobile or tab with internet facilities or with some other software applications for teaching and learning process. E- Book, study materials sent through online are some few examples of digitalisation in education. Following are the major objectives in digitalisation of higher education.

- **To develop students experiences**

This emphasizes the need for students to graduate and achieve success.

- **To develop students experiences**

This objective focuses on by differentiating their educational institution by various digital technologies. This will help them to stand them with individuality in front of their competitors.





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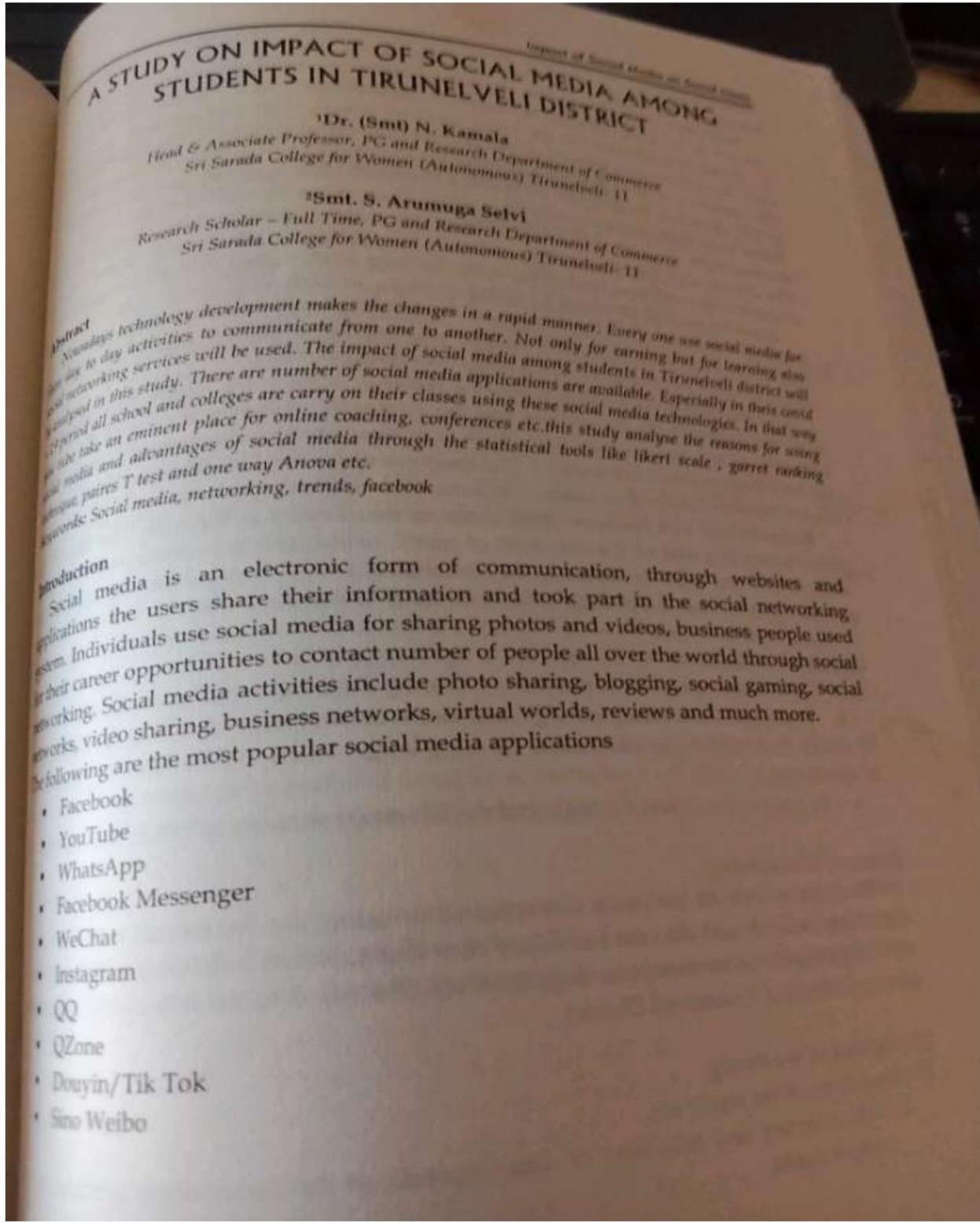
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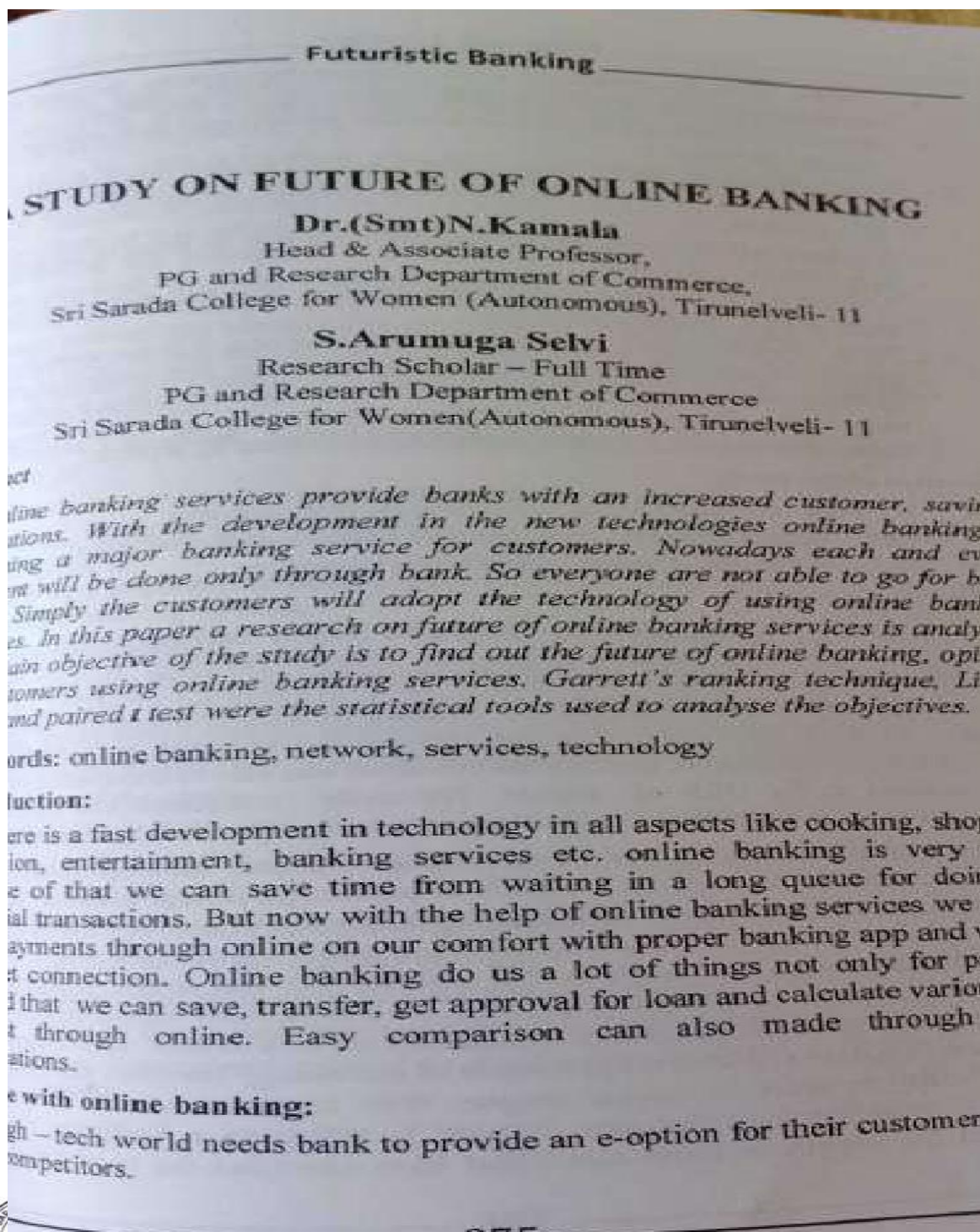
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National Conference on Strengthening IQAC Sustainability, Jan 8-9 2021

A STUDY ON ROLE OF ICT IN QUALITY ENHANCEMENT OF HIGHER EDUCATION WITH SPECIAL REFERENCE TO TUTICORIN DISTRICT

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ABSTRACT

This article argues for the need of ICT in innovative teaching and learning in academic sets. It focuses on 3 interconnected enablers for modification, technologies, culture and pedagogy. A cultural shift is additionally needed so as to market values, that don't seem to be perpetually recognized during a college atmosphere, like risk-taking, individuality and originality. academics area unit the key figures to implement modification, however they have support to grasp and settle for creative thinking in their practices. creative thinking is usually seen as a talent or as a characteristic of eminent individuals. Distinctive temperament traits are known to exemplify an imaginative mind. At constant time, variety of studies acknowledge that creative thinking will be increased and cultivated. **Keywords:** Technologies, creativity, practices, uniqueness, promotion.

INTRODUCTION

Teachers ought to attract their interest and a focus during a new method and as a result the event of artistic approaches. second the present and forth returning cohorts of learner's area unit growing up encircled by videogames, mobile phones and different digital media. the benefits of creative thinking for the society and people, one would expect to check a good unfold of artistic practices in India. ICT integration in education usually suggests that technology-based teaching and learning method that closely relates to the use of learning technologies in colleges. because of the very fact that student's area unit conversant in technology and that they can learn higher among technology-based atmosphere, the difficulty of ICT integration in colleges, specifically within the room is significant. this can be as a result of, the employment of technology in education contributes a great deal within the education aspects within which the appliance of ICT can result in effective learning with the assistance and supports from ICT parts and parts. it's right to mention that just about all ranges of subjects' starts from arithmetic, science, languages, arts and humanistic and different major fields may be learned a lot of effectively through technology-based tools and instrumentation. additionally, ICT provides the assistance and complementary supports for each academics and students wherever it involves effective learning with the assistance of the computers to serve the aim of learning aids. Computers and technology does not act.

OBJECTIVES

- To strengthen position of hardware and associated infrastructure.
- To deepen parental engagement.
- To promote new behaviors for teaching.
- To improve confidence in use of ICT for learners, teachers, schools, leaders and oldsters.



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A STUDY ON ROLE OF ICT IN QUALITY ENHANCEMENT OF HIGHER EDUCATION AMONG COLLEGE STUDENTS IN TIRUNELVELI DISTRICT

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Abstract

Learning the technology means focusing on how the technology can be used to learning across the curriculum. Information and Communication Technology (ICT) is a mode of teaching that use information and communication technologies to support, enhance and optimize the sources of information as they want. 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 students. Implementation of ICT provides knowledge production, information and communication sharing among the students.

KeyWords: ICT, technology, higher education,

INTRODUCTION

ICT refers to information and communication technology, it is a set of new technological tools and devices. During in this period there is more responsibility for the teachers and parents to teach how to use these technologies consciously and safely. Information come in many forms such as sounds videos, text messages and images etc. in that time we think of technologies to combine the sound and image or all the aspects. As a result we use such technologies like mobile phones and its various applications.

OBJECTIVES OF THE STUDY

1. To analyse the challenges in implementation of ICT.
2. To analyse the advantages of ICT technologies for teaching.

BENEFITS OF ICT IN EDUCATION

ICT is important in educational to carrying out their activities and functions such as record keeping, research work, instructional uses, presentations, financial analysis, evaluation process, announcement, administration, management information system, teaching-learning activities, and general management functions. According to Peeraer and Petergem (2011), the following are the benefits of ICT,

- (i) enhancing learning in classroom;
- (ii) improving students' management and related tasks;
- (iii) improving answerability, efficiency and effectiveness in intercollegiate activities
- (iv) Introducing usage of e- resources and e- learning facilities.



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Prospects & Challenges of Social Media Advertising

A Study on Advertising on Electronic Media in Tuticorin District

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Abstract

To communicate with each other could be a compulsive urge of kith and kin. Civilizations and cultures achieve the extent communications have created them doable. Speech (unaided for its propagation) contains a restricted distance vary. Communication at intervals the family and each closely living family helped the primitive communities. As movement additionally was restricted, there may be thousands of languages as despaired within the expression 'Babel of tongues.' when speech, ensuing necessary development was writing. It helped preservation of concepts, of thoughts, of agreements and their transmission from generation to generation.

Keywords: Communication, speech, ideas, cultures, thoughts.

I. Introduction

The need for advertising developed with the growth of population and also the growth of cities with their retailers and huge stores; production in factories; roads and railways to convey goods; and common newspapers within which to advertise. The massive quantities of products being made were created proverbial by suggests that of advertising to unknown customers United Nations agency lived off from the place of manufacture. This method developed some 200 years ago in industrial countries. The urge to advertise appears to be a region of attribute, proven since earlier period. History proven that, man use to measure within the caves; he accustomed draw footage on the walls of cave, that these days square measure tips for our archeologists to estimate the age/period

II. Objectives

1. To know the impact of tv and net ad on customers shopping for behavior.
2. To research the buyer's involvement whereas browsing ads on tv and net



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Impact of Social Media on Social Issues

A STUDY ON IMPACT OF SOCIAL MEDIA ON YOUTH WITH SPECIAL REFERENCE TO TUTICORIN DISTRICT

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Abstract

Social media contribute a web statement that attaches cluster of community, who network and share the knowledge. There are documented social media like Facebook, Wikipedia, twitter, Google+, Pinterest, LinkedIn, Instagram. They're all social networking websites where users can share their information to the general public. Business people can also promote their products through social media and obtain crowd funding. Social media analytics collects and analyze the info from blogs and social media website that helps business people to border a wise decision. Social media also influence students positively to know human behaviors and negatively become selfish and fanatic. Thus, social media is employed both for construction and destruction purpose for people from different walks of life.

Keywords: Social Media, Human Behavior, Life, Crowd, Public.

Introduction

The study concentrates on the impact of social media towards youth. Technology is taken into account because the king and human must be knowledgeable to regulate the king. It's essential to teach youth regarding the usage of social media to upgrade in their career and private development. Technology has succeeded by going inside our body, and human blood and emotions. Television media to social media because it has influenced them. Social media influences youngster's life styles and it's helping them to make a network throughout the planet. Social media makes it effortless to form relationship with anyone by expressing their likes and dislikes, which may be easily done. They're ready to connect with all through texting, sharing pictures and videos to their friends and therefore the information is often passed on immediately at cheaper cost. Social networking offers a platform to debate some burning current issues. Social media may be a channel through which they're ready to share their thoughts and feelings with their peers. Because the youth grow old, they're in dilemma as what are often done, they get guidelines for the issues in their life. Help students to share information regarding the assignments to be submitted.

Objectives

- To understand the aim of using social media.



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BANKING TECHNOLOGY TRENDS

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ABSTRACT

Most of the banks have begun to take an innovative approach towards banking with the objective of creating more values for customers and consequently the banks. E-Banking enables the people to carry out most of their banking transactions using a safe website which is operated by respective banks. Various Innovations in Banking and Financial Sectors are ECS, RTGS, NEFT, EFT, ATM, Retail Banking, Debit and Credit cards and many more. With the emergence of Privatisation, Globalisation and Liberalisation in India, Banks are focusing on Research and Development and applying various innovative ideas and technology. There is a close relationship between the development of banking sector and the new innovations in technology and Electronic data processing. The present article focuses on the benefits and challenges of changing Banking trends and their future prospects as well as the advancement of banking sector by information technology.

Key words: Technology, Banking, Recent Trends, Challenges of Banks.

INTRODUCTION

The Banking sector is undergoing the process of radical transformation due to excessive competition of foreign and private players and changes in tastes, preference and habits as well as expectations of customers for newer products. The traditional view of business which was the right product must be available in the right place at the right time is replaced now by a more dynamic and flexible concept that any product should be



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Soft skills is the much needed skill in the present scenario for the industry. It is not an alternative to the hard skill, but complimentary to hard skill. Soft skill is required for all category of people who work with corporates. This book is edited by Dr. P. Vijaya, Dr. G. Balachandar & Dr. N. Panchanatham. This book contains 17 chapters, written by 17 professors with vast experience from different geographical locations. The book deals with introduction to soft skills, positive attitude, goodby and Sense, market and job interviews, interpersonal skills, communication skills, dressing skill, email etiquette, multitasking, emotional intelligence, time management.

Soft Skills - Tune Up Yourself



P. Vijaya
G. Balachandar
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Soft Skills

Tune up Yourself

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Chapter 15

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Time Management – Concept-Essentials, Effective scheduling, How to manage time – How to overcome procrastination. Identification of things wasting time – Identification of things saving time- How to delegate- Fixing goals in all parts of life.

INTRODUCTION:

Managing time gives us more success in our career. Time management is an art of managing time to complete the tasks. Time is a vital source that cannot be compared with any other element. Time is universal. No one can stop time and cannot adjust it. It cannot be bought or ranked as substitute within or outside the organization level that had ever seen. Time cannot be saved. Time management is used to increase the efficiency of our work or productivity. It acts as one of the tool or skill to finish the tasks, projects and objectivity with a due date.

Definition

Time management acts as a key role to plan and give priority to our activities. "Time management" is the process of organizing and planning how to divide our time between specific activities. Efficient time management helps to accomplish greater work in a shorter period of time. It reduces stress, improves opportunities for learning and gives more free time.

Features of Time

- Time is not scarce. The scarcity of time depends upon an individual's. Without the proper scheduling most common people are think time is deficit and wasting time.
- Time is not astronomical. An hour does not seem same to all people as it depends upon individualities mind. Units of time varies from acquire quality, meaning from the beliefs, values and routine of life that prevails in society.
- Time cannot be saved. People can use it for anything now rather saving it for future's need.

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A STUDY ON CORPORATE SOCIAL RESPONSIBILITY IN TIRUNELVEL DISTRICT

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R. Muthulakshmi²

Abstract

The concept of 'Corporate Social Responsibility' (CSR) has today become a key aspect of business philosophy and practice world over. CSR has been part of Indian business for long. There have been efforts, both in the remote and recent past, on the part of business community and government to make responsible business practices part of our business ethos. All the same, such efforts have been unsystematic, individual/ institution specific in orientation and, in certain cases, lacking a well-defined direction and purpose. Of late, there are indications that the scenario is changing. A host of factors such as globalization of business operations, the rise to prominence of climate change agenda, adoption of Millennium Development Goals and so on has contributed to an enhanced level of concern and commitment to the idea corporate social responsibility. As for the government's initiatives are concerned, these are reflected in the new Companies Act passed in 2013, which mandates CSR spend for a defined category of corporate entities. This has given fillip to corporate CSR initiatives in a big way, which have, in many cases, gone beyond the requirements of the law. There have also been efforts, in tune with the global practice, to make CSR part of the corporate strategy and as a tool for attaining and sustaining competitive edge in the market place. The proposed paper will trace the evolution of CSR in India, Government initiatives to make CSR a part of corporate functioning in the country and the emerging trends in Indian business sector which look at CSR as a tool for competitive strategy.

Key words: Companies Act 2013, Corporate Social Responsibility, Board's Responsibility in CSR implementation, CSR Committee, CSR Impact

Introduction

India is a country of innumerable contradictions. Though, India has grown to be one of the largest economies in the world, and an increasingly important player in the emerging global order, it is still home to the largest number of people living in absolute poverty and the largest number of undernourished children. What arise is a picture of uneven distribution of the benefits of growth, is the root cause of social unrest. Companies too have been the target of those distressed by this uneven development. Handbook on corporate social responsibility in India, confederation of Indian industry Business enterprises are traditionally known as engines for driving the economic performance of an entity, its success being measured in terms of high returns on equity and its contribution to the development of the society and the nation's economic growth. The business enterprises get everything from the society for its survival and it is the obligation of the enterprise to return positive and the attitudes towards the society. If it fails to meet the expectations of the society, the society will punish the firm through their purchase behavior. Hence, the success of any business enterprise depends mainly on the ethical behavior of the enterprise towards the society. Business enterprises around the world adapt their social responsiveness according to the changing social expectation of the society in order to create goodwill and a good reputation for the enterprises.

Objectives of the Study :

Based on the review of literature and the conceptual model, the following research objectives are framed, as given under: To identify the FMCGs consumers choice and awareness on CSR

- To find out the consumer perception towards CSR practices of FMCGs
- To study the influence of Demographic and the purchase details of FMCG
- consumer on their CSR perception. To find out the factors that influence CSR activities of FMCG Companies on- Satisfaction, Trust, and loyalty of the consumer

Purpose of the Study:

CSR is "a process with the aim to embrace responsibility for the company's actions and encourage a positive impact through its activities on the environment, consumers, employees, communities, stakeholders and all other members of the public sphere who may also be considered stakeholders". Eiffel Tower uses Green Carbon, supermarkets stop selling shark fin products and environmental groups welcome. Green leads the government to join the forum expanding enterprises opportunity, international exhibition designs the new trend aesthetic and environmental protection win-win, and "Korean luxury goods companies lack awareness

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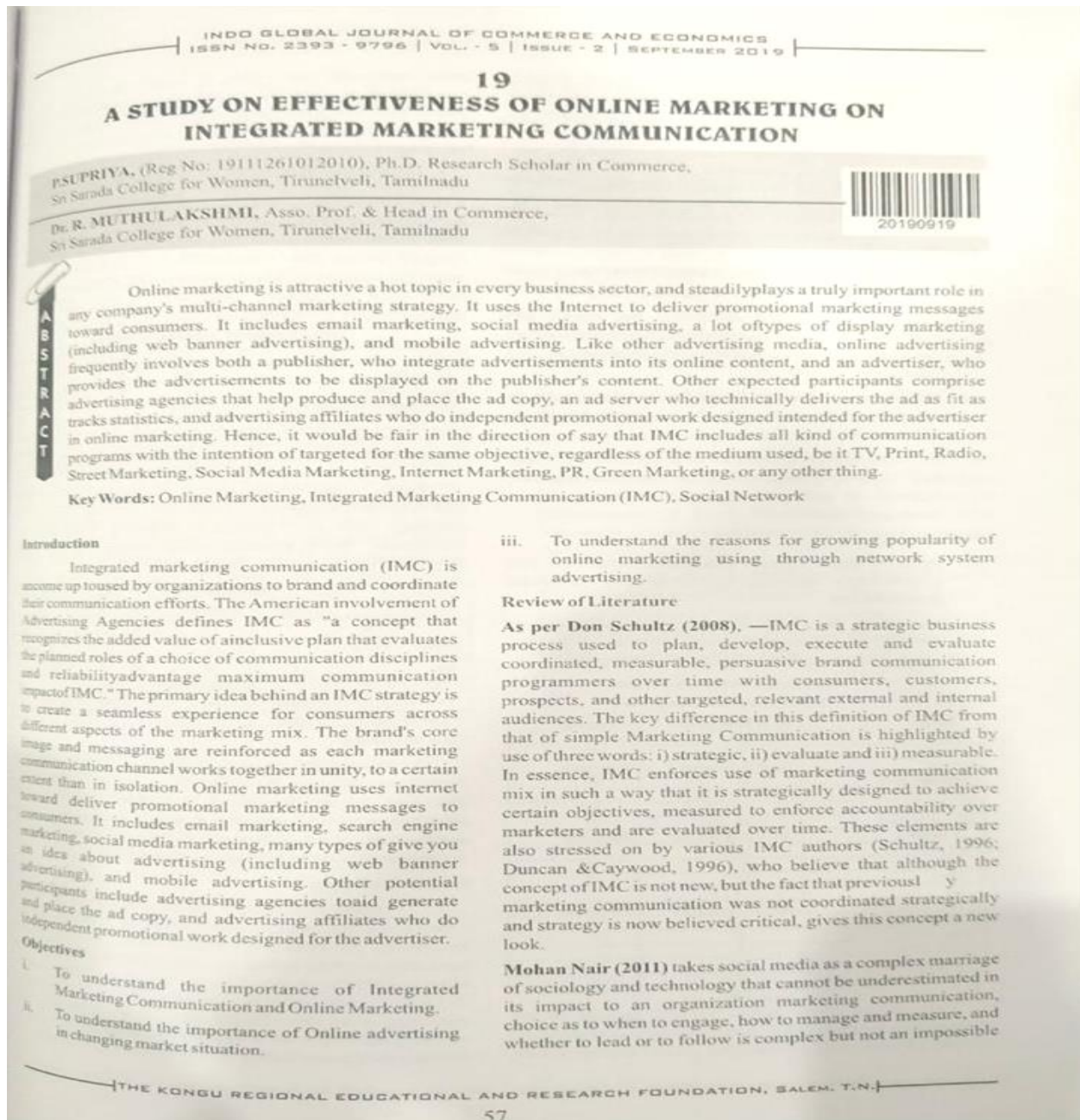
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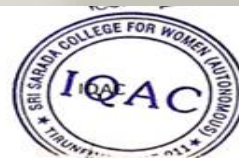
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SCHOLARLY RESEARCH JOURNAL FOR INTERDISCIPLINARY STUDIES

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P. Supriya & R. Muthulakshmi (92-97)

A STUDY ON GST IN SERVICE SECTOR AND TAX STRUCTURE IN INDIA

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Abstract

Tax structure in India is a three level federal structure. The central government, state governments, and local municipal bodies make up and about this structure. Interestingly, the tax system in India traces its origin to the prehistoric texts such as Arthashastra and Manusmriti. As proposed by these manuscripts, the taxes paid by farmers and artisans in that era would be in the form of agricultural produce, silver or gold. Based on these texts, the foundation of the modern tax system in India was conceptualized by the Sir James Wilson during the British rule in India in the year, 1860. However, post-independence the newly established Indian administration then soldered the system to propel the economic development of the country. After this period, the Indian tax structure has been subject matter to a host of changes. India has a healthy developed tax structure with clearly demarcated right between Central and State Governments and local bodies. Central Government levies taxes on income (except tax on agricultural income, which the State Governments can levy), customs duties, Central Goods & Services tax (CGST) & Integrated Goods & Services Tax (IGST). State Good & Services Tax (SGST), stamp duty, state excise, land revenue and profession tax are levied by the State Governments.

Key words: Tax structure in India, Direct Tax, Indirect Tax, Capital Gains Tax, GST.

Introduction: Indian taxation system has undergone incredible reforms during 2017. The multiple indirect taxes have been subsumed in the new Good & Services Tax which was implemented from 1st July 2017. With the implementation of GST almost 17 types of indirect taxes have been abolished making the indirect tax compliance to a large extent easier and free from bureaucracy. The government introduced Goods and Services Tax (GST) in 2017 which is the most important tax reform in independent India till date. Earlier, governments levied various state and central taxes for availing various services or buying different goods. The taxation was complex and contradicting rules enabled some people to avoid taxes through loopholes in the umbrella and it made tougher for evaders to escape from paying taxes. Also tax rates have been rationalized and tax laws have been simplified in recent years, resulting in better compliance. Straightforwardness of tax payment and better enforcement. The process of rationalization of tax administration is continuing in India.

Objectives

- To Study the Consumption based tax instead of manufacturing
- To Study the Uniform GST registration, payment
- To Study the eliminate cascading effect of indirect taxes/ doubling tax/ tax on tax
- To Study the Subsume all indirect taxes at centre and state level

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E-MARKETING AND ONLINE BANKING

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Abstract

Internet banking transacts and controls our bank account online through net banking service. We can do multiple things from the comforts of our home or take a wide range of transactions online. E-Banking service makes banking a lot more easy and effective. All the services that the bank has permitted on the internet are displayed in menu. Any service can be selected and further interaction is dictated by the nature of service. The traditional branch model of bank is now giving place to an alternative delivery channels with ATM network. Customers should never be provided with PIN numbers, passwords etc. It is important is that the documents that contain confidential information are safeguarded. Internet banking is also used for online shopping 1000 to 1500 websites in the thought of India selling their own products to customers some other websites doing dealers functions. Maximum all age group of peoples of having awareness and experience of internet banking in this research particularly focused on youngsters awareness and experience about the Internet banking

Introduction: Computer has been launched into India on 1955 and internet connection was popularly known in 1995s but in the starting stage it is not popular due to its cost. Then government of India took continuous and sincere effect to reduce the cost of computer and internet connections after the 2000 the computer and internet connection was famous to all field with effectively after 2005 both urban and rural areas got internet connection at a particular rate, it is reduced after some years. Then internet connection quickly reached the youngsters and businessman. So Banking sectors, manufactures and all other merchandise correctly used the chance to advertising their product through the internet. The internet in India has become a viable source to do many things including transactions pertaining to payments. In today's fast moving world, people tend to transact on internet than triggering the traditional styled offline transaction. The explosive adoption of smart phone and mobile internet in India has fuelled the growth of digital payment industry further.

Objectives

- To study the awareness of youngsters in Internet Banking.
- To study the youngsters preference in internet banking in buying products.
- To study the factors influencing to buy the products through the online.
- To study the satisfaction level of youngsters relate to online shopping.

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A STUDY ON PROBLEMS FACED BY THE SELF FINANCING ARTS AND SCIENCE COLLEGE TEACHERS IN TIRUNELVELI

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R. Muthulakshmi**

Abstract

Problem has been found in all types of organizations especially in self financing colleges. Problem is an inevitable part of life. Many Researches have been conducted to understand the level of problems among self financing college teachers. Studies have proved that teachers have moderate to high levels of problems and those working in self financing college teachers have high levels of emotional exhaustion and depersonalization. The present study has been conducted to understand the problems among the self financing college teachers. Teaching problems, work overload, student problems, classroom management, participatory problems and procrastination which were the factors of classroom problems. The work related problems of these self financing college teachers are identified were delicate environment, professional development, work autonomy, transitional academics and administrative cripples.

Key words: self financing college teachers, problems, development,

INTRODUCTION:

Problem is natural event in an individual's daily life. Tension refers to the strain from the conflict between our external environment leading to emotional and physical problem. There is both positive and negative damage, depending on each individual's single perception of the tension between the two forces. Tension bears deliberate effects on both the employees and the employer it can serve to enhance an individual's motivation, performance, satisfaction and special achievement. In other words, Problem is considered to be any pressure which exceeds the individual's capacity to maintain psychological moving stability. Some people have high levels of taking for problems and succeed very well in the face of several people in the environment. On the other hand some individuals are not able to perform well except when subject to a problems that activates and energize them to put forward their best efforts. This shows that individual differences may cause some to interpret these problem as positive, while other experience negative problem. These effects may be short term and reduce quickly or they may last long time. This interest has reflected itself in an ever increasing research direction into work-related problems, the impact of life events, problem with growing and distracted range of investigations being undertaken into the sources and manifestation of problems, it was felt that we should 'step back' and reflect on what should or needs to be done, that is to focus on priority or issues or problem areas of value.

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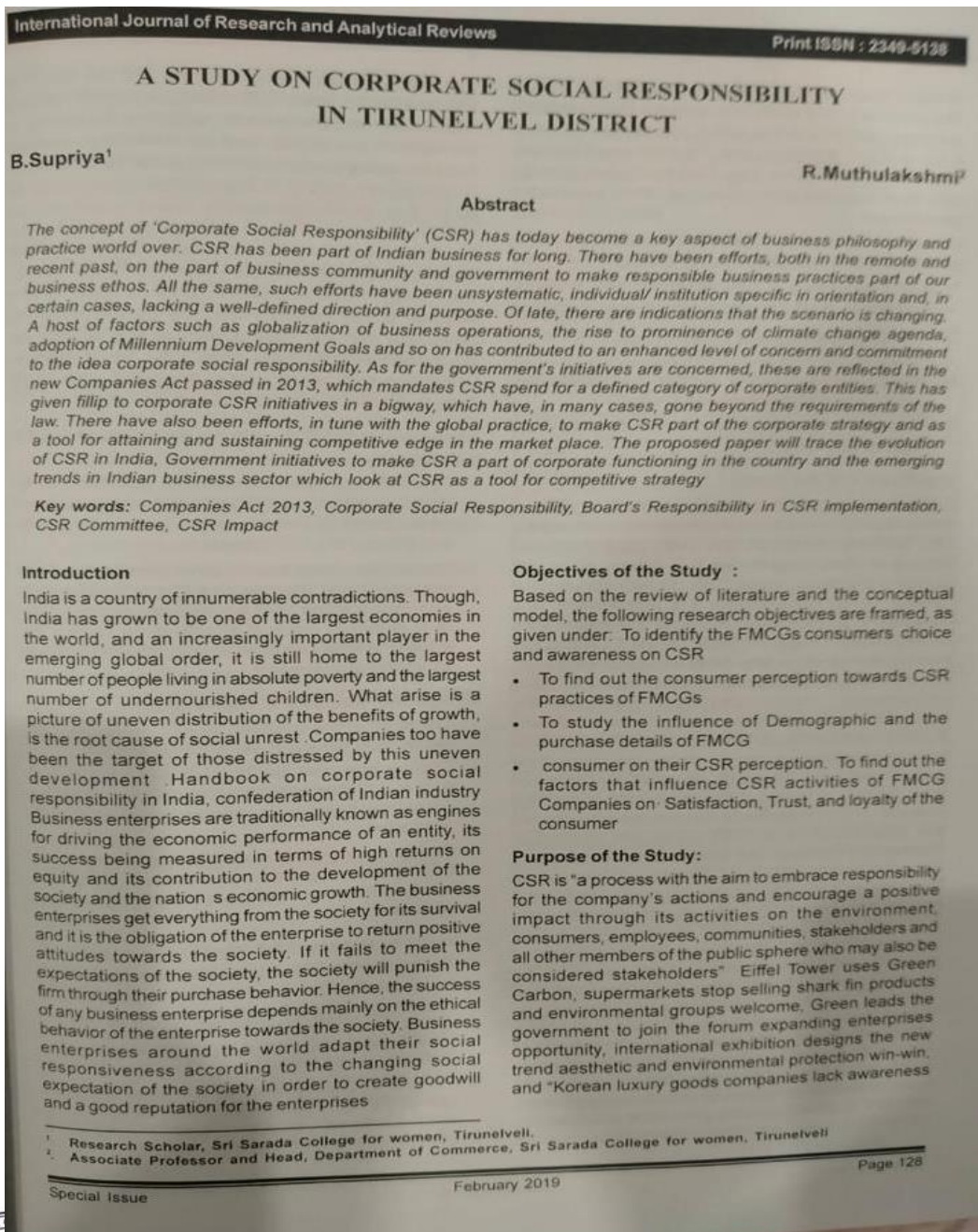
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A STUDY ON SERVICE QUALITY OF E-BANKING WITH REFERENCE TO PUBLIC AND PRIVATE SECTOR BANK IN TIRUNELVELI DISTRICT

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Abstract

Service Quality of the banks referred as an obligation of all banks to fulfill the objectives and needs of the customers. Service quality in private sector banks is good compare to public sector banks. The various issues the banks are not able to provide immediate response to customers, service time duration is more, long queue deposit the money, waiting for long time, staff behavior is not good, especially public sector banks are not providing multitude services like payment of bills, payment of tax, Banc assurance etc. and problem relating to banking service such as bank statements, error in the statements are not provided immediate response to customers. The scope of this research is to identify the service quality of public and private sector banks in Tirunelveli district. This study only focuses on the dimensions of service quality i.e. reliability, assurance, tangibility, empathy and responsiveness. The study was done taking two types of banks such as public and private sector banks in Tirunelveli district into consideration. The survey was restricted to the bank customers in Tirunelveli district

Keywords: Service Quality; Reliability; Assurance; Tangibility; Empathy And Responsiveness

Introduction

The Indian banking system has undergone a sea change since liberalization conversation banking in the past has a given way to a highly progressive system of modern banking. Besides providing basic banking services today banks provide a plethora services like ATM, Credit card, debit card, Internet banking, M - Banking etc. Such radical changes are brought on the surface by internet banking commonly known as e- banking, despite this many customers are hesitant to use e - banking in india.

Banks played the role of intermediaries between savers and the borrowers and facilitated the transfer of resources from those who have the resource crunch. In the transfer process residual internet after deducting, internet paid to the depositors from the internet received from the lender fell into the bank pockets. However the conventional nature of banking has changed drastically in the past one and half decade or so. Banks have diversified and have redefined their service role of bank as middleman in the transfer of resource process has been

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Women Entrepreneurship: - Opportunities and Challenges

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Abstract: Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. However, women constitute only one third of the economic enterprises. There exist successful business women entrepreneurs both in social and economic fields in India. They are performing well. Women are leaving the workforce in droves in favour of being at home. Not to be a homemaker, but as job-making entrepreneurs. The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing more active role in society and in the economy, inspiring academics to focus on this interesting phenomenon. This paper focuses on the problems and challenges faced by women entrepreneurs, how to overcome them and to analyse policies of Indian government for women entrepreneurs.

Keywords: Entrepreneurs, entrepreneurship development, trainings, etc

Women Entrepreneurs

Women Entrepreneurs may be defined as the woman or group of women who initiate, organize and co-operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. The Indian women are no longer treated as show pieces to be kept at home. They are also enjoying the impact of globalization and making an influence not only on domestic but also on international sphere. Women are doing a wonderful job striking a balance between their house and career. Women entrepreneurs are key players in any developing country particularly in terms of their contribution to economic development.

Characteristics of Woman Entrepreneur

The woman entrepreneur in India has various qualities. A woman or a group of women manages the whole business of enterprise. She prepares various plans and executes them under her own supervision and control. There may be some persons to help her but ultimate control lies with the woman. A woman entrepreneur assembles, co-ordinates, organizes and manages the other factors namely land, labour and capital. It is essential to be a self confident for a woman entrepreneur. She should have faith in herself and in her abilities. She should have the confidence to implement the change and overcome any resistance to change. A woman entrepreneur should have courage to own the mistakes and correct them. The main function of a woman entrepreneur is to make decision. She takes various decisions regarding the activities of her enterprise. She decides about the type of business to be done and the way of doing it. A woman entrepreneur must be creative and creative in decision making process. A woman entrepreneur is one who incubates new ideas, starts an enterprise with these ideas and provides added value to society based on their independent initiative.

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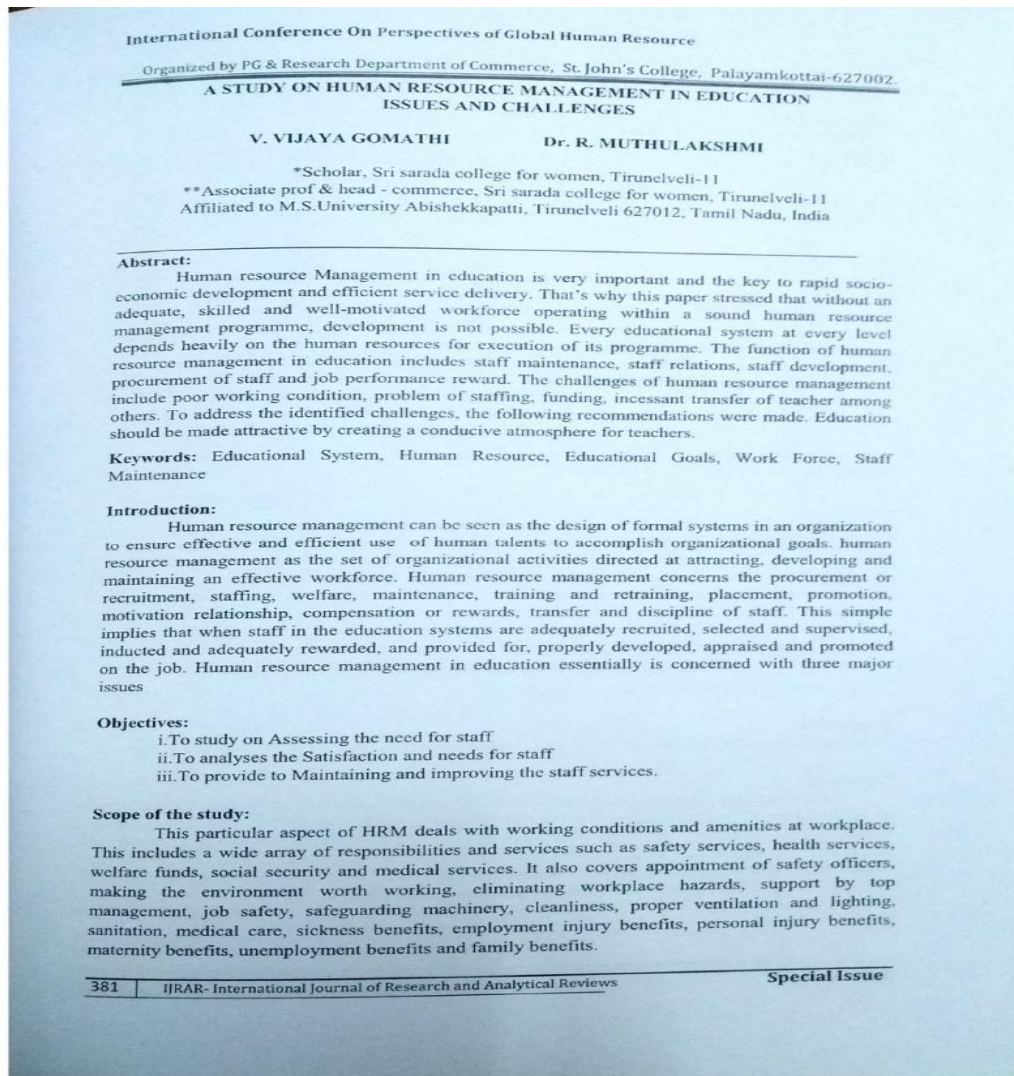
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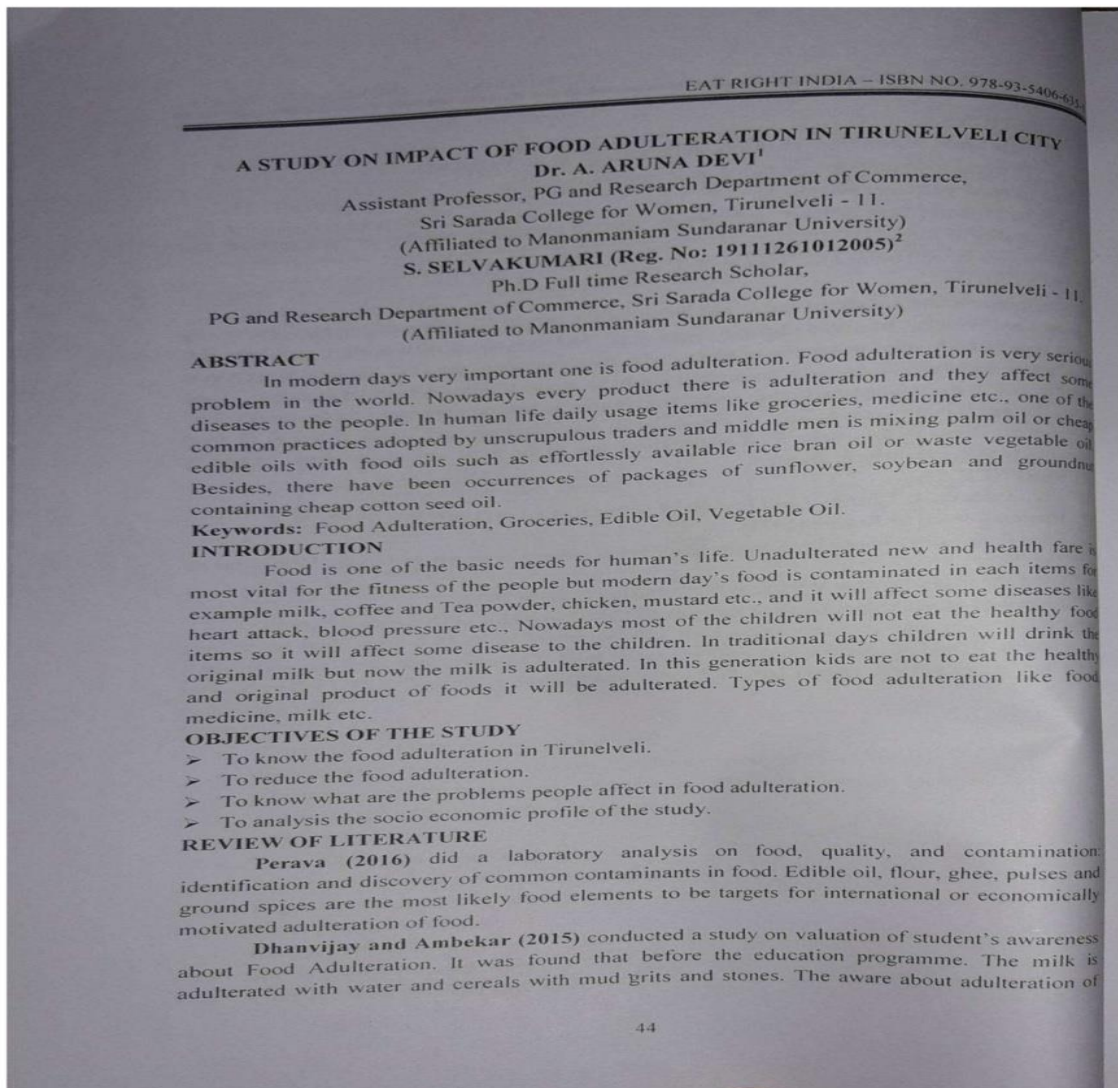
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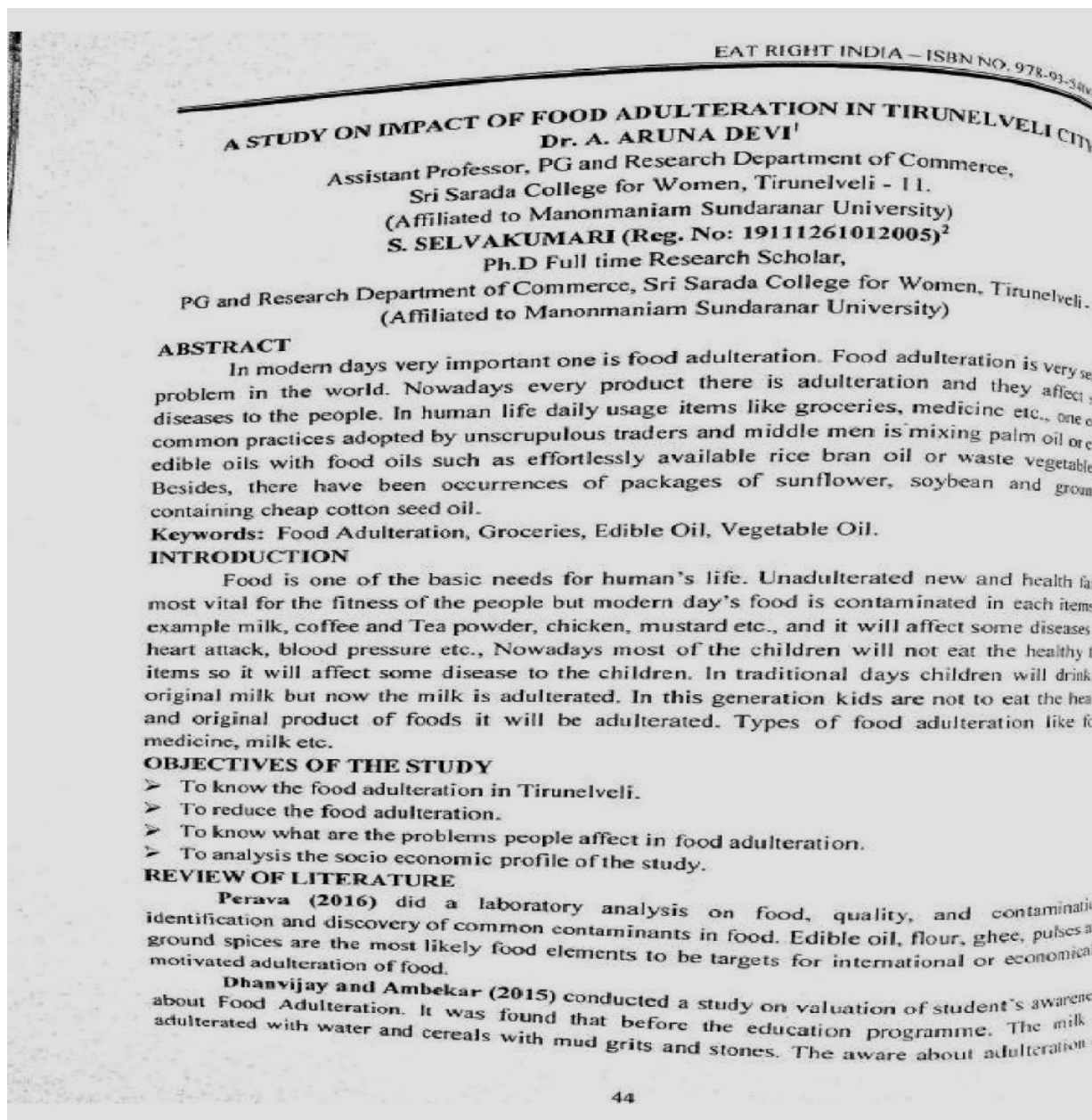
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COVID-19: An Invisible Enemy or An Eye-opener

3

A Study on Effectiveness of Media Advertisements during COVID- 19 period With Reference to Consumer Products in Tirunelveli District

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Abstract

Media Advertisement is an effective tool for knowing the consumer products during COVID 19 period Government and other advertisers make advertisements about awareness of Coronavirus. The article focuses on the effectiveness of media advertisement with reference to consumer products during COVID 19 period. Data was collected from 173 respondents comprising consumers in Tirunelveli district. Statistical analysis tools such as Percentage analysis, Chi-square test, ANOVA. The results indicate that Television and Internet advertisements are more effective for consumers when compared to other advertisements like print, banner advertisements. Advertisement about

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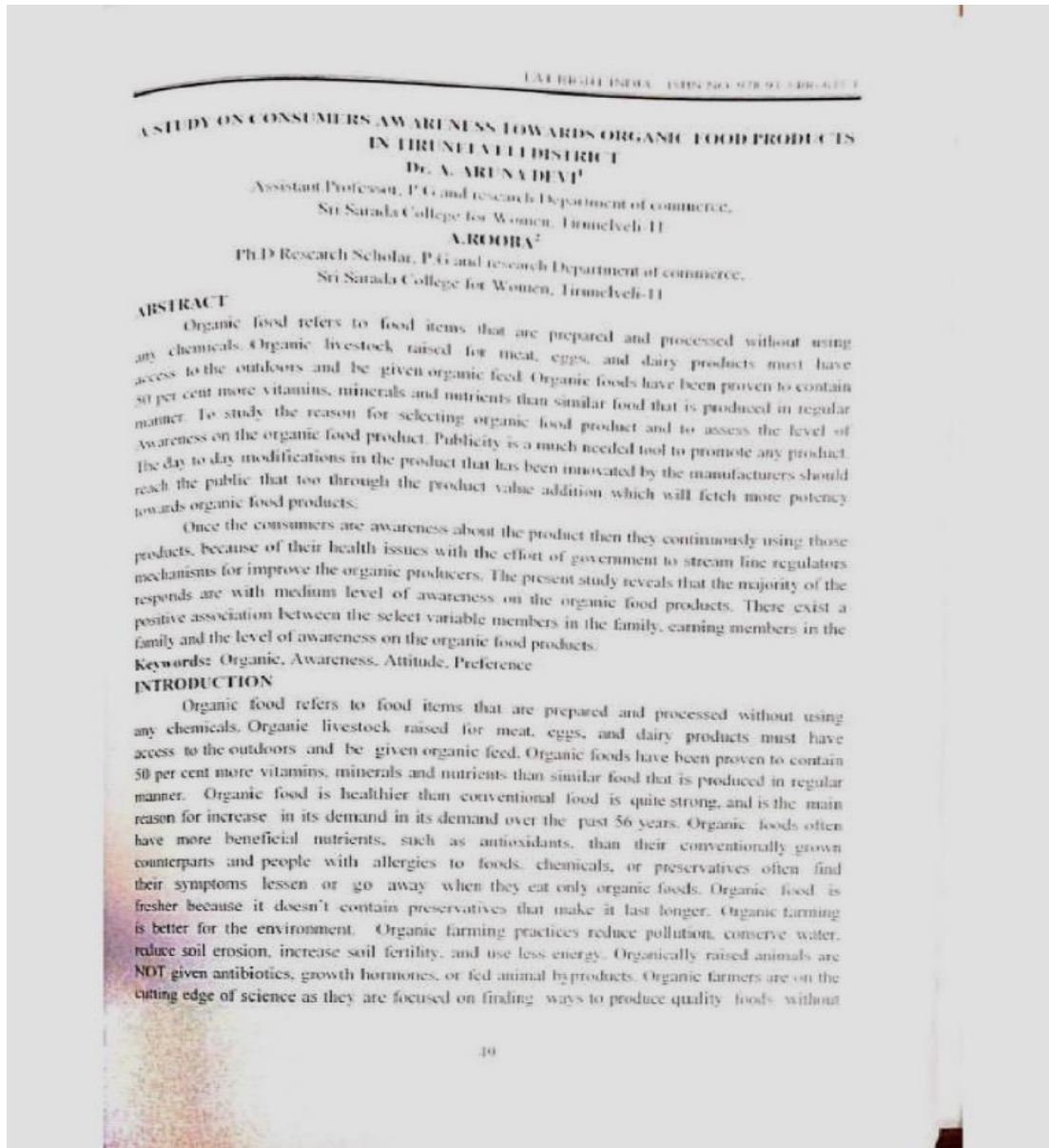
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EMERGING TRENDS IN COMMERCE AND MANAGEMENT

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ABSTRACT

Management play a vital role in the contemporary industrial society. The act of getting the people collected to get done the desires to achieve a goal. Proper management is a precondition for an effective organization. A cost-effective organization can acquire into a non-paying concern in the lack of proper management. It is a method that is commonly used to express and appliance in operation goals. Traditionally, organizational goals are formulated by compliance. It mainly highpoints the offers to enlarge the organization together quantitatively and qualitatively. This research paper's data has been collected from the sources: annual reports, articles, magazines, related books and websites. The present paper is worked out theoretically.

Keywords: *Management, Companies, Organizations.*

INTRODUCTION

The primary objective of every management is planning before execution. The method of planning indicates the survival of goals and is used as a technique for reaching the objectives. It suggests that objectives should not be obligatory on assistants but should be absolute together by a fearful with the management. Management gives prevalent support to employee, customers, clients and etc and the achievement of such objectives becomes easy and quick. It is a challenging and satisfying bravura of management. It thinks attention on the completion of objectives through partaking of all worried persons, i.e., through team spirit. It is a result-oriented viewpoint and offers many returns such as employee creativity, high morale, effective and purposeful leadership and clear objectives before all worried per-sons. Here, sufficient of range is provide to subordinates and is certain higher station and participative role.

OBJECTIVES

Management in entirely business and organizational events is the deed of attainment individuals together to undertake preferred goals and purposes using obtainable resources efficiently and effectively.

Moral leaders are required to retain their organizations on way by confirming that all done is decently geared toward provided that what customers want.

Good management is required to insert motivation, imagination, self-control, and interest into regions in whichever don't occur or they're not certainly required.

Individuals who work for leaders must understand that it is their work to make their managers.

AIMS AND SCOPE



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EAT RIGHT INDIA - ISBN NO. 978-93-5406-635-1

FOOD ADULTERATION AFFECTS THE PEOPLE IN INDIA

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ABSTRACT

Food is essential for our life. Fast food industry is a high growing sector. Food plays a vital role in maintaining proper health which also helps in prevention, provides us with important nutrition and cure of diseases. The sources could be recognized by the growth of education, development of information technology, increase of awareness, and expansion of television channels. The world is facing a possible calamity in terms of food security, due to lack of and nutritional food and production and supply of safe. Adulteration looks to be getting deadlier and serious difficult in our society that should be eliminated. The purpose of this study is to create awareness of food adulteration among the consumer. The study finds out the buying practices and effects in which the food is adulterated. This study allows to identify the secured nutritive production by the customers.

INTRODUCTION

A Substance added to food-item to reduce its quality in order to increase its quantity is called as an adulterant. Adulteration, the act of debasing a pure or genuine commodity for pecuniary profit, by adding to it and inferior or spurious article, or by taking from it one or more of its constituents. The term is derived from the Latin word adultery, which in its various inflections signifies to defile, to debase, and to corrupt. To increase the quality of food items in raw form or prepared form, which may result in the loss of actual quality of food items.

OBJECTIVES

- To study the awareness of food adulteration.
- To study the purchasing performs of selected food products.
- To study the belongings of using adulterants in food.
- To identify the adulteration in selected food products through various testing procedures.
- To measure the level of awareness related to food adulteration among customers.
- To recommend suggestions on food adulteration to manufacturers and consumers.

REVIEW OF LITERATURE

In this article, Saumya Sinha of RGNUL discusses Laws for the prevention of Food Adulteration in India. The food industry includes manufacturing, packaging, processing, wholesale and distribution of food products. Compromising quality of these products is essentially compromising the health and safety of the populace of the country. Therefore, the quality and standard of food that reaches the public has to be above a certain benchmark. The



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COVID-19: An Invisible Enemy or An Eye-opener

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A Study on Impact on Cosmetic Products during COVID-19 Pandemic

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Abstract

The world-wide cosmetic concerns manufacturing numerous beauty care products with a fusion of chemicals. The features that were fuelling the evolution of the market before the COVID-19 pandemic consist of the enhancements in the current lifestyle, increasing throwaway income coupled with the growth of the concern related to attendance. Moreover, several cosmetic stores were also shut down as the result of the COVID-19 pandemic. Almost all the sections of the cosmetic industry have seen an equally devastating effect as a result of the global shutdown of on-site/ offline stores at locations throughout the world.

Keywords: Cosmetics, Pandemic.

Introduction

Cosmetics identified as makeup or make-up is care materials used to improve the presence or aroma of the human body. Cosmetics control, defines cosmetics

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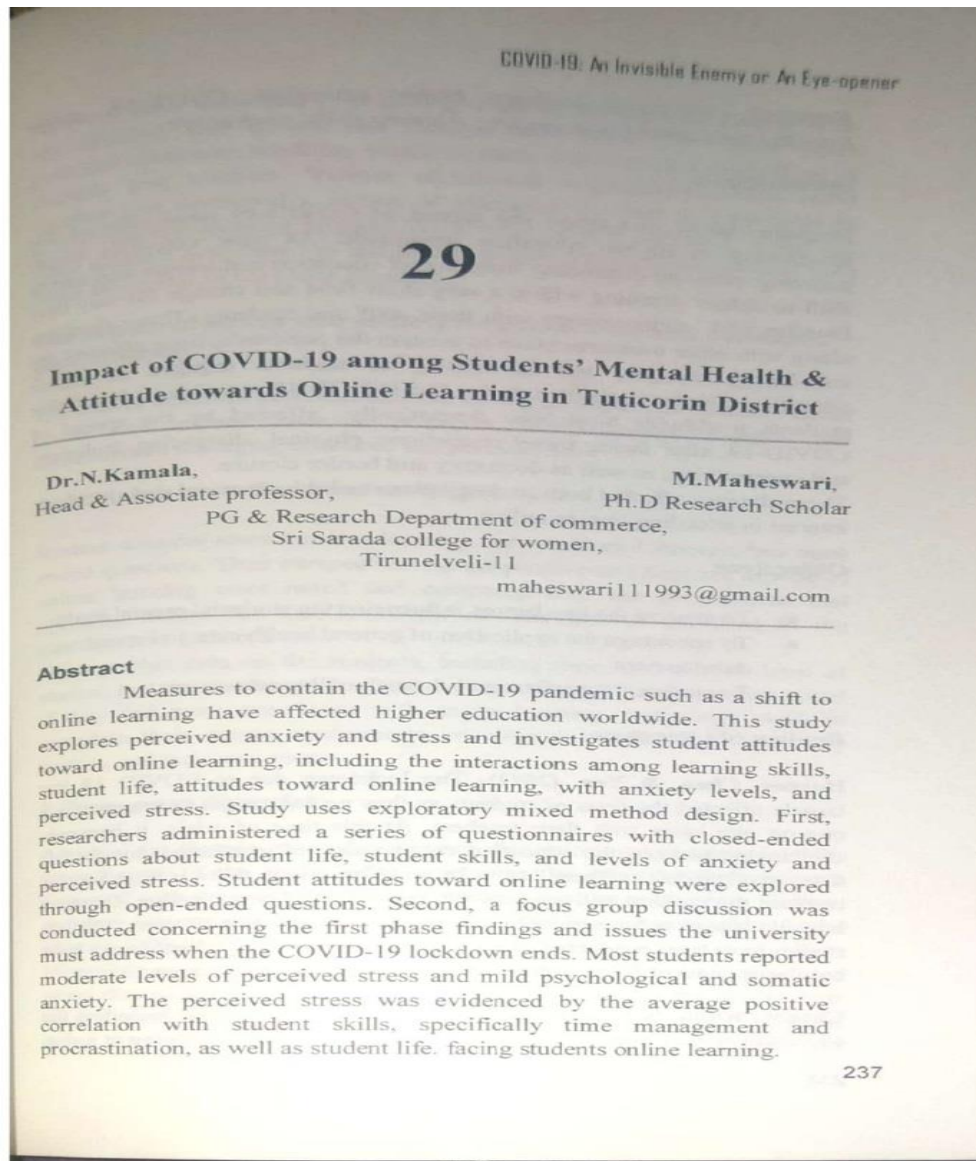
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COVID-19: An Invisible Enemy or An Eye-opener

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Impact of COVID-19 among Students' Mental Health & Attitude towards Online Learning in Tuticorin District

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Abstract

Measures to contain the COVID-19 pandemic such as a shift to online learning have affected higher education worldwide. This study explores perceived anxiety and stress and investigates student attitudes toward online learning, including the interactions among learning skills, student life, attitudes toward online learning, with anxiety levels, and perceived stress. Study uses exploratory mixed method design. First, researchers administered a series of questionnaires with closed-ended questions about student life, student skills, and levels of anxiety and perceived stress. Student attitudes toward online learning were explored through open-ended questions. Second, a focus group discussion was conducted concerning the first phase findings and issues the university must address when the COVID-19 lockdown ends. Most students reported moderate levels of perceived stress and mild psychological and somatic anxiety. The perceived stress was evidenced by the average positive correlation with student skills, specifically time management and procrastination, as well as student life. facing students online learning.

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A STUDY ON IMPACT OF FOOD SAFETY AND PRACTICES IN TIRUNELVELI CITY

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ABSTRACT

A successful food safety intervention must be based on can be consideration of all relevant variables. The purpose of is to examine the extent of improvement in food safety knowledge and practices of food trainers in canteens through food safety training. The training programme for the intervention for evaluating knowledge and practices were developed. On the observations were done to assess clean practices during the handling of raw food and cooking equipment. A significant within-group and between-group improvement was demonstrated for the observed behaviour of raw food handling and equipment sanitation. Provision of food safety training grounded by the idea of planned behaviour was associated with considerably improved food safety knowledge and behaviour amongst food trainers.

Keywords: Knowledge, Theory of Planned Behaviour, Practice, Food Safety Intervention

INTRODUCTION

Consumers today demand that the food they eat be safe and free from harmful contaminants that cause illness. They require growers, shippers, wholesalers, retailers, and restaurants to take appropriate actions to ensure a safe food supply. Consumers have also demonstrated that they will hold all these "food suppliers" indeed, all segments of the food supply chain accountable for foodborne illnesses. Aside from their potentially devastating public health effects, these illnesses are costly to the consumer and the food industry. For the food industry, the impact may last beyond the resolution of the food illness outbreak. Once consumer confidence is lost, it may take a long time before consumers return to buying the product. In addition, to addresses ways to manage these risks through using the Good Food Safety Practices and purchasing insurance

OBJECTIVES

- To understand consumer perception on street food and safety.
- To study the reason behind buying of street food
- To analyse the safety of street food.
- To understand the growth of street food industry.

REVIEW OF LITERATURE

Anderson et al (2004) concluded that cross-contamination due to badly washed hands, inappropriate procedures used for the preparation of raw and thermic ally processed food stuffs



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COVID-19: An Invisible Enemy or An Eye-opener

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A Study on Job Satisfaction of Transport Workers during COVID-19 In Tirunelveli

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Abstract

Public transport has lost its good looks, the popularity of resident's business trip extent exceeds the set length, a measured communication speed which reduce more in the city centre, public transport means that have undergone wear and have grown superseded, public transport means are not ready or well equipped to the needs of the disabled, a poor economic condition of the public transport sector, lack of priority for public transport at intersections and crossings, limited public transport management system, the expansion of the public transfer network in many cases is not based on educational scientific research, an insufficient coordination in work has led to a system that does not meet the modern requirements.

Keywords: urban public transport, a trip, travel movement, technical research,

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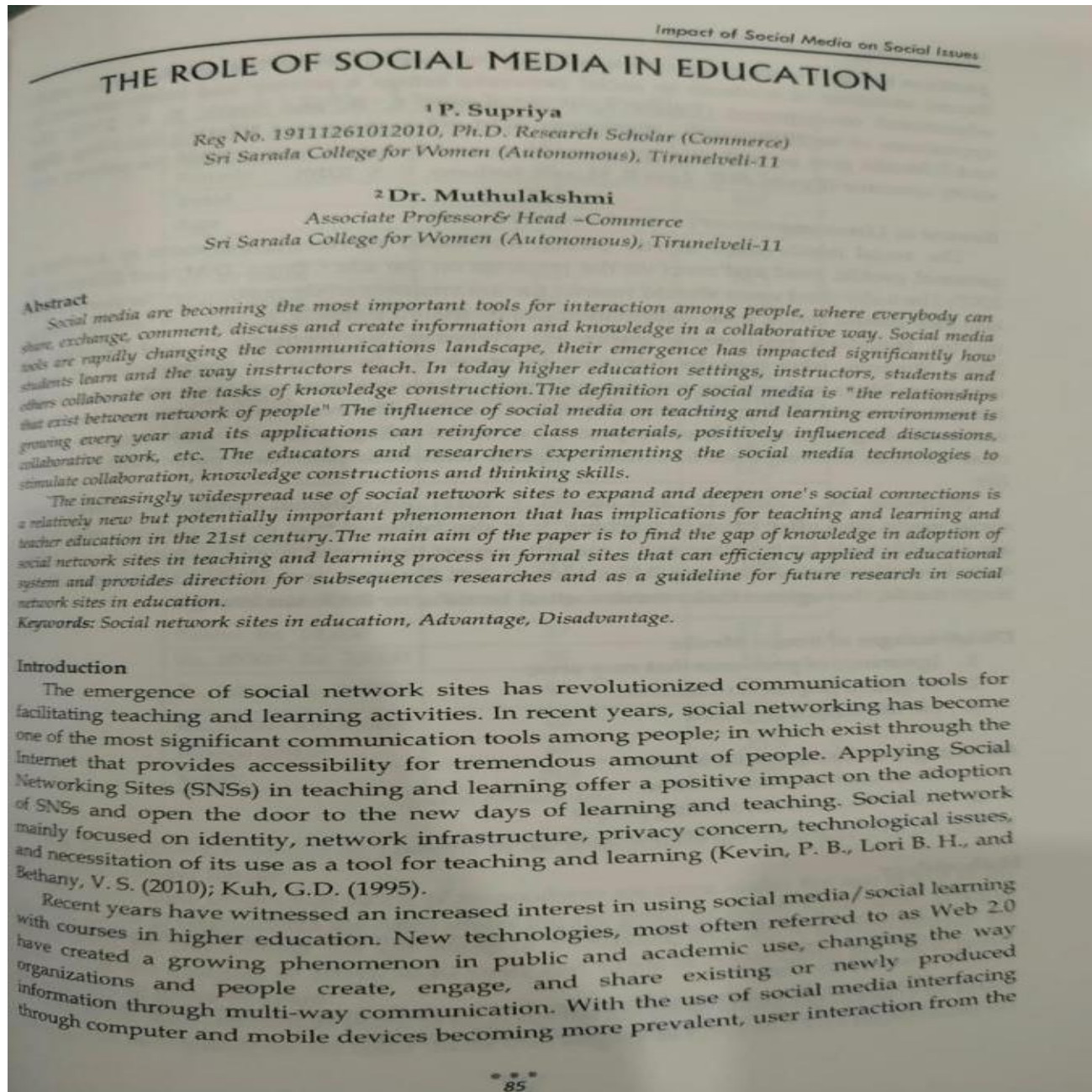
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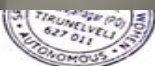
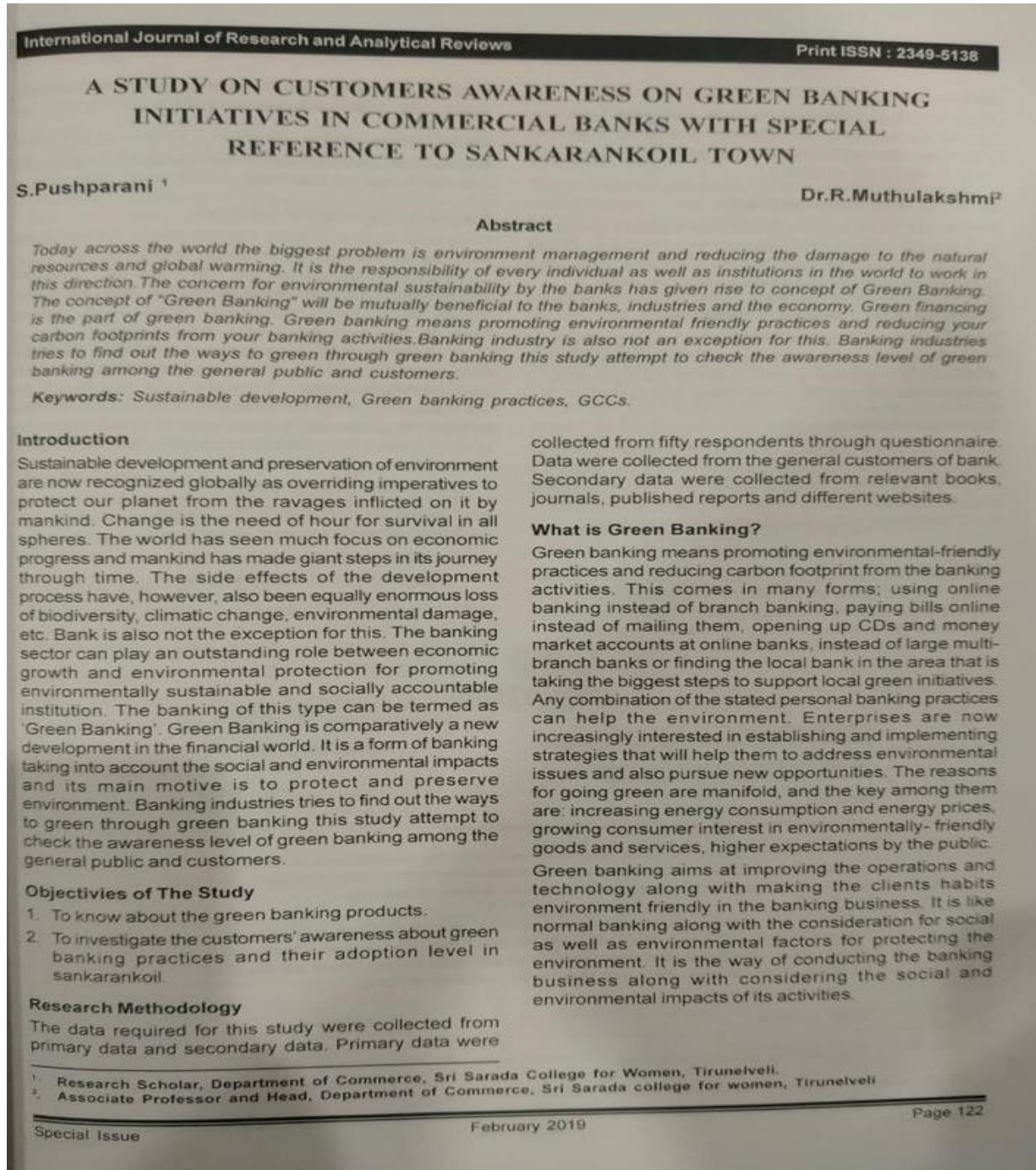
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A STUDY ON IMPORTANCE OF GREEN BANKING AND SMALL SCALE SECTOR ON ENVIRONMENTAL CONDITION IN TIRUNELVELI DISTRICT

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Dr.R.Muthulakshmi²

Abstract

Environmental protection and awareness and sustainable, ecological measures have emerged as significant themes of age and an increasing number of "Green" technologies are also finding their way into the banking branch. An increasing number of financial institutes are deliberately turning to the sustainability theme and as studies demonstrate, not without good reason. This is because environmentally responsible behaviour on the part of a bank is acknowledged by customers and thus strengthens their loyalty. Sustainability along the entire value added chain already commences during sourcing, which takes place in line with ecological principles. Further, environmental impact might affect the quality of assets and also rate of return of banks in the long-run. Thus the banks should go green and play a pro-active role to take environmental and ecological aspects as part of their lending principle, which would force industries to go for mandated investment for environmental management, use of appropriate technologies and management systems. This paper explores the importance of Green Banking, sites International experiences and highlights important lessons for sustainable banking and development in India small scale industries too.

Keywords: Importance of green banking, Green banking in India, Small Scale Sector in India and Green Banking.

Introduction

The banking sector is major economic agent which influences the economic growth and development in terms of both quality and quantity, there by changing the nature of economic growth. This method of finance can be called as "Green Banking", an effort by the banks to make the industries grow green and in the process return the natural environment. This concept of "Green Banking" will be mutually beneficial to the banks, industries and the economy. Not only "Green Banking" will ensure the greening of the industries but it will also facilitate in improving the asset quality of the banks in future. It would certainly give the much needed impetus for the banking industry to expand the use of environmental information in their credit extension and investment decisions. In this background, the paper aims to discuss the issues of sustainability in banking and how banks can play a role for sustainable growth and development, particularly in the Indian context.

Objectives

- To study the importance of green banking for banks and economy.
- To study management of environmental risk and identifying opportunities for innovative environmentally oriented financial products.
- To study environmental and control regulations regarding green banking in India.

Review of Literature

Bahl (2012)¹ in his book entitled "highlights the means of creating awareness about Green Banking to ensure sustainable growth. Garrett's ranking technique is used to analyze the most significant strategies in respect of Green Banking. Among the internal sub systems emphasis should be given to publications, newsletters so as to create awareness and effective means for external sub systems are event meetings, media and websites. A proper formulated green policy guideline is needed for effective Green Banking.

Yadav and Pathak (2013)² in his book entitled "Green Banking approaches opted by private and public bank for environment sustainability. Using case study approach they find that Indian banks have understood the relevance of taking positive steps towards the environment. Moreover results of the study conducted reveals that public sector banks have taken more initiatives as compared private sector with exception of ICICI bank. In private sector only ICICI bank's approach is a sustainable approach.

Sudhalakshmi and Chinnadorai (2014)³ in his book entitled "present the status of Indian Banks in respect of Green Banking and state that though goes green mantra is essential for emerging economies like India but significant efforts have not been taken. Banks are required to include their green aspect in the lending principle. Every step taken today will mean a better global environment in future. So a policy measure to promote Green Banking is needed in India.

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