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# P29: DRAMATIC MEASURE OF YOGA, POWER YOGA AND PILATES EXERCISE ON MUSCULAR ENDURANCE AMONG COLLEGE WOMEN 

V. A. Manickam ${ }^{1}$ and B. Sujatha ${ }^{2}$<br>${ }^{I}$ Department of Physical Education and Health Sciences, Alagappa University, Karaikudi. ${ }^{2}$ Sri GVG Visalakshi College for Women, Udumalpet, Tirupur District, Ť Tamilnadu

## ABSTRACT

The present study was designed to measure the impact of yoga power yoga and pilates on muscular endurance of college women students. To attain the purpose, sixty $(\mathrm{N}=60)$ school gitls studying in Sri G U G Visalakshi college for women, Udumelpet, Tamilnadu, India during the year 2015-2016 were randomly selected as subjects and their age ranged between 19-23 years. The subjects were assigned at random into four groups of fifteen each ( $\mathrm{n}=15$ ). Group-I underwent Yoga Practice. Group-II underwent Power yoga Practice, Croup-III underwent Pilates Exercise and Group IV acted as Control. The dependent variable selected for this study was muscular endurance. Muscular endurance was assessed by Bent Knee Sit-ups test. All the subjects were tested prior to and immediately after the training for all the selected variable such as Muscular endurance. Data were collected and statistically analyzed using ANCOVA. Scheffe's post hoc test was applied to determine the significant difference between the paired means. In all the cases 0.05 level of significance was fixed. The results of the study showed that there was a significant difference was found among all the Experimental groups namely yoga Practice, Power yoga Practice and Pilates Exercise groups had significantly increase in the Muscular endurance. Further the results of the study showed Pilates Exercises group was found to be better than the Yoga Practice group and Power yoga Practice group in Muscular endurance

Keywords: Yoga Practice, Power yoga Practice and Pilates Exercise; Muscular endurance

## INTRODUCTION

Power Yoga is a discipline of regular practice for strengthening the core muscle groups, increasing flexibility and overall range of motion, enhancing your coordination and getting rid of stress. Reducing stress alone, has been proven to greatly reduce weight gain, so in combination with one of the best calorieburning workouts, Power Yoga stands above all other workouts for weight loss.

There are many different forms of yoga and Power yoga is one of them. Power yoga is a term coined in the West and it describes a vigorous fitness based approach to the Vinayasa style of yoga. The word "power" in the phrase describes the intensity this kind of yoga involves. Most of the exercises in Power yoga are modeled on the Ashtanga style of yoga. Both these kinds of yoga (Power and Ashtanga) use the Vinayasa poses

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 (ஆu்வக்ச்்டுணைத் ஏொக்ப்)

## Finlịiक்푸0D


ாற்றூறீ



## பெண் படைப்பிலக்கியம்

(பன்னாட்டுக் கருத்தரங்கம்)

| பதிப்பாசிிியர்கள் | னாட்டுக் கருத்தரங்கம்) |
| :---: | :---: |
|  | தமிழ்த்துறைப் பேராசிிியர்கள் (அரசுநிதி பிரிவு) <br> முனைவா் சு. குமரன் |
| பகிப்பிமை | தமிழ்த்துறை (அரசுநிதி பிரிவு) |
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| கணிலி அச்சு | J. ஞானசெல்வி, உடுமலை |
| அச்சாக்கம் | கவிண் அச்சகம், நேதாசி சாலை,மதுயை -1 |
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## ".சிவசங்காியின் நநாவல்களில் உள்ள சிறந்த கதாபாத்திரப் படைப்புகள்"

ஆசிிியiा குறிப்பு:
சிவசங்காி அவா்கள் அக்டோபா் 14ல், 1942 ஆம் வருடம் சென்னையில் 12 சகோதர சகோதாிகளுடன் பிறந்தாா். இவா் ஸீராமகிருஷ் ணா பெண் கள் பள்ளியில் மற்றும் சாரதா வித்யாலயத்திலும் பயின்றாா. இவா எஸ். ஐ. இ. டி. கல்லூரியில் இளங்கலை விலங்கியல் பட்டப்படிப்பை பயின்றாா். இவா் ஒரு எழுத்தாளா,நிகழ்ச்சி ஒருங்கினைப்பாளா், சிறந்த நாவலாசிாியா், சிறந்த பேச்சாளா மேலும் ஒரு சமூக ஆர்வலா். இவா தமிழ், ஆங்கிலம், சமஸ்கிருதம் மொழிகளை அறிந்தவா். முக்கியப் பிரமுகi்களான திருமதி. இந்திராகாந்தி, திரு. அப்துல்கலாம், அன்னை தெரசா போன்றவा்களைப் பேட்டி கண்டவா். இவா் பன்முகத்தன்மை கொண்ட சிறந்த பெண் எழுத்தாளா். இவரது முதல் சிறுகதை "அவாகள் பேசட்டும்". குழந்தையில்லா இளம் தம்பதியின் இதய உணா்வுகளை சித்திாிக்கும் இக்கதை கல்கி இதழில்,1968-ல் பிரசுரமாகி வாசகा்களின் உள்ளங்களில் பெரும் இடம் பிடித்தது. இதனைத் தொட்ந்து பல்வேßு தொடi்கதைகள், குறுநாவல்கள், வெளிநாட்டு அனுபவங்கள், இலக்கிய ஆய்வு, குழந்தைகளுக்கான பேசும் புத்தகம், பயணக்கட்டுரைத்தொடாகளள் ஆகியன எழுதி இலக்கிய உலகில் தனக்கெனத் தனி இடம் பிடித்தவா். தமிழ்நாடு அரசின் விருதுகள் பல பெற்றுள்ளாா்.


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(Uஷ̀ணாடடடக் கயுத்தூங்கம்)

## ลurต่าாाร่ं की

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நாட゙டுúபுற மறபுகளூம் சமகாமப் போக்குகளும்
(பன்னாடடுக் கருத்தரங்கம்)
18/8/2017

பதிப்பாசிரியா்
 தமிழ் இலக்கயயத்துறைத் தமைவா் என்.ஜி. எம். கళ்ஞூராி, பொள்ளாச்சி. என்.ஜி.எம். கல்லூாி, பொள்ளாச்சி.

பதிப்பாரிகை : தமிழ் இலக்கியபத்துறை, என்.ஜி.எம். கல்லூா, பொள்ளாச்சி.

Uதிப்புக்குுு : முனைவா் த. ராஜ்குமமாா் முனைவா் சு. செல்வக்கு|மாா் முனைவा் ஆ. சிவனருட்செல்வ திருமதி த. புஷ்ப்பாண? முனைவர் வெ. பரீமளம் முனைவா் ஆ. மகாலட்சுயீ

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 பிரकிபலிக்கும் பளிங்கூ திஞையாக 2ள்ளது நாட்டுப்பு விஜைाuாட்டுகள்,


 เாற்றியும் வருவது.
 நமது பாரம்பரிய விளையாட்டுகளையும் ஒப்பிட்டு பார்க்கையில்


 விளையாடுவது இதண் சிறப்பிற்கு காரணா். நம் தமிழிின் வாழ்வு, பிறப்ப, திடுமணம், தாலாட்டு என்றB காலகட்டங்களில் இசையோடு இயைந்து வாழ்வது போலவே நாட்டுப்பு விளையாட்டுகளும் இசையை இயைத்து
 என்ற பிரிவுகளைக் கொண்டிருப்பணு மட்டுமண்றி அகவிளையாட்டு, புBவிறையாாட்டு என்று இடு பிரிவுகளாக பிரிக்கப்பட்டது. இதில் மகளிிின் வியைuாட்டுகள் அவ்களின் உடல்நலத்துடன் நுண்ணறறிவுத்திறணையும்

வளाiக்கின்றுன. மேலும் நாட்டுப்புß மரபின் விளையாட்டுகள் அறிவு, உடல் இவற்றறற்கு மட்டுமின்றி ஐம்புலனுக்கும் வேலை தருவதுடன் சிந்தனை, ஒழுக்கம், பண்பாடு இவற்றை கற்பிக்கின்றன.
> "செல்வம் புலனே புணा்வு வி円ளயாாட்டென்ற3|
> அல்லல் நீத்த உவகை நநா்கே"
> (தொல்காப்பியயம்,1205) •

இது மட்டுமின்றி விளையாட்டின் பெருமை தொல்காப்பியம் அன்றே இங்கனம் சிறப்பித்து உள்ளது.

நூட்டுப்புß விளையாட்டின் வகைகள்
பொதுவாக நாட்டுப்புற விளையாட்டுகள் அகம், புBம் என்ற வகைப்பாடுகள் தவிர, அவைகள் காலம் (வெயில், மழை) கருவி, வயது, ஆடுகளம், பால், பங்குபெறுவோா், போட்டி, செயல் என்பன போன்ற அடிப்படையில் பிரிக்கப்பட்டுள்ளன.

நாட்டுப்புற விளையாட்டுகளும் நாட்டுப்புறக் கலைகளும்
நாட்டுப்புற விளையாட்டுகள் நாட்டுப்புற கலையின் அங்கமாக உள்ளதென்பது அறிந்ததே. அவ்வழி நோக்கின் நாட்டுப்புறக் கலைகளான சிலம்பாட்டம், கோலாட்டம், கும்மி இவற்றை நாட்டுப்புற விளையாட்டுக் கலைகளாக கொள்ளலாம். எடுத்துக்காட்டாக சில விறையாட்டு முறைகளை இங்கு காணலாம்.

சிலம்பாட்டம்
மிகச்சிறப்பான வீர விளையாட்டாக கொண்டாடப்படும் சிலம்பம். இக்கலை தமிழ். மக்களின் வீரமுனைப்பைச் செவ்வனே விளக்குகிறது. ஒரு சிலம்ப வீர் ஒரு கூட்டத்தையே சிலம்பம் கொண்டு எதிi்ப்து, தனக்கு அவாாகளால் எந்தவித இடையைறுமின்றி காத்துக்கொள்வது, தன் புஜபலத்தைக் காட்டுதல் இதன் சிறப்பம்சம். இதற்கு காரணமமாக இருந்தது ஒருவேளை அவा்களின் கற்காலத்திற்கு அடுத்து பழகிய போராட்டத்தைத் தவிiாக்கும் வாழ்க்கை முறையாக இருக்கலாம். முதலில் கம்புகளைக் கொண்டு போராடி இருக்கலாம். பின்பு கம்பை ஆபுதமீகக் கொண்டு வெற்றிபெற்றோர், தோற்றவாின் மையிலளள்ளவற்றைத் தட்டி விட்டு ஆ்ப்பரித்து இநு்கலாம்.
 உருவேடுத்து உ டற்பயீற்சி, தற்காப்பு, பேரராட்டம் இவற்றை முன்னிருத்தும் கலையாா விளங்கிவருகிறது.

*कातणा亡: Lis)








 छரள்कள், கொய்டு அலங்கிிக்பப்பட்ட குட்் என்ற கரகத்தை தலையில் அఎத்து, அந்தூக் கரகம் விழாமல், அதேைத் தலையில் தாங்கி ஆடுவது कృकाட்டம். பூரியம்மமன் कிருவிழாக்களில் இறைவழிபாட்டு நிகழ்வுட்் 6ொட்பு கெтண்டதூक ஆடபபடுகிறது. ஆடலுககதத் துணையாக "ゆண்ணாம் கரகமழ! எங்க முத்துமாரி..." போன்ற பாடல்களும் பாடப்பட்டுவருகிறது. மஞ் бவிரட்டு அல்லது சல்லிக்கட்டு

कமிிழ் மக்களின் நாட்டுப்புB கலையின் சிறப்பம்சம், தமிழ் மJபின் விரவிளையாட்டாகிய ஏழு தழுவுதல் என்றால் அது மிகையல்ல. பழக்காது வளர்த்த முரட்டுக்காளையைப் பிடித்து ஓா் ஆண்மகன் எந்தவித ஆபுதங்களையும் பயன்படுத்தாமல் தன் கைகளை மட்டும் பயன்படுத்தி அதன் திமிலை பிடித்து அடக்குவது சல்லிக்கட்டு என்று கூறப்படுகிறது.

சல்லிக்கட்டிற்காகவே, தனியாக காளைகள் வளா்்கப்பட்டு, கொம்பு \&லி விடப்படும். சற்றிலும் பாதுகாப்புள்ள பரந்த வெளியில் விடப்பட்ட காளையை இளைஞூ்கள் அடக்க வேண்டும். அதன்பின் அதன் கொம்பில் உள்ள பட்டுத்துணி, பணப்பையை வெகுமதியாக வைத்துக்கொள்ளலாம். சங்ககாலப் பெண்கள், தமிழ் மரபின் வீரமகளிi் தன் காதல் கணவனை कரம் பற்று்் முண்பு அவனின் வiரம் பற்றி அறியவும், பின் வீரதிருமகளாய் அவறையே கும் பற்றவும் இத்தகைய வீரவிளையாட்டுகள் நிகழ்த்தப்பட்டன. நாட்டுப்புற விறையாட்டு கலைகளும், தற்போதைய முன்னேற்றமும்

நாட்டுப்புB விளையாட்டுகளின் புந்கைய அறைப்பு தற்யோது முன்தேற்றம் அடைந்துள்ளது. எ.கா. ஒரு விறையாட்டு முறையைக் काணைைाம்.

சியமம்பம்
தனிநுப் விளைuாட் டு வீரவிளையாட்டு தற்காப்பு விளையாட்டு,
 கருஷி - மு|ங்கில் கம்பு.
(1) $)(B$

ஆள் உயர அளவிற்கு சுற்றி சுழற்றுவதற்கேற்ற வகையில் கன அளவிலான கம்புகள் கொண்டு ஆடப்படுப்படுகிறது. ஆட்டத்திற்குத் தேவையான அடவுகள் மிக முக்கியமானவை. இதில் கம்பு வீசும் முறைகளுக்குப் பல்வேறு பெயா்கள் வழங்கப்படுகின்றனன.

முதலில், குருவணக்கம் அதனைத் தொடi்ந்து பல்வேறு வித்தைகளை செய்து காண்பிப்பiா. குரு வணக்கம் முறைக்கு 'சலாவரிசை' என்று பெயா். கிருக்கி, உடான், படைகுத்து போன்ற பெயா்களால் கம்பு வீசும் முறைகள் அழைக்கப்படுகின்றன. இவை மாவட்டம் தோறும் வேறுபடும். இதில் திறாய்வு முறை தொிவிக்க ஒரு வீடு, இருவீடு கட்டுதல் என்ற பெயா்களும் பயன்படுத்தப்படுகின்றன.

இந்த நாட்டுப்புறக் கலையாகிய சிலம்பம், தற்கால கராத்தே விளையாட்டுடன் தொடர்புடையதாக உள்ளது. இதனை ஒப்புமை படுத்துவதில் இருந்து, குரு வணக்கம், கராத்தேயில் உண்டு என்பதும் தற்காப்பு, உடற்பயிற்சி, கட்டுடல் திறனறி முறையினை தொிவித்தல் இவை அயைத்தும் கராத்தே என்ற தனிநபா் விளையாட்டில் உண்டு என்பதும் தெரியவருகிறது. மேலும் சிலம்பத்தில் கம்பையும் தங்கள் கைகளையும் பயன்படுத்துவதை போல் தன் கைகளையே கருவிகளாகக் கொண்டு கராத்தேபும் விளையாடப்படுகிறது.

இதனைத் தவிர, பந்து - கால்பந்து, வண்டிப்பந்தயம் - கார்ரேஸ், கட்டிபுள்- கிிி்கெட், யூவிளையாட்டு - கோ கோ. இவையும் நாட்டுப்புற கலைகளில் இருந்த் சமகால போக்கிற்கு ஞற்ப மாறுபாடு அடைந்துள்ளன. இவைம்ட்டுமி்்றி, சல்லிக்கட்டு, கரகம் கோலாட்டம் இவையும் சமகால ஆடiவிளையாட்டுகளாகவும் உள்ளது. (1)டிவுயை

கிராமத் தின் ம ண் ணிலே தவழும் மக் கள் ஆண்டவனின் அமுதப் புதல் வர் கள். அவர் கள் உள் ளத் தால் குழந் தையைவிட இளமையாணவாகள். உடலால் கடும் பாறையை விட முதுமையானவா. அவாகளின் கண்ககள், இயற்கையைத் தவிர வேறு எதையும் பாiப்பதில்லை. காதுகள் இஷிமையைத் தவிர வேறு எதையும் கேட்பதில்லை. கால்கள்

 விळைuாட்டுகள்，18－19）எண்ற மேற்கண்ட கருத்திற்கு ஒப்பு，சுவா் சித்திர்்

 பuß விணையாட்டுகள் வாய்ப்பளிக்கின்றறண．

மேஇும் நாட்டுப்பற விறையாட்டுகளைத் தழுவிய சமகால வி円ையாட்டுகளும்，நமக்கு நண்மை விறைவிக்கக் कェடியதாக உள்ளன． இதணைத் தந்்கால செய்திதாள் ஊடகங்கள் சில சிறு குழந்்தகள் அல்ந்து பயன் பெறும் வகையில் வெளியிட்டு ஆூோக்கிய வாழ்விற்கு சிகப்பு கம்பளம் விிிக்கிஞ்றறனன．
＂பゅையன கழிதலும் புதியன புகதலு｜ம்＂என்பதில் பゅழயன கழிதணலவiட அதில் புதுமையை புகுத்தி，நாட்டுப்புB கலைகளின் ஒரு அங்கமான நாட்டுப்பு விறையாட்டுகளை，ஊக்குவிப்பதால்，அவை， மக்களின் சமகால ஆூோக்கிய குறறைபாடுகளான．இரத்த அழூத்தம்， தனிமையில் வரநந்துதல்，உடல் பருமன்，சோம்பல்，மซாேநாய் இவற்றிலிருந்து
 குழந்கைகளிஷ் வளா்இளம் பருவமும் ஆூோக்கியபமாக இருக்கும் என்பதில் ஐயமில்லை．

## ＂சித்தம் மகிழ்ந்திந்த சfிலை கேட்டுருந்த தேவிமார் வாழத் திஆம் வாழி＇

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## 兑

## வோ் ஆயிற் லூயிவ



## பதிப்பாசிரியர்கள்

 บ. பத்மநநாப பிள்யை
வ. இாாசாத்தி๗เ்்

வளா் தமிழ் ஆய்வு மळ்றம்
திய்றிக்கல்
2017

## வளர் क्ర10ிய் ఆுயு|ே

பதிப்பாசிிியர்கள்

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வளர் தமிழ் ஆய்வு மன்றறம்
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# "இரண்டு போ்" நாவல் காட்டும் கணவன் - மணைவி உாவு|ிிலை 








 வஜை பல வயைகணள உள்ாடக்கியணு. துறப்பாக, நுவல் இலக்கியங்்களில்











 பந்|த வகிக்கில்றண|.

 கியமாக நாவல் कிகழ்கிறது.




 ఐைத்துப் பாா்ப்பது வழக்க்்.

## அ.ஜோதிகஸநந்த்ராதேவி






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 கட்பட்டுள்ளதூ．

 இலக்கியபப் பமைப்பாளி．இவாின்＇தणையில் இறங்கும் விமானங்கள்，＇وடும் பேகங்களே＇，＇என்ற புதியகூயப பிறப்போம்＇，வீணையில் ゥ றங்கும் ராகங்கள்， தொட்டு விடும் தூரம்தான்，நெம்சில் ஓா் அலை，மலா்களிலே அவள் ம்ல்லிகை．பூ மலரும் ஆகியவை கதத்துவிளக்காகிய தமிழ் ாொமியின் முத்துமணிச் சுட்க்ள்．

இयांकள் இருவரும்＇இரண்்டு பேi゙＇நாவலைச் சடுதாயம் சிந்திக்க வேண்டிய நிசத்தை，தீாக்கடாக，ஆழமாக，அழுத்தமாக அணைகி வெளிப்படுத்தி உள்ளனा．

இந்நாவமைத் தொடராக எழூதிய போதும் எழூதி முடித்த போதும் இரு நாவலாசிரியா்களும் பெற்ற விமாசசாஙகளையும் நாவலின் இறுதியில் ஓளிவ，மறைவு இன்றி வாசகர்களின் பாi்ைைக்க்ப பகி்ந்து கொண்டு உள்ளன்．அவற்றில் பாராட்டுகள்．கண்ட னங்கள் இவற்றைத் தாண்்டி off－beat கடிதங்களும் அவற்றில் சில．

இத்தகைய விம்்சனங்களுக்கு உள்ளாக அப்படி என்னதான் நநாவலில் உ ள்ளது என்றால் கணவன் மனைவியின் ஆழ்ந்த அன்பில் ழுறையயாக வெளிப்படும் அன்பைப் பகிிந்து கொள்ள நேரம் கிடைக்காத யூழலில் ஒருவின் அன்பு மோாற்றம் பெறக்கூடிய, நுண்ணிய அபாயத்தை விளக்கூகிறது.
‘இரண்டு பேi்’ - எழுதியவா்கள் இருவiா. கதையில் கததநாயகியின் வாழ்வில் இருவாின் தாக்கம். அம்மா - மகள் இருவான்
 மைத்துனன் - அண்ணி இருவின் உறவு, மாயா - பிரசன்னா, மாயா டாக்டiா நந்தகோபால் இருவின் உ Bவு முறை என்று இருவா் இருவராக நாவல் முழுவதும் நிறைந்து உள்ளனா.

இதனை எண்பதுகளில் (1980) இருந்த கலாச்சார, கட்டுப்பாடுகளில் இருந்து சற்றே நக்iந்த ஒரு Bold Theme, Controversial Topie என்று கூßலாம்.

கதையின் போக்கு கதாநாயகி 'மாயாவின் விருப்பங்களைப் பற்றி விவரிப்பதில் ஆரம்பித்து, தென்றலின் இனிமையில் நம்மைத் தழுவுகிறது.

மாயா, டாக்டi நந்தகோபால் தம்பதியினiா பற்றி நோக்குகையில, டாக்டiா நந்தகோபால் நகாின் தலைசிறந்த, புகழ் பெற்ற இருதய நிபுணா. மனைவியை மனதார நேசிப்பவா என்று தெெியய வருகிறது. அதன் பிறகு குடும்ப அங்கத்தினாகளாக மகள் மஞ்சு, டாக்டரின் தம்பி பாஸ்கiா இவா்களும் அறிமுகமாகின்றனா். நாவலாசிரியா் கதையின் முக்கிய திருப்பு முனையாகிய பிரஸன்னாவையும் முதல் அத்தியாயத்திலேயே அறிமுகட் படுத்துகிறாா். அத்துடன் அவின் விருப்பங்களாக காயா், பாரதி பாடல், நாட்டுப்புறப்பாடல் என்று ஆூ்ப்பாட்டமில்லாமல் வெளிப்படுத்துகிறாா.

நநாவைச் சுருக்கமாக அறிய முற்படுகையில், டாக்ட் நந்தகோபால் क्ொழில் மீது கொண்ட காதலால் அன்பு மனைவி மாயாவிற்கு உரிய நேரம் ஒதுக்க இயலாதவராகிறாா. மாயா இந்தத் தருணத்தில் எதிiாபாராதவிதமாக சங்கீத நிகழ்ச்சிகளை ஒழுங்குபடுத்தி, நடத்தி, பங்கேற்கும் பிரஸன்ணா என்ற இளம் பிரபல பாடகன் மீது ஈா்ப்பு கொள்கிßாள். பாஸ்க்i (டாக்டi நந்தகோபாலின் தம்பி) இதனை அறிந்து, தன் அண்ணனிடம் தன்் அண்ணியின் இந்நிலைக்குக் காரணம் டாக்டா மனைவி மாயாவிற்கு என நேரம் ஒதுக்காதது என்றும் அதுதான் இதற்கு மூலகாரணம் என்றும் அதனைத் தiாக்க நேரம் ஒதுக்குமாறும் மேலும் மமஞ்சுவின் விருப்பமும் பிரசன்னாவின் பால் உள்ளது என்றும் கூறுகிறா். இந்நிலையை உணரும் டாக்ட் இந்த உ Bவு டுறை, சமூகப் பிறழ்வாக அமைவதை எண்ணி வருந்துகிறார். அப்பொழுது ஏற்படும் பிரசன்னாவின் வெளிநாட்டுப் புயம், தீட் திருப்பு முனையாக அமைவதோடு, அவன் மாயாவின்பால் கொண்டு






"tomult ...44 Bends if of and oil ..........


(இர๗ாு Gu-10)
 புியாகத SaL பuரிிில்லை, ஆளால் அவளுக்கぁ
 எळ்கிற போூ
(இெணாடு Bul-159)


(இரண்டு போ - 173)
 அறையில் பாiநந்த போதும் கூL. அவளைப் பற்றித் தவறாக எயைறாாமல், அவศை நிரம்ப காதலிக்கிறேண் என்பது கணவன்-மஞைவி உ றவில். कணவின் சசியான புரிதலையும் பரந்த மணப்பான்மையையும் தன் மணைவி
 மறந்ததும் இரு ஆழமான காரணம் எண்பது வெளிப்படுகிறது. நந்தகோபாலின் மぁநுட்ப், மळைவியின் பால் கொண்ட ஆட்ந்த புிதல் இவை, ஆண்கள் காकலுறிவைப் போலியுணாவாகவும் பொழுது போக்காவும் எடித்துக் கொள்கிறாகள் எண்ற மேநிலைக்கு ஒரு விதி விலக்காகவும் உள்ளమு.

மாயா தன்னிலை மறந்து பிரஸன்னா பால் ஈiக்கப்பட்டு, தாண் தெறி பிறழும் போது ஏற்படும் மேக்கழப்பத்றதயும் துற்ற உணாவையும் அழுத்தமாகப் பதிவு செய்கிறது இந்நாவல்

இப்பி ஒரு தெளிந்த நீधோட்ட மான நாவலில் நடை எழுத்தாளा்கள் இருவில் திறமையை வெளிப்படுத்துகிறது. மேஇயம் கணவள்-மைைவி உ Bவில் ஏற்படும், ஆழம், அண்பு அல்லது வெறுப்பு, விரிசல் இவற்றிற்க அவ்கரின் உ ளப்போக்கு ஒரு காரணம் என்பதணையும் பதிவு செய்கிறது.
 कி ज्ञाओक, மலிதவாழ்க்கையோடு कொடirபு கொண்டுள்ள பல நிறுவங்














 இந்நாவல் இரண்டு பேரிம் சடுகவியல், உளவியல் நிமைகளை ஆராயப்ந்த
 வழி செய்கிறது.
ஒத்த சிந்தனை உடைய படைப்பு அழியா எழுத்தோவியம் என்பதணை இந்நாவல் மமலம் நிறுிி உள்ளனா.
பா்றை நூல்கள்

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 பு்் ஊவுஸ், 2006.

## 

 (ஆய்வுக்க்டு்ளத் ிதாகேப்ப)


றற்றற்்



# பெேன்் படைப்பிலக்கியம் <br>   

பதிப்பாசிிியார்கள் தமிழ்த்துயை அூசிிியாi்கள்


முமைைณா் சு.குமரனன
மலாயாப் பல்கண๐ல்கழகம்


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ఆョாதிகஸநநத்ரா8தவi．அ． இळணப் Bugாரிிிய｜ா


－．Cுமமலப்டபட்ணட

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சிவசங்காியின்＂நெருஞ்சிமுள்＂விளக்கும் பூமாவின் ஆக்க சக்தி

அணு｜ம் पெண்றும் நிகளெணக் கொள்வதाல் அலிவிலோங்கி இவ்வையル்் தゆைக்குமாம் பணும் நல்லறத் தோடிங்குப் பெண்றுள்ளே போந்து நிற்பது தாய் சிவசக்தியாம்． எண்று பபண்மையைப் போற்றிச் சென்றアா் நம் தேசியக்கவி பாரதி． மめிதவाக்கத்தின் சரபபாதியான மனிதப்பிறவியில் இநந்து
 நம் வாழ்விஷ்＂காலம் காட்டும் கண்ணாடி＂எண்றால் அது மీळையாகாது．காப்பியங்கள்．கவీதைகள்，நாடகங்கள்，நூவல்கள் பேன்ற இலக்கியப் பணைப்புகளை＂காலத்தின் குரலாக＂இருக்கும் ப๗ட்பாளிகள் பெணமைப் போற்றும் உடகங்களாக பயண்படுத்தி
 fக்கல்கள்，சிரமங்கள்，சோதணைகள்，எண்ண எழூச்சிகள்， உ யா்வுகள் முதலியவற்றை சமுதாய மாற்றமாக்கி，மฝிதம் சீறப்பணைய செய்கிண்றறா．இந்த சமுதாய பணியல்ல் முக்கிய பங்क வகிப்பவை தற்கால புதின இலக்கியங்கள் தாம்． இ்ப்திளாb்கள் முலயம் பெண்ககளின் பேச்சு，எழுத்தறிவு சுநந்திரம் Cupல்，GuTjाட்டம் வாழ்க்கை எண்றாலும் அதकை எதி｜்்து








ஆசிிிய| அயிழுகம்
தமிழ் இலக்கியாங்களில் பெண்் எЦுத்தாளाiகளிதí ק3

 ழுழிமையாக எழுத்துலகிற்கு அாப்பணித்துக் கொண்டிடட்பவiை
 ஆவல் கொண்டவா். சமகால எழுத்தாளाiகளில் ஒரு தனி இடத்ணதப் பிடித்தவா. புதுமை விரும்பி, உ லகம், உ லகத்து மனிிதiககளा, அவा்களின் பின்னப்பட்ட மனது அதனைச் சா்ந்து எபூந்த சடுதாய அலசல் இவற்றை 77நாவல்களाக, 12சிறுகதைத்தொகுப்புகளाாக, 4கட்டுரைத்தொகுப்புகளாக, 7பயணக்கட்டுரைகளாக, 2வாழ்க்கை சிிதங்களாக காரண, காரிய சிகையோடு அழகாக நெய்தவा. காரண, காரிய சரிகையோடு அழகாக நெய்தவा. காரண, காரிய சரிகையோடு அழகாக நெய்தவா. மேலும் இவற்றை எழுதுவதில் தன் நடையை பதித்தவா. இவாின் 47 நாட்கள் (1978) ஒரு மலிதனின் கதை (1980) இவை திரைப்படங்களाக உருமாறி வெள்ளித்திரையை சிறப்பித்தன.

பாலங்கள் (1983) என்ற இவிி் நாவல் ஆங்கிலத்தல் மொழி பெயா்க்கப்பட்டுள்ளது. இவரது குட்டி என்ß நாவல், குழந்தைத் தொழிலாளா் ஒழிப்புப் பற்றிய விழிப்புண்் ணை ஏற்படுத்தும் திரைப்படமாக உருமாறி குடியரசு தலைவா பதக்கம் பெற்றது. இந்த சிறப்பைப் பெற்றவா் ஜானகி விஸ்வநாதன் அவाகள். அக்னி (Awakend Group of National Integration) என்ற அமைப்பினை பத்திரிக்கையாளா் மாலனுடன் அவா்களுடண் இணைந்து நடத்தியவா் திருமதி சிவசங்கா அவा்ள். இந்த அமைப்பு "தனி நபா் விழிப்புணா்வு பெறுவதன் மூலம் சமுதாயம் கண்டிப்பாக மேம்பாடு அடைய முஅயுும" என்ற நோக்கத்றை இலட்சியமமாகக் கொண்டது. மேலும் இவரது புகழ்பெற்B படை புுகள்
 டெயா்க்கட்பட்டுள்ளकு.

இலக்கியம் யூலம் இந்कிய இணைMப்ப (Knit India through Literature) என்ற இவரத இலக்கிய ஆய்வு இந்कியாவிळ.


 எழித்தாளाகकளின் சந்தித்த் அறிமுकப்படுந்कப்பட்டு भकிந்திய
 1998, கிழக்க -2000, மேம்க -2004, ஊட்் -2009) இம்ந அயுமை




 2010 ஆம் ஆண்டு कமிழ்நாடு आभில் कமிऐ வளा்ें कி काறuरिळ


 வண்ணமயமாக்க்ய சிறப்புக்கூ உ fியவा நநவலrfிிியा कிடுமதி

 தன் कொப்பியில் ஒரு வண்ண்ச் சிறகाक இவா பறை ந்ந நநவல काன் நெருஞ்சி முள். 254 பக்கங்கள் कொணiL இந்ந5 இெయிय





 கकைப்படுத்தி இருப்பது சிறப்பு. இதकை Eேgut லிய்ய id.



பெண் படைப்பிலக்கியம்
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 कொாட்புकள் படை ப்பவாக்க மட்டுமல்லாமல் படிப்போருக்குட் காலப்போக்கில் உண் உைை உருவாக மாறி விடுகின்றார், கமைக்கருவின் பொருறையும் பொருண்மையையும் உயிணைபும் தाவல்ல இக்கமை மைிका்கள் சிவசங்காி அவा்कளின் "நநடும்சி முள்ளில் இடம் பெற்ற பாங்கினை பாாப்பதே இக்கட்டுணைபின் முக்கிய நோக்கமாகும்.
கதைத் தலைவியும் கதைச் சுருக்கமும்
இந்த புதினத்தின் தலைமை நிலை கதைத் தणைமை பூமா. இந்த படைப்பு ஒரு உண்மையின் நிழல் என்று कூL கூßலாம். இந்தப் பாத்திரப் படைப்பு முன் உதாரணமாக திகழ்ந்தவ்ர என்ß பதிப்பாளரால் நூலின் பதிப்புரையில் குறிப்பிடப்பட்ட பெண்மணி மதிப்ப்குகிய திருமதி சாவித்திிி வைத்தி அவ்களும் அவருடைய மண்டே சாரிடி கிளப்" என்பதும் புலனாகிறது.

இக்கதையின் தொடக்கத்தில் "பூமா" அவா்கள் "அபயா சाிிடி கிளப் (Abiya Charity Club) நடத்தும் "சாந்தி சதன்" என்ற முதியோா் ஆதரவு இல்லத் தலைவியாக அறிமுகமாகிறாi, அக்கட்டிட வளाச்சியில் தன்மை மறந்து அமா்ந்து இதன் தொடக்கமென்ன என்ற தன்னுள் பின்னோக்கி நினைவலைகணை சுழலவிடும் உத்தியில் தொடக்கமாகிறது இந்நாவல்.

இந்நாவலின் கதைத்தலைவி பூமா, சுந்தரேசன், ஞாயம் தம்பதியின் கடைக்குட்டி. பூமாவின் இளமைப் பருவம் ஒரு காந்தியவாதியின் கொளுந்து விட்டு ளரியும். நாட்டுப் பற்றாகிய வேள்விக்கு அஹீதியாக அா்ப்பணிக்கப்பட உருவாணது. தேசப்பிதாவிற்கு தொண்டு செய்வதும், தேசீய கவி பாரதயி் பாடலை உணாவுபூா்வமாக பாடுவதும், இராட்டை நூற்ற3பணை தன் தவமாக கொண்டவராகிய முன்னாள் வழக்கறுஞூ் சுந்தரேசனி்i் வளा்ப்பால் வளiபிறையானது, பூமாவின் இளமைப் பருவம்.

தேசப்பிதாவின் தியாகம், மமதையற்ற தன்னலமற்ற எளிய வாழ்வு, சாதி மத பேதமில்லாத உ யா் நோக்கம் இவற்றியை பூமாவின் உணाவில், உள்ளத்தில் ஊட்டிவளாத்தவा சுந்தடுசண்். இதற்கு மறுவாாத்தை பேசாதவा் தாய் ஞானம்.
"இப்படித்தானம்மா . . . . . .
(8) Wun mamant Qxhevoum

 (8. Wow ricisum michame










 कुती









 आपபはエ







## 











 ๑(ு நல்ல காரியத்திள் தொடக்க அடிக்கல்லாக அமழந்தぶ.
 ஒஞ்யறை செயலாக்க போட்ட "பிள்ணையாா் சுழி" சாந்தி சதணில் முிந்தது.

இந்த சாந்தி சதன் அமைதியி்் இருப்பிடம் "ச்சி- இணி நீ வேண்டாம்" எண்று பள்்றைகளாறாறய்், டபண்களாாலும், உற்ற்வ்களாாலும், எட்டி உததக்கப்பல்்் வயதான எத்தயையோ அம்மாக்களில் சிலணரயாவது இரண்டு கைகளாலும் இழித்து அரவயைந்து்் 6ொண்ட இதம் தा உருவாகி இருக்கும் சாந்தி சதண்

> (6நநுஞ்சி முள் - 5)

இதில் தந்்க வடும் அம்மாக்களுக்கு எண்ப பா்ந்து, பார்த்து செய்த விசயங்கள், உணவு வழங்கல் அதில் முயு ஈடுபாட்டடு

 நூவலில் வாிக்கப்பட்டுள்ளது.

சாந்தி சதळ் ஆூம்பித்த பிறக ஏற்பட்ட சில சலசலப்புன்



 குளபுாக்க்கிறத్1.








 ELancymain 2 ตngü,








 2. पin EEAI R DU:

 2 Maxatimisai









ம்அழித்தம் இவா்றை நுவலாசிிியன் எழிதுகோல் செவ்வுத チí19 காட்டுகிறது.

ஒவ்வொரு நிகழ்வையும், கடந்த கால நினைவுகளையும் ஒன்றோடு ஒன்றி பின்னி, உணா்ச்சிபூi்வமான காட்சி பேTன்று விியும் சம்பவங்கள், சமகால நிகழ்வுகள் இவற்றை குறித்தூ விளக்கங்கள் (உதாரணம்- சமூக சேவை அமைப்பு நடத்த கட்டிடம் கட்ட வேண்டிய விளக்கமான நடைமுறைகள்) இவற்றை அழகாக திறமையாக முன் வைக்கிறது இப்புதினம். கதை சொல்லலில் முன்னும் பின்னும் நகiாந்து செல்லும் சரிகை இணை நெய்வு குறிப்பிடத்தக்கது.

முடிவுரையாக படைப்பாளாின் நோக்கம் சமுதாயத்தில் ஏற்படும் மறுக்கப்படும் நிகழ்வையும் ஏற்றுக் கொள்ளத் தக்கவற்றையும் எடுத்துரைத்த நல்வழியில் பாரதியின் புதுமை பெண்ணாக சமுதாயத்தை நடத்திச் செல்ல வேண்டும் என்பதே. அதனை 'பூமா' வின் பாத்திரப் படைப்பு, உள்ளங்கை நெல்லிக்கனியாக எடுத்துரைக்கிறது. எந்த சூழ்நிலையில் வாழ்ந்தாலும் நம் அடிப்படை வோ்களை அழுத்தமாகப் படJ விட்டு பலத்தை வளாத்துக் கொள்ளவும் யதாா்த்தை எதிi் நோக்கி புதியதோா் உலகம் செய்வேன் உறுதியுடன் இடிந்து போகாமல் வாழும் 'பூமா' ஓா் 'இரும்பு பட்டாம்பூச்சி' என்று மிக அழகாக உணா்த்திவிட்டது திருமதி சிவசங்காி அவाகளின் நெருஞ்சி முள். .இந்த நாவலில் ஆசிரியரின்

கைவண் ணம்
முள்ளை மலராக்கிவிட்டது நிதர்சனம்.

பா்்வை நூல்கள்
முதன்மை சான்றாதாரம்

- நநருஞ்சி முள் - சிவசங்காி (மாா்ச் 1996)

துணை சான்றாதாரம்

- நம் காலத்து நாவல்கள் - எஸ். ராமகிருஷ்ணன் சிவசங்காி-வாசந்தி நாவல்களில் பெண்கள்-இா் ஒப்பாய்வு (2013) - முனைவा பெ. தேவகி.


#  (1DOUGणिज्या सि की 

##  (பல்கணலக்கழக நுதிநல்மககககுழுலின் தன்னாட்சி|நிதீஉதிியுடன்)

பிப்ரவாி 12, 2016 தீருவள்ளூவராண்டு 2047-ळை 29

บซ்บ்யாசிรியง் முயைவார ச. ஈஸ̂טவரண்


## தமிழாயப்வுத் துறை

## தேசியக் கல்லூாரி (தனினாட்சி)

ஆற்றல்சாா் தகுதிபற்றது
தேசித் தர மத்பீப்டில் ‘ஏ"தகுதிபற்றது
தீரசசிசியாபิபள்ளி-620001.

## NATIONAL COLLEGE


138. பண்டையத் தமிழரின் வாழ்வில் நீா மேலாண்மை கா.விஜயா
139. பழந்தமிழிின் மேலாண்மைச் செயல்பாடுகள் அ. \&ீரமணி
140. திருக்குறளில் மேலாண்மைச் சிந்தனைகள் வி.வெள்ளைச் சாமி
141. நாட்டுப்புறப் பாடல்களில் மதமேலாண்மை முணைவர் து.வெள்ளைச் சாமி
142. சங்ககாலத் தொகை நூல் சமூகத்தின் பொருளாதாரச் சிந்தळைைा்त முめைவர் செ.ஜெயந்தி
143. எட்டுத்தொகையில் வாழ்வியல் மேலாண்மைச் சிந்தணைகள் ஜெ.ஜெயபிரியா
144. க.இந்திரசித்து கவிதைகளில் மேலாண்மைச் சிந்தணைகள் இரா.ஸூபிரியாா

க. இந்திரசித்து கவிதைகளில் மேலாண்மைச் சிந்தனைகள்


பீ ஜி.வி.ஜி விசாலாட்சி மகளிர் கல்லாரி (தன்ணாா்டி), உடுமலைப்பேட்டை-642 128. முன் னுரை:

நவீன மேலாண்மைக் கோட்பாடுகள் தமிழ் இலக்கியங்களில் இடம் பெறவில்லை. ஏனென்றால் தமுழ் இலக்கியங்களின் நோக்கம் மோலாண்மைக் கோட்பாடுகளைக் कூறுவதில்லை. அவைகள் தமிழின் சிறப்பையும் மேம்பாட்டையும் கூறுவதற்காகப் படைக்கப்பட்டவைகளாகும். எனினும் ஆங்காங்கே மேலாண்மைச் சிந்தனைகள் தமிழ் இலக்கியங்களில் காணப்படுகின்றன. சங்க இலக்கியம், திருக்குறள், காப்பியங்கள், கம்பராமாயணம், பெரியபுராணம், சிற்றிலக்கியங்கள், தற்கால இலக்கியம் போன்றவைகளில் மேலாண்மைக் கூறுகள் சிதறிக் கிடக்கின்றன. கவிஞர் க.இந்திரசித்து எழுதியுள்ள இந்திரசித்து இருநூறு(2012), குறுங்கவிळை அந்தாதி (2013), வில்லை எடுக்காமல் வீழ்த்து(2013), செவ்வியை ஆகுமதி(2015), அஞர்(2015), இலக்கிய ஆராய்ச்சி-5(2015) ஆகிய கவிதை நூல்களில் காணப்படும் மேலாண்மைச் சிந்தனைகளை ஆராய்வதே இக்கட்டுரையின் நோக்கமாகும்.

## மேலாண்மை இயல்:

மேலாண்மை என்ற கருத்து பத்தொன்பதாம் நூற்றாண்டின் பிற்பகுதியில் தோன்றியது. இது உரிமையின் அதிகாரம், கடமை என்னும் உணா்வுகளைக் கொண்டிருந்தது. மேலாண்மை என்பது ஒரு நிறுவனத்தின் நோக்கங்களை அடைவதற்காக தனிமனிதனாகவோ குழுவாகவோ
 எண்பiா(சி.சரவணகுமார்,திருவள்ளுவாின் மனித மேலாண்மையில் பணி நியமணம், ப.896). மேலாண்மை என்பதற்கு பிறரைக் கட்டுப்படுத்தக்கூடிய பலம்; மேலோங்கிய நிலை; மேலாதிக்கம் என்பன போன்ற பொருளை க்ரியாவின் தற்காலத் தமிழ் அகராதி குறிப்பிடுகின்றுு|க்ரியாவின் தற்காலத் தமிழ் அகராதி, ப.870). மனிதா்கள் தாங்கள் மேற்கொள்ளும் பணிகளை முறையாகவும் சரியாகவும் நிறைவேற்ற உதவுவதே மேலாண்மையாகும் (அ.அறிவுநம்பி, சங்கப்புறப் பாடல்கள் காட்டும் மேலாண்மை, ப.201). முடிவெடுக்கும் திறன், தொடா்பு கொள்ளும் ஆற்றல், வரவு செலவு

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##   தक்ணாट:

பிப்ரவரி 12, 2016
தீருவள்ளூவராண்்ு 2047-ゅத 29

บฐับீயாஜிளியก்
முணைவாி ச. ஈமிலவரன்


தமறிழாயெவுத் து60ற
தேசியக் கถิலூாfி (தøிбாாட்சி)
ஆற்றல்சாா் தகததபபற்றது
ததசியத் தர மதீப்பீடிலல் "ஏ 'தகததிபற்றது
த்ருசிசியாபிபள்ஸி-620001.

15. 'புறநானாற்றில் சட்ட மேலாண்மை'

கொ.இராமகிருஷ் ண ண்
16. பள்ளு இலக்கியங்களில் மேலாண்மைச் சிந்தணைத்த் முறைவர் கோ.இராமச்சந்் திரன்
17. நாட்டுப்புறச்சிறுவா் விளையாட்டில் காணலாகு1்

30. திருCும
31. திருமந் சிந்தணைகள் 1. இராஜகுமாரி பா.あ区
18. சிலப்பதிகாரத்தில் மேலாண்மைச் சிந்தனைகள் முஈைவர் .இரா.பூ.இராஜேஸ் வரி
32. आகநா (1) 8
33. வள்சு முண ல. இராஜேஸ் வரி
20. மேலாண்மை (நிருவாக) நெறிகள் முனைவர் ச.ஈஸ் வரன்
21. சங்க அகப்பாடல்களில் களவு ஒழுக்க மேலாண்மை வீ.உதயகுமார்,
36. की

டு முனைவா் க.உமாராணி
23. திருக்குறளில் குழந்தை வளர்ப்பு மேலாண்மைச் சிந்தனைகள் கு.ஏசுராசா
24. தொல்காப்பியா் காலச் சமூக மேலாண்மைச் சிந்தனைகள் ப.கணே ஷ் வரி
25. தமிழ் இலக்கியங்கள் உணா்த்தும் கல்வி மேலாண்மைகள் க.கண்் ண ண்மு.கதிரேசன்
27. கம்பஷில் அரசியல் மேலாண்மை ச.கருத் தான்
முஆைவர் நூ.வ.கருப்புசாமி
29. தமிழ் இலக்கியங்கள் உணர்த்தும் மேலாண்மைச் சிந்தயைகள் முனைவர் ரெ.கலா

நாஞ்சில்நாடன் படைப்பில் மஞிதவள மேலாண்மை-ஒரு பார்வை

ธ. இராஜேஸ் வயி.
உதவிப்பேராசிிியா், தமிழ்த்துறை, ทீ ஜி.வி.ஜி.விசாலாட்சி மகளிi் கல்லூரி (தன்ளாட்சி); உடுமலைப்பேட்டை. $642 \quad 128$.

இன்றைய காலத்தில் கட்டுரை மாபெரும் வளiாச்சி அடைந்து வருவதை கட்டுரை எழுத்தாளi் நாஞ்சில்நாடன் கட்டுரையின் வழியாக நாம் அறயய முடிகிறது. படைப்பாளா தம் கருத்துக்களை வெளிபடையாகவும், தெளிவாகவும் அவா்தம் கட்டுரையின் வழி அறியலாம். கட்டுரை எழுத்தாளனின் வாழ்க்கை அனுபவங்களையும், நாஞ்சில்நாட்டு மக்களின் வாழ்க்கை முறையும், விவசாய மேலாண்மை, படைப்பாளியின் படைப்பாளுமையும், ஆசிரியரின் கோபமேலாண்மை பற்றியும் தன் கட்டுரையில் கூறியுள்ளாா. மேலாண்மை என்பது கையாளுதல் எனலாம். மேலாண்மை என்பதற்கு கட்டுப்படுத்துதல், ஆளுமை என க்ரியா அகராதி கூறுகிறது. நாஞ்சில்நாடன் தொகுப்புகளில் இடம்பெற்றுள்ள படைப்பாளுமை சிந்தனைகளை வெளிக்கொணரும் விதமாக இக்கட்டுரை அமைய உள்ளது. படைப்பாளியின் படைப்பு மேலாண் மை

படைப்பாளர் தன் கண்ணில் காணும் காட்சிகளையும்,மனதில் உ ள்ள நிகழ்வுகளையும் கட்டுரையாகப் படைக்கிறாாககள். ஒவ்வொரு படைப்பாளியின் எழுத்து நடை ம்ட்டும் LDாறுபடும். இது படைப்பாளியின் தனித்தன்மை என்கிறோம். " படைப்பாளா்கள் தாம் வாழும் காலத்தில் கண்ணில் கண்ட காட்சிகளை நிலைநிறுத்திக் கொண்டு, அவற்றை்் சித்திரங்களாக வெளிக்காட்டும்பொழுது தம் மனதில் நிலைத்து நிற்க செய்ததை இயல்பான தன்மையில் வடிவமைத்துக் காட்சியாக்குகிறாi் இதணைப் படைப்பாளியின் தனித்தன்மை என்றும் தனிப்பண்பு என்ற கூறலாம்" என்கிறாா் சுப்பையா.

தன்னுடைய தனித்தன்மை காட்ட ஒவ்வொரு படைப்பாளணும் புதிய சொற்களைக் கையாள எண்ணைகிறான். படைப்பாளா தம் புதிய சொற்களை கண்டுபிடிக்காமல் இயல்பாக இருக்கின்ற சொற்களை அடுக்குத்தொடா போல எழுதிவிட்டு மகிழ்ச்சியடைகிறான். "உவகை என்றும் மகிழ்ச்சி என்றும் களிப்பு என்றும் அற்ப சந்தோஷம் அடைந்த எழுத்தாளன் பின் வாங்கியதே இல்லை. பெரும்பாலும் உள்அற்றுப் போன எழுத்தாளா்கள் தான் இவா்கள் "எ6 • கில்நாடன் கூறுகிறார்.

## काமழyi உ๙ை คியリல்



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##  (ஆய்வுக்க்்டுறைத் )தாக்்ப)



## 

 ாற்றுய்


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## ஔவையாா் பாடல்களில் வரலாற்றுக் குறிப்புகள்

முய்னுறை:
சங்க இலக்கியங்களில் முப்பதின் மிக்க பெண்புலவர்கள் பாடியுள்ளனाi. அவருள் ஆழ்ந்த புலமையும், அரசியல் நாட்டழுi அஞ்சாநநஞ்சமும் கவிபாடும் கற்பனையும் ஒருங்கேயமம்்த ஒப்பிலாப் பெண்மணி ஔவையாा் ஆவார். இவா் பாடிய பாLல்கத் ஐம்பத்தொன்பது ஆகும். இவற்றுள் புறம் பற்றியன 33, அகப்பாடல்கள் 26 , கபிலரைக் கூறும் பொழுது வேள்பரி நநைவிற்கு வடுதல்போல் ஒளவையாரைச் சுட்டுங்கால் அதியமாள் நெடுமானஞ்சி நம் மனக்கண்முன் தோன்றுகிறான். இவ்வஸ்ளல் அளித்த சாவா, மூவா நெல்லிக்கனியை உண்டு நெடுங்கெலம் வாழ்ந்து, அரசியல் துறையிலும் நிலையான பணி ஆற்றுயுள்ளாi் இபபபெண்மணியார்.

தண்றொத்த தமிழ்ப்புலமை சான்ற கபிலரைக் குறிப்பாகவிய் Сவள்ளிவீதி என்ணும் பெண்பாற் புலவரை வெளிப்படையாகฎுய் (அகi் 147) தம்பாக்களில் ஔவையாா் குறித்துள்ளாா். அதியமானiல் கோவலூர் வெற்றியைப் பாடிய பரணரையும் (புறம் 99) இவi பாராட்டியுள்ளார். ப்Bர் புலமையை மதிக்கும் இப்பெருமாட்டியைன் કீற பாணாற்றுப் பணையில்,
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# A STUDY ON STUDENTS' PREFERENCE TOWARDS SOCIAL NETWORKING WEBSITES IN UDUMALPET 

Dr.Mrs.R.Parameswari<br>Associate Prof. of Commerce, Sri G.V.G Visalakshi College for Women, Udumalpet<br>Ms.S.Subhashree<br>Asst. Prof. of Commerce, Sri G.V.G Visalakshi College for Women, Udurnalpet


#### Abstract

Over the last decade, the internet phenomenon has witnessed woriderful developments, one of such innovation being the creation of social networking sites which attract a great number of users particularly youths, with amazing features and capabilities made available to everyone using them. Social networking sites cannot be said to have replaced the old media and other existing means of communication, they have enhanced the functioning of the older media of communication. The main objective of the study is to students' preference towards SMS and reason for using SMS. An attempt is being made to know the effect of social networking websites on different age groups and the benefits they enjoyed. This paper reveals the students preference towards social networking websites and its reasons.


Keywords - Customer preference, social networking, social networking websites

## Introduction

Communication is central to human life, it sustains and maintains human relationship and social interaction. It is the transfer of information from one person, context or group to another. In essence, communicators often consider which channel to use in order to reach a given target audience rather than using the other forms of communication. One of such channels is the internet. In internet Social networking websites can be understood as platforms in which a range of activities take place, as well as locations for interaction among individuals, groups and communities. A majority of social networking websites do a lot more than just allow youths to have a profile and a friend's list; they build upon and integrate many communication tools and technologies (e.g. e-mail, messaging, video sharing and photo-sharing). Also businesses try to increase their connection by customers to have better financial profit achievement. All those similarities cause businesses and individuals to increase their engagement by social networks to reach their goals.

## Statement of the Problem

The internet, since its inception in the 1990s, has significantly changed the methods used by the people in communication, banking, shopping and transaction various deals. In view of this, a remarkable change has been

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Mrs. Ph. Amirthan \& Dr. A. Vennila

Ph.D ResearchScholar,Rathinam college of Arts and Sceence college,coimbatorc

NTROUCTION: pisaster Managence dealing with all humanitarian aspects of emergencies, in
responsibin particular preparedness, response and recovery in order to lessen the impact of disasters.Disaster es management aims to reduce, or avoid, the potential losses from hazards, assure prompt and $\therefore$, appropriate assistance to victims of disaster, and achieve rapid and effective recovery.
pisaster management cycle illustrates the ongoing process by which governments, businesses, or and civil society plan for and reduce the impact of disasters, react during and immediately It at all points in the cycle lead to greater preparedness, better warnings, The complete dility or the prevention of disasters during the next iteration of the cycle. The complete disaster management cycle includes the shaping of public policies and plans that either modify the causes e of disasters or mitigate their effects on people, property, and infrastructure.

Goals of Disaster Management:
e (1)Reduce, or avoid, losses from hazards;
(2)Assure prompt assistance to victims;
y (3)Achieve rapid and effective recovery.
The mitigation and preparedness phases occur as disaster management improvements are made in anticipation of a disaster event. Developmental considerations play a key role in contributing to the mitigation and preparation of a community to effectively confront a disaster. As a disaster uccurs, disaster management actors, in particular humanitarian organizations, become involved 5 in the immediate response and long-term recovery phases. The four disaster management phases 1illustrated here do not always, or even generally, occur in isolation or in this precise order. Often phases of the cycle overlap and the length of each phase greatly depends on the severity of the disaster.
Mitigation - Minimizing the effects of disaster.
Examples: building codes and zoning; vulnerability analyses; public education.
Preparedness - Planning how to respond.
Examples: preparedness plans; emergency exercises/training; warning systems.
"osponse - Efforts to minimize the hazards created by a disaster.
amples: search and rescue; emergency relief.
Recovery - Returning the community to normal.
Examples: temporary housing; grants; medical care.
Sustainable Development
Developmental considerations contribute to all aspects of the disaster management cycle. One of the main goals of disaster management, and one of its strongest links with development, is the promotion of sustainable livelihoods and their protection and recovery during disasters and emergencies. Where this goal is achieved. people have a greater capacity to deal with disasters r..

## Personal Financial Management

Text \& Cases


Dr.A.Venkatachalam

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# PROSPECTS OF PERSONAL FINANCIAL PLANNING; 

## Introduction

Dr.R.Radhika \& R.Anbuselvi

In recent years, the need for financial education has gained the attention of a wide range of entities including banking companies, government agencies, grass-roots consumer and community interest groups, universities, schools, and other organizations. Numerous factors have led to a complex, specialized financial services marketplace that requires consumers to be actively engaged if they are to manage their finances effectively. The prevailing concern is that consumers lack a working knowledge of financial concepts and do not have the tools they need to make decisions most advantageous to their economic wellbeing. However, a complex and specialized financial services marketplace requires consumers to be informed and actively engaged if they are to manage their finances effectively. Under these circumstances, there is a renewed attention to personal finance education. This subject matter is currently gaining attention from various quarters of society, such as academia, government, corporations and nonprofit organizations.

Personal finance as a discipline of finance is relatively new, but it is growing rapidly. Still new subdisciplines of personal finance are being created - behavioral finance, nanofinance, neurofinance. Personal (household) finance as a private finance sub discipline means the processes and phenomena connected with collecting, dividing and spending money by a household as a whole or individual household participants. Additionally, the management of personal finances is a process of planning in consumer spending, investment and fundraising (financing) in order to optimize the financial situation of the household (or an individual) and should be a habit.

Personal finance management enables the realization of these objectives. Furthermore, personal financial planning has its own financial goals that correspondent with the household life-cycle stage (protection, accumulation and distribution phase). Financial goals should be realistic, precisely defined and cover a wide range of financial aspirations: controlling day-to-day expenses, meeting retirement needs, setting up a savings and investment program, minimizing taxes, and being financially independent [Gitman, Joehnk, Billingsley 2013].

Personal Financial Planning involves analyzing financial flows of an individual, forecasting the consequences of various investment, financing and dividend decisions and weighing the effects of various alternative The idea is 10


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i STUDY ON INVESTMENT AVENUES WITH SPECIAL REFERENCE TO MUTUAL FUND

## Introduction

Mrs. R. Rajini

Many developments have been taking place in the Indian capital market. The Indian financial system fosters savings among the public and channels them to their most efficient use through financial institutions or intermediaries operating in the money and capital markets segments. One such financial intermediary which has played a significant role in the development and growth of capital markets is Mutual Fund. In India the mutual funds must get registered with SEBI. A mutual fund is a trust that pools the savings of several investors and then invests these into different kinds of securities (shares, debentures, money market instruments, or a combination of these) in keeping with a pre stated investment objective. The biggest advantage of mutual funds is diversification, minimising risk and maximising returns.

The income generated by mutual funds is distributed among mutual fund unit holders in proportion to the number of units held by them. Mutual fund industry has seen a lot of changes in past few years with multinational companies coming into the country, bringing in their professional expertise in managing funds worldwide. The advent of Mutual Funds changed the way the world invested their money. The start of Mutual Funds gave an opportunity to the common man to hope of high returns from therr investments when compared to other traditional sources of investment. The mutual fund industry is spread all over the world with US alone accounting for over $50 \%$ of it. The schemes offered all over the world are similar in their basic structure though they differ in numbers and with some countries having specialized schemes.

It is one of the fastest growing industries in India, with so many investment options around giving an investor a wide range of choices to invest into; Mutual Fund offers a specialized ser vice where the funds of the investors are professionally managedy the fund managers with various schemes offering all kinds of investors a product of their choice.

## Mutual Funds in India

Since the 1990's when the mutual fund space opened up to the private sector, the industry has traversed a long path, adapting itself continuously, to the changes that have come along. The Indian mutual fund industry is passing through a transf ormation. On one side it has seen a number of regulatory developments, while on the other the overall economy is just recovering from the global crisis of 2008. Growth in Assets under Management (AUM) experience has been unprecedented, growing at a


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Dr.S.Sripriya

## A STUDY ON PREFERRED INVESTMENT AVENUES AMONG


#### Abstract

Dr.S.Sripriya


The developing countries like India face the enormous task of finding sufficient capital in their development efforts. Most of these countries find it difficult to get out of the vicious circle of poverty of low income, low saving, low investment, low employment etc. With high capital output ratio, India needs very high rates of investments to make leap forward in her efforts of attaining high levels of growth. Since the beginning of planning, the emphasis was on investment as the primary instruments of economic growth and increase in national income. In order to have production as per target, investment is considered as the crucial determinant and capital formation has to be supported by appropriate volume of saving.

Investment is the sacrifice of certain present value for the uncertain future reward. Investments are always interesting, challenging and rewarding. Generally where there is a high risk, more rate of return is assured. Risk and reward go together. The major features of an investment are safety of principal amount, liquidity, income stability, appreciation and easy transferability. The research study consists only those people who earning fixed Income as salary so the study included only salaried group of people. The Investment pattern of the salaried employees is different due to safety, regular flow of income, tax saving benefits, security, Retirement benefits rather than professionals \& businessman.

## Introduction

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## ATTITUDE OF WORKING WOMEN TOWARDS INVESTING IN LIFE INSURANCE WITH SPECIAL REFERENCE TO PRIVATE BANK EMPLOYEES

Dr.D.Manimozhi

## Introduction

Women are traditionally less likely to have life insurance than men in a country like India. Working women in families have less live cover than their working male counterparts. Seldom do they realize that it is important that working women, need to have some form of life insurance. Two income households typically depend on both incomes to meet their expenses, and the loss of either income could be financially devastating for the family. Women live longer than men, hence becomes important for women to save for retirement, and life insurance is an excellent way of providing retirement savings and also protecting families from financial hardship. For women, life insurance is often a more effective way of saving for retirement. The average women spends twelve of her working years caring for children and other family members, meaning that she is less likely to accumulate enough funds for retirement via employer-sponsored benefits. A life insurance policy is an excellent means of overcoming this problem.

## Statement of Problem

The research study is entitled "Attitude of Working Women towards investing in Life Insurance with special reference to Private Bank Employees of Coimbatore City" Women are increasingly taking control of their family's financial affairs in India. In traditional Tamilnadu in which Coimbatore is a part, it had been women the finance leader. It is because of the financial discipline which they have inherited from their grandmothers and great grandmothers. But still they have not been taught to protect their life.

The main reason had been that they had no financial independence. In the last (wo decades, working women have made great strides toward economic equality with men. This fact seems to have escaped many life-insurance companies, however. Onethird of women had no life insurance coverage in 1992. This is about the same proportion of women who were uninsured in 1976, according to the Life Insurance Marketing and Research Association (LIMRA). The gap between women's and men's life insurance coverage has narrowed since 1984, but not because agents have done a better job of selling to women but because women have become independent and hence do not feel guilty to spend money on themselves as it used to be two decades ago. Due to this independence trend has tremendously changed and most of the
D. Me.

## Insight of IPR: Concepts and Issues

Dr.R. Radhika
Dr.S. Sundari Bai
Dr. Mallika Baskar

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# India <br> its lectual Property Rights and its Challenges 

1. Anbusely! G.V.G Visalakshi, Post Graduate Research and Department of Economics, Sri

## 1. Introduction

expects, whose crepe as a protection and incentive to the be bough creators to mere could otherwise be freely used by others. The society wrought and sold. But whit their work available in the market where this work can Want to help the gut while the society wishes to encourage creativity, it does not limits are built grooming of harmful market power. And for this reason, certain state. Rights in the rights granted to the creator, in terms of time and ' space, by the creativity are granted for fixed period of time and protect only the fixation of in material form.
In today's intellectual era, India has shown a considerable growth in its research and development. The presence of well established state of the art labs of Indian as well as multinational companies in the country has clearly proved the Indian IP status in the world. The rise in Indian economy is a clear impact of Intellectual Property (IP) influence in the country. By setting up new technology, incubation centers in various parts of the country and providing - financial aids to the technologist, the Research \& Development (R\&D) status of the country has been boosted up.

India being a developing nation, has taken giant leaps in competing towards Trade Related Intellectual Property Rights (TRIPS) agreement and in compliance of US and European Intellectual Property Right (IPR) structure. The 2lst century- can be referred to as the century of technology, knowledge and in fact the regime of intellect. The country's ability to translate knowledge into innovation to gain wealth will determine its future. Thus, the innovation is supposed to be the key to create knowledge into wealth. Therefore, issues of generation, evaluation, protection and exploitation of IP would become critically important all over the world ${ }^{1}$. Through this article, emphasis has been given on the IPRs impact in creating a strong backbone of the country.

## II. Nature of IPR

IPRS are the territorial rights, which have a fixed term and can be renewed after a stipulated time as specified in the law by way of making payment toward official fees. Exceptionally, trade secrets have an infinite life but they don't have to be renewed. Apart from this, trade secrets have another nature of being assigned, gifted, sold and licensed like any other tangible property. Unlike other moveable and immoveable properties, these rights can be separately held in many countries at the same time. IPR can be held only by legal entities i.e., who have the right to sell and purchase property. The respective sections and rules protect these rights.

Intellectual property is a strategic asset for industry and public health. The growths of new global public-private partnerships, such as the malaria vaccine initiative, have


## Insight of IPR: Concepts and Issues

 (2)Dr.R. Radhika<br>Dr.S. Sundari Bai<br>Dr. Mallika Baskar

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## The Economic Cost of IPR Infringement in Spirits and <br> Dr.M. Radha, Associate Professor, Department of Economics, Sri GvG Visalakshi College for Women. R. Radii, Associate Professor, De

 R. Rajini, Associate Professor, Department of Economics, Sri GVG Visalakshi College for Women. Dr. Mallika Baskar, Professor and Head, Department of Economics with Logistics and Freight
## I. Introduction

AMajor problem which has hindered the effective enforcement of Intellectual Property Rights (IPR) in the EU is related to a lack of knowledge in relation to the precise scope, scale and impact of IPR infringements. Many attempts to quantify the scale of counterfeiting and its consequences for businesses, consumers and society as a whole have suffered from the absence of a consensual and consistent methodology for collecting and analysing data on counterfeiting and piracy across various sectors. Different approaches have been used, such as surveys, mystery shopping, monitoring of online activities, making it all the more difficult to aggregate results for the whole economy. The very nature of the phenomenon under investigation makes it extremely challenging to quantify reliably, as obtaining comprehensive data for a hidden and secretive activity is by necessity difficult.

These challenges have in turn hindered the tasks of those involved in enforcing IP rights and in charge of establishing precise priorities, programmes and targets for enforcement, as they limit the possibilities to design more focused policies as well as evidence-based public awareness campaigns. To help overcome these challenges while taking fully into account of methodological constraints, the Observatory developed a specific approach that has so far been applied to the Cosmetics and Personal Care; Clothing, Footwear and Accessories; Sports Goods; Games and Toys; Jewellery and Watches; Handbags and Luggage; and Recorded Music sectors.

In the present report the Observatory focuses its attention on two sectors officially labeled Distilling, rectifying and blending of spirits and Manufacture of wine from grape by Eurostat. The two sectors have been analysed separately and results will be presented for each one, but, due to the similarity of the products covered both are presented in a join report. The products included in each sector, as defined by Eurostat, are:

## Distilling, Rectifying and Blending of Spirits

1) Manufacture of distilled, potable, alcoholic beverages: whisky, brandy, gin, liqueurs, etc.
2) Manufacture of drinks mixed with distilled alcoholic beverages.
3) Blending of distilled spirits.

## Manufacture of Wine from Grape

1) Manufacture of wine.
2) Manufacture of sparkling wine.
3) Manufacture of wine from concentrated grape must.


## Insight of IPR:

 Concepts and Issues $i$Dr.R. Radhika<br>Dr.S. Sundari Bai<br>Dr. Mallika Baskar

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# GI Protection for Indian Handicrafts-Roadmap for 

 SOCiO-Economic DevelopmentDr.G. Yamuna, Associate Professor, Department of Economics, Sri GVG Visalakshi College form Wisalakshi College for Women. Dr.K Kaliammal, Associate Professor, Department of Economics, Sri GVG Visalakshi College for Women.

## I. INTRODUCTION

THE desire of mankind for quality and genuine premium products such as silk, cotton, spices, wines, designs and handicrafts having distinct characteristics originating from a particular region, have over centuries created an impact on human civilization which has resulted in discovery of new sea routes and new continents. These identifications became so important that these regions started specializing in producing these unique products, which led to identifying such goods as originating from a particular region, which over a period of time has become renowned globally. Drastic development in the technologies of transport and communication has made available of everything at everybody's doorstep. The Internet have helped this process, enabling business to communicate more smoothly and efficiently and sparking what some have called the "Third Wave" of economic growth.

India has a rich history of traditional art and handicrafts that has evolved over centuries and has survived through the ages. It is unique with its traditional characters, beauty, styles and culture based craftsmanship passed down through generations. Indian Handicrafts have always been distinguished for their great aesthetic and functional value and a perfect blend of design ability as well as technical skills. Its exclusiveness and mystical value always has a magnetic appeal. It has grown around religious values, needs of the common people and also the needs of the ruling elites. The craft traditions have withstood the ravages of time and several foreign invasions and continue to flourish till date. This traditional knowledge is a major source of income for the rural communities and also plays a vital role in the economic development of the country.

Origin labeled products is often considered useful instruments to preserve local culture and traditions and to foster rural development, especially in disadvantaged areas. Consumers are willing to pay a high premium for origin-guaranteed products. But today, the sustainability and survival of these traditional products are threatened due to anti-competitive practices and counterfeit products. These traditional arts need to be protected from being copied through unfair means. A study by the OECD (1995) pointed that the two main factors that influence the success of small rural enterprises are: market access and socially constructed differentiation. One of the effective approaches to address these factors is for the enterprises to work together in order to develop a competitive advantage. But today, the sustainability and survival of these traditional products are threatened due to anti-competitive practices and counterfeit products. These traditional arts need to be protected from being copied through unfair means. An effort to safeguard the interest of the producers and consumers led to evolution and conceptualization of "Geographical Indications". The idea is that, 'A product originating from a particular place with some unique quality or characteristic


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# Healthcare Marketing Strategy to the Sustainabie Development of Society 

Associate Professor of Economics Sri Mrs.R.Rajini

Gisalakshi College for Women, Udumalpet, Tiruppur District


#### Abstract

area that raises many proble priorities that ensure the sustainable development of society. But health is an development process requires a conomic, social and even moral, so to contribute effectively to sustainable population. Healthcare industry plays a analysis of population health and how health services are provided the is considered to be a crucial as it improves health in the development of nations. An effort towards good health reduces absenteeism at work in improves health of people which increases productivity of an individual and investment in national physical capital Improvement in survival rate and life expectancy increases the overall In this regard, marketing of health care services plays an important role, which by creating (GDP) growth marketing policy and by applying viable marketing span important role, which by creating an effective population at satisfactory level. This article aims to show how marketing contributes to health services to the


 of societyKeywords: Markering of hospital services, markering sirategies, sustainable development

## I. Introduction

Health services have become increasingly globalized. This globalization is regarded as a new phase of world economic integration. In this dynamics, the nations are influenced by transnational processes occurring at every level of economic activity. The globalization of health service has been facilitated by advancement in information and communication technology, liberalization of foreign investment, greater international mobility of patents and demographic dynamics. As a result, health services are in the realm of multilateral trade negotiations under the World Trade Organization. India is one of the prominent participants.

The health sector is growing rapidly ever since the setting up of the WTO in 1995 with inclusion of the services sector. It has been estimated that this sector generated $\$ 13.31$ trillion business in 2012 with developing countries accounting for over $\$ 2.67$ trillion ( 20.06 per cent). It expected to grow by 17 per cent per annum till 2015. Indian health industry, valued at $\$ 65$ billion in 2012, is highly fragmented and dominated by private players. The healthcare sector of India is estimated to $\$ 100$ billion in size by 2015 , growing 20 per cent per year. The industry is expected to touch $\$ 280$ billion by 20201 . There will be increasing demand for specialized and quality healthcare services.

According to Investment Commission of India, the healthcare industry has experienced remarkable evolution of an added 12 per cent per year during the last four years, driven by a number of factors such as increase in life expectancy, rise in income levels and awareness of health insurance among the people. The nising demand from the middle income group in India's large cities is enhancing growth in private sector healthcare. Union and State govermment programmes will spur growth in the primary and secondary sector of healthcare. As the demand for healthcare services increases, it would pose enormous challenges and opportunities for the medical service community and other related service providers.

Foreign Direct Investment (FDI) inflow in hospitals and diagnostic centers was $\$ 1597.33$ million during April 2000 to March 2013. FDI inflow in medical and surgical appliances stood at $\$ 604.47$ million during the same period. At the same time, the drugs and pharmaceutical sector attracted FDI worth $\$ 10,318.17$ million2. The hospital services market is expected to be worth $\$ 81.2$ billion by 2015 . The healthcare providers in india pian to spend $\$ 1.01$ biliion on IT products and services in 2013.

India attracts patients mostly from Africa, CIS countries, Gulf and South Asian countries who come mainly for organ transplant and treatment of orthopedic, cardiac and oncology problems. Medical tourism market is expected to expand at an annual rate of 27 per cent to reach $\$ 3.9$ billion in 2014 from $\$ 1.9$ billion in 20113 The cost of medical treatment in India is much cheaper as compared to Western Europe and North America and also South East Asian countries. This segment is likely to grow more than 20 per cent in the current period. Many specialty hospitals have upgraded facilities, the treatment skills are comparable with western world.


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Ethical Issues in Service Marketing - With Reference to Banking Industry DtS.STripiya

# Ethical İssues in Service Marketing - With Reference to Banking Industry 

Dr.S.Sripriya Assistant Professor in Economics, Sri G.V.G Visalakshi Collcge for Women, Udumalpet.


#### Abstract

Financial institutions should have rules of law, industry and ethical standards. Dealing with ethics is not a side line but it should be the core part of the industry, as banking is all depend on mutual trust. Greed and unethical behavior by market participants creates a situation of financial crises. In today's competitive scenario, every bank wants to become the market leader, capture maximum market share and have maximum customer base. To achieve this objective various kind of marketing strategies and communications are undertaken. The communications are extremely important in case of services to create powerful images and a sense of credibility, confidence and assurance for the consumers. However, in the banking sector, marketing communication elements are misunderstood and irrelevant from the consumer's perspective. Moreover, for the growth and survival every business has to trade off between 'profit' and 'ethical' issues concerning their marketing strategies. The paper covers the opportunities of ethical misconduct in service marketing, issues that create ethical conflict and factors that affect the ethical decision making.


Keywords: Financial institutions, services, banking sector; ethical misconduct

## I. Introduction

fined as "a branch of philosophy dealing with what is good and bad and with moral duty and obligation". Opportunities for ethical misconduct with in service sector abound and they can be attributed pre dominantly to the intangibility, heterogeneity and inseparability dimensions inherent in the provision of services. Inseparability complicates the consumer's ability to evaluate the quality of service provided. Heterogeneity reflects the difficulty in standardization and quality control. Inseparability reflects the human elements involved in the services delivery process. All three dimensions contribute to consumer vulnerability to and reliance upon the services provider's ethical conduct during the service encounter

## II. Opportunities for Ethical Misconduct in Service Marketing

Services are intangible in nature and are provided simultaneously at the time of consumption. Services are being provided by human beings, deliverance of service is different from person to person hence it cannot be standardized. Due to all these factors there are lot many chances where the ethical misconduct can be seen.

- Very little knowledge of services before consumption

Due to intangibility of the services, consumers can not phyșically examine the services before purchasing, consequently, consumers have little pre purchase information about the services.

- Services are often specialized or technical

Most of the services are technical or specialized in nature and can be misunderstood by the customer. For example the terms and conditions of an insurance plan cannot be understood by a lay man.

- Time gap between performance and evaluation

Services like insurance and financial planning is mostly done for future for example the success and failure of retirement planning may not be realized before retirement.

- Non availability of guarantees and warranties

Services are sold without guarantee and warranty. In April 2013 Dr. Chakrabarty, RBI deputy governor, supported Money life Foundation's appeal that banks should not be allowed to sell third-party or nonbanking products like is insurance, gold and mutual funds because they are untrained to so do and do not take responsibility of the outcome in any manner.

- Boundary spanning services

Many a time's services are provided outside the physical premises of the firm or institution. For example most of the bank accounts are opened at the residence of the customers, as a service gesture bank official visit the customer at their place. Due to this service provider often are not under the direct supervision.


## GROWTH OF FDI

## IN INDIA


S. Theenathayalan
V. Sriman Narayanan

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# FDI IN SERVICE SECTOR 

> Assistant Professor, Department of Economics with Logistics \&Freight Management Sri G.V.G. Visalakshi College for Women, Udumalpet

## Introduction

FDI is considered to be the most attractive type of capital flow for emerging economies as it is expected to bring latest technology and enhance production capabilities of the economy. Foreign investments mean both foreign portfolio investments and foreign direct investments (FDI). FDI brings better technology and management, access to marketing networks and offers competition, the latter helping Indian companies improve, quite apart from being good for consumers. This efficiency contribution of FDI is much more important.

## Objectives of the Study

The data required for this study were collected from various published sources and the specific objectives are:

* To access the sector-wise foreign direct investment in India.
* To know about the Foreign Direct Investment (FDI) in service sector.


## Foreign Direct Investment - A Strategic Component

Foreign direct investment as a strategic component of investment is needed by India for its sustained economic growth and development through creation of jobs, expansion of existing manufacturing industries, short and long term project in the field of healthcare, education, research and development. The sector-wise inflow of FDI into various sectors in India reflects the sustained economic growth and development through creation of jobs, expansion of existing manufacturing industries. The sector-wise inflow of FDI to India for the period from April, 2000 to March 2013, reveal that 19.26 percentages were on service sector, while 11.42 percentages were in Construction Development sector. Telecommunications, Computer,


# WOMEN ENTREPRENEURS <br> Mallika Baskar 

Sri.V.GVisalakshi college for women udumalpet

Nomen constitute around half of the total world population. They were regarded as the fif thesociety. The global evidences buttress that women have been performing exceedingly rfferent spheres of activities like academics, politics, administration, social work and so on. whatestarted plunging into industry also running their enterprises successfully. Hence the most discussing the role of women entrepreneurs in India.
pof Women Entrepreneur:
Interms of Schumpeterian concept of innovative entrepreneurs, women who innovate, arerdopt a business activity are called "Women Entrepreneurs".
Kamal Singh who is a woman entrepreneur from Rajasthan, has define women naurs as "a confident innovative and creative woman capable of achieving self-economic jonceindividually or in collaboration, generates employment opportunities for others through getablishing and running the enterprise by keeping pace with the personal, family and

## reneurial Competency and the Functions of the Women Entrepreneur:

Thepossession of certain knowledge, skill or personality profile called entrepreneurial ncies or traits help the entrepreneurs perform well (Spencer and Spencer 1993, Tayler is against such background many women entrepreneurs have been "Successful neurs". Difference between competence and competency consists of three components adge2)skill 3) motive Knowledge is essential for performing a task skill is to demonstrate and sequence of behavior.
adievement motivation
Competency includes knowledge, skills and altitudes


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## WOUTAN AND SOCIFTK-TITITIS AND TRUUTPIIS

Af Tresa Josephine Rani R.Rathiha S. Grace Victoria


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# The Evolution and Role of Cooperatives in Agriculture and Rural Development 

## I. Introduction

INDIA is essentially rural India. According to Census-2011, 68.84 per cent of total population of the country businessmen county side. They are virtually the cultivator, agricultural laborer, rural artisan, petty retail services are the mainstay of the rural econo Agriculture, rural crafts, cottage industries, small business and heavily on rural development and hence on the pace of grow of the national and sub-national economies draws of people engaged in them. Provision of credit; input supply; technology dissemination; value addic well-being diversification favoring high value agriculture, agro-processing and warehousing facilities; and crearough marketing network and infrastructure play a pivotal role in economic transformation in the all creation of development. The need for institutional arrangements in these core areas is necessitated billages and rural self-provisioning and heart-beang exploitation of non-institutioreas is necessitated by the limitations of economic activities in the real areas and cooperative credit institutions are the main purveyors, vital input for being commercial g commercial banks and regional rural banks (RRBs).
In spite of remarkable GDP growth and substantial diversification in production structure at the macro level in the recent years, the situation in the villages remains largely unchanged. The share of agriculture in GDP has drastically declined from about 50 percent in the 1950s to about 14 per cent during 2012-13 while that in employment reduced at a slow pace from about 75 per cent to 55 per cent during that period. This means that changes in the production structure moved far ahead of those in the implement structure of the workforce. The ratio of worker productivity in agriculture to non-agriculture is registering a decline despite widespread application of improved farm technology in agriculture. Besides, workers are disinclined to work in agriculture and are migrating to small towns either as daily commuters or as seasonal and/or long period migrants to work in physically less demanding activities. The villages are giving a sad look devoid of prime age population while the urban areas are experiencing over congestion and vertical construction.

In this backdrop an attempt has been made in the paper to focus on the evolution and role of cooperatives in rural development, and assess their problems and future prospects as agents of change, transformation and prosperity. The study covers the host of economic activities in the rural areas with concentration on agriculture, and the variety of rural cooperatives with specific reference to those dispensing agricultural credit. It is based on both secondary data obtained from various published sources and very simple statistical tools have been used to analyse data and interpret the results.

## II. Cooperative Movement in India: An Overview

A cooperative is a voluntary autonomous association of people designed to meet their common economic, social and cultural needs through a jointly owned and democratically managed organization. Cooperative movement can be defined as a voluntary movement of people to carry out a given economic activity through a democratically controlled enterprise by pooling together their resources with the purpose of securing certain benefits to the members and promoting certain values such as mutual help, self reliance, self management and general good for all.


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# ஆங்கில மொழி காட்டும் திருக்கோத்தும்பி 

## (ஜி.ய.போப் - மொழிபெயா்பிப்ன்

## வாயிலாக)

## நோக்கம் -

மாணிக்கவாசகரால் இயற்றப்பட்ட திருவாசகத்தினை ஆங்கில இலக்கிய ஆர்வலரான ஜி.யு:போப் அவர்கள் முழுமையாக மொழிபெயர்த்திருப்பது நாம் அறிந்த ஒன்று. சமயமும் தமிழும் எனும் பார்வையில் தமிழ் சமயத்தால் வளர்ந்தது என்பது இலக்கிய வரலாறு காட்டும் உண்மை. அவ்வகையில் தமிழை அயலகத்தில் வளா்த்த பெருமை ஐரோப்பியரான ஜி.யு.போப் அவர்கட்கு உண்டு. மொழிபெயர்ப்பாளரான இவர் தம் அறிவிற்கு எட்ட நின்று தன்னிகரில்லாத தமிழ் மொழியின் பக்திப் பெருமையை அதற்கு இணையான ஆங்கிலச் சொல்லுடன் இணைத்து மொழி பெயர்த்துள்ளார். அதன் வழி அயலகம் சென்ற தமிழ் தன்னிகரின்றி புலமை பெற்றுத் திகழ்ந்ததை ஆய்வதே இக்கட்டுரையின் நோக்கம் ஆகும்.

## ஆய்வுப் பொருள்:

திருவாசகம் - திருக்கோத்தும்பி பகுதியில் இடம் பபரும் 20 பாடல்களில் அமைந்துள் ள மொழிபெயர்ப்பின் சிறப்புகளையும், சிக்கல்களையும் இக்கட்டுரை ஆய்வுப் பொருளாகக் கொண்டுள்ளது.

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Өाய் कரிலயட்டிவ்
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## முயைவர்．ப．தமிழ்ப்பாவை

இணைப்பேராசிரியா் மற்றும் தமிழ்த்துறைத்தலைவர் றீஜி．வி．ஜி．விசாலாட்சி மகளி்லூாி（தன்னாட்சி） உடுமலைப்பேட்டை 642128 ．

## பதிற்றுப்பத்தில் நகைச்சுகை

நகை என்றால் ஆபரணம் இகழ்ச்சி，இன்பம்，களி，சிச்புப，நட்ப，நuம்

 அந்நகைச்சுவையை முதல் சுவையாக்கி மகிழ்ந்தான்． ‘எள்ளல் இளமை பேதைமை மடனென்று ．．． （தொல்．பொருள்．248）
நான்கு வகையால் ‘நகை’சுவைபட வெளிப்படுகில்றன் வரையறுத்துள்ளது．பிறரை எள்ளி நகையாடுதல் முதல் நிஈம，পு： கூறும் மழலை கேட்டு நகைத்தல் இரண்டாம் நிலை，தாஞ் கぁட்．தே
 சொல்லும் பொருண்மையறியாது திரியக் கொள்ளுதலலக் கெட்டு நயகு夕ு， நான்காம் நிலை，இவை தொல்காப்பியர் சொன்ன வ円ரயணற．ஜृixy முதல்நிலை பெரும்பாலும் திரைப்படங்களிலும்，ஏணையஞ நறபய゙ வாழ்வியல் போக்கிலும் இடம்பெறுகின்றன．இவையல்லாத щதாயு நகை இடம்பெறுவதுண்டு．
 இருக்குமானால் நகைச்சுவையாக்கலாம்．ஏனைய மூன்றறாறறம் অந்் Mு




 மனநிலையில் மாறாமல் இருப்பது．குறைந்தபட்சமாக ம்ழ்ஜி


 நகைக்கும் பறவை ஒன்று ஆஸ்திரேலியாவில் உள்ளது．இது இந்பு மீळ்கொத்திப்பறவை போன்று உள்ளது．இதற்குத் தணையும்．யயுய்


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## சுந்தர்ா்வாரத்தில் நாகச்சுவை

 வேண்டும் என்று நினைக்கின்றாரோ அதையே இறைவனிடம் கேட்டு ஙின்றறாா்．இறைவன் தர மறுத்தால் ஈசன் என்றும் பாராமல் ஏசுகின்றாா்． ய்திபி்்் வழி பரமசிவளை அடைந்த சுந்தரா் சுந்தரமான வாழ்க்கையை வாட்நதவர்் என்பதனை வரலாற்றின் மூலம் அறிய இயலுகின்றது．தூரா கி．பி ஏழாம் நூற்றாண்டின் பிற்பகுதியில் தோன்றியவா் ஆதிசைவா் か்த்த்ல் இணுானியாருக்கும் சடையனாருக்கும் மகனாய்ப்பிறந்தாா்．இவா நமியயரரரரர்，திருநாவலூரன்，ஆரூரன்，வன்தொண்டா，தம்பிரான் தோழா்，
 ஷiाரள்் தோறும் சென்று சிவநெறியைப் பரப்பியவா．நாளும் இன்னிசையால் நூட்டடயும் தமிழழயும் சைவத்தையும் வள்்த்தவ் என்ற பெருமையினை உぃயயவ்．பொன்னும் பொருளுக்காகவும் இறைவனைப் பாடியவா்．என்பதை， ＂சம்பந்தன் தன்னைப் பாடினான்

சுந்தரன் பொன்னைப் பாதிாா்ற＂




## நゅぁச்சுறை

ந๗ぁை，அழுகை，மருட்கை，அச்சம்，பெருமிதம்，வெகுளி，உவகை என்ற आட்டிఎணை மெய்ப்பாடுகளால் மனிதனின் உணா்ச்சி வெளிப்படுகிறது．

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சித்ரா, சி.

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துணைப்பேராசியியர்－தமிழ்த்குறை
றீஷி．வி．ஷி．விசாலாட்சி மகளிiா கல்லூரி（தன்ளாட்சி）
உடுமலைப்பேட்டை

## புதுக்கவிணையில் நகைச்சுவை

முஷ்னைறை：
 சுவைகளும் உண்றும் உணவிற்குச் சுவையுட்டுவன．அதுபோல வரழ： வாழ்விற்குச் சுவையட்டுவது என்னும் கருத்தில் தான் சிரிப்பை＇நகைテ்テ்ற்： என்று தமிழ் அழைத்தன்．நாம் முன்னோ்ககள் சிரிக்கவும்இ சிந்திக்玉ஷு தொந்த புத்திசாலிகள்．நம் உடலில் தோன்றும் மெய்ப்பாடுகளில் fiti அதாவது நகை எส்பதும் ஒன்று．மெய்ப்பாடுகளில் மிகவும் சிறந்த்்் நகைச்சுவை．அதளால் தான் தொல்காப்பியா் எண்வகை மெய்பாடுぁかグ் பற்றி கூறுமிடத்து，
＂நகையே அழுகை இளிவரல் மருட்கை அச்சம் பெருமிதம் வெகுளி உவகை எঞ்று அப்பால் எட்டே மெய்ப்பா டென்ப＂（மெய்ப்பாட்டியல் நூற்3） என்று நகையை முதலில் வைத்துக் குறிப்பிடுகின்றா்்．நகை என்பது சிாிப்பு，அது முறுவலித்து நகுதலும்，அளவே சிாித்தலும்，பெருகச் சிள்த்த்ற என மூன்று வகைப்படும் என்கிறா்．மேலும் எள்ளல்，இளமை，பபஞை． மடன் என்ற நான்கு வகை காரணங்களால் நகைக்குறிப்பு தோன்றும் என்ஸ்று இவ்வகைப்பட்ட நகைச்சுவை கூறுகள் இடம்பெறும் புதுக்கவிணதயீ ஆராய்வதே இக்கட்டுரையின் நோக்கமாகும்．

## அரசியல் சித்தாிப்பில் நகைச்சுவை：

 எதையும் கேலி செய்வதற்கு புத்திசாலித்தனம் வேண்டும்．அதுவும் ن． மみம் புண்படாமல் செய்வதற்கு，பக்குவமான அறிவு வேண்டும்．அ்்ட゙
 என்னும் தொகுப்பில் இடம் பெற்றுள்ள ஒரு கவிதை＇வேகம்＇எか்ப எள்ளல் தன்மையோடு இன்றைய அரசியல்வாதிகளைச் சாடும் கல்றை ＂எங்கள் ஊர் எம்．எல்．ஏ
ஏழு மாதத்தில்
எட்டுத் தடைவ
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 வேண்டும் என்று நினைக்கின்றாரோ அதையே இறைவனிடம் கேட்டு ஙின்றறாா்．இறைவன் தர மறுத்தால் ஈசன் என்றும் பாராமல் ஏசுகின்றாா்． ய்திபி்்் வழி பரமசிவளை அடைந்த சுந்தரா் சுந்தரமான வாழ்க்கையை வாட்நதவர்் என்பதனை வரலாற்றின் மூலம் அறிய இயலுகின்றது．தூரா கி．பி ஏழாம் நூற்றாண்டின் பிற்பகுதியில் தோன்றியவா் ஆதிசைவா் か்த்த்ல் இணுானியாருக்கும் சடையனாருக்கும் மகனாய்ப்பிறந்தாா்．இவா நமியயரரரரர்，திருநாவலூரன்，ஆரூரன்，வன்தொண்டா，தம்பிரான் தோழா்，
 ஷiाரள்் தோறும் சென்று சிவநெறியைப் பரப்பியவா．நாளும் இன்னிசையால் நூட்டடயும் தமிழழயும் சைவத்தையும் வள்்த்தவ் என்ற பெருமையினை உぃயயவ்．பொன்னும் பொருளுக்காகவும் இறைவனைப் பாடியவா்．என்பதை， ＂சம்பந்தன் தன்னைப் பாடினான்

சுந்தரன் பொன்னைப் பாதிாா்ற＂




## நゅぁச்சுறை

ந๗ぁை，அழுகை，மருட்கை，அச்சம்，பெருமிதம்，வெகுளி，உவகை என்ற आட்டிఎணை மெய்ப்பாடுகளால் மனிதனின் உணா்ச்சி வெளிப்படுகிறது．


## உரிமை:

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## உ.டுமலையாரின் இலக்கியம் வழி என்.எஸ்.கிருஷ்ணனின் நகைச்சுவை

ஆய கலைகள் அறுபத்து நான்கினள் சிரிப்பு என்பகும் அடங்கும். நடிப்பு என்பது நவரசங்களையும் உடலால் செய்யும் கலை. அதனுள் சிரிப்பு என்பது சிக்கலான ஒன்று. "சிரிக்கத் தொி்த மிருகம் மனிதன்" என்பர் ஆன்றோர். எனவேதான் ‘வாய் விட்டுச் சிரித்தால் நோய் விட்டுப் போகும்’ என்ற பழமொழியையும் காணலாம். முகத் தசைகளுக்கு உண்டான அசைவுப் பயிற்சியே நன்றாக சிாிப்பதுதான். நாம் நன்றாக சிரிக்கும்போகு முகத்தசைகள் நாளுக்கு நாள் பொலிவு பெறும். முகம் தளர்ச்சி பெறாது பொலிவு பெற்று இளமைத் தன்மையுடன் வாழலாம்.

## சிரிப்பும் நகைச்சுவையும்

சாதாரணமாய் புன்னகைக்கு அடுத்த நிலையே சிாிப்பாகும். இச் சிாிப்பு ஒருவரை ஒருவர் பாா்க்கும் போதும், மகிழ்ச்சியின் பொருட்டும் ஏற்படும் உளவியல் மாற்றம். ஆனர்ல் நகைச்சுவை என்பது அப்படியல்ல. துணுக்குகள் வழியாக நாமும் நம்மைச் சார்ந்தவர்களும் மனதால் உணர்ந்து வெளிப்படுத்துவது. இது போன்ற நகைச்சுவை தமிழ் இலக்கியத்தில் பதிவாக்கப்பட்டுள்ளது. இக்கட்டுரையில், தமிழிலக்கிய வரலாற்றின் பிற்கால வளா்ச்சியபல் சமூக சீா்திருத்தவாதியான உடுமலை நாராயணகவியும் - அவரைத் தன் குருவாக ஏற்றுக்கொண்ட என்.எஸ்.கிருஷ்ணனும் உருவாக்கிய சிரிப்பின் அம்சங்களையும், நகைச்சுவை திறத்தையும் காண்போம்.

## உடுமலை நாராயணகவி

தமிழ்த் திரை உலகிலும், இசை உலகிலும் முடிசூடா மன்னராக விளங்கியவர். 15.09.1899 அன்று உடுமலை வட்டம் பூவிளைவாடி (பூவாடி) என்ற கிராமத்தில் பிறந்தார். தந்தையார் கிருஷ்ணசாமி செட்டியா - தாயாா் முத்தம்மாள். அற்புதமான சீர்திருத்தப் பாடல்களால் புகழ் பெற்ற இவர் தொழிலால்தான் ஜாதி என்று "நாராயண கவி" எனப் பெயர் சூட்டிக் கொண்டு தான் கவிஞர் இனமென்று அடையாளம் வைத்தப் பெருந்தகையீர்.

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 இゅ．



இலக்க்யுங்கள் காலத்தின் கண்ணணாடிகள்，எனில் சிறுகணதகத்்
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 வாழ்ந்துவருகின்றோம் बশ்ற உண்ゅமゅய ஆண்களளம் ஏற்றுக்
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ராகவன் ஓர் எழுத்தாளா்．அவiா மகள் тம்யா பlித்தபப்
 நாளிநழில் வெளிவருகின்றது இறத அறிந்த ராகவவ் ிபரிதும்
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 ‘தぁதகதில்

5ix. D.5alif Aij5men

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# A Study on Cultivation and Marketing Problems of Coconut Growers in Devanoorpudhur Panchayat, Udumalpet 

S.Sripriya and V Iswarya


#### Abstract

Agriculture has been playing a predominant role in the economic development of all developed and developing couhtries. In India coconut occupies a unique position in commercial agriculture as a fiber, food, oilseed and beverage crop. Coconut plays a significant role in the agrarian economy of India. Apart from the importance of copra and coconut oil which is widely used in the manufacture of soaps, hair oil, cosmetics and other industrial products, its husk is a source of fiber which supports a sizable coir industry. The tender nut supplies coconut water, a popular thirst quencher of health and hygienic value. Virgin coconut oil (VCO), extracted from fresh coconut kernel without any chemical processes is abundant in vitamins, minerals and anti-oxidants, thus making it the 'mother' of all oils.


Coconut is grown in more than 93 countries of the world and Indonesia, Philippines, India are the major producing countries of the world. Traditional areas of coconut in India are the states of Kerala, Tamil Nadu, Karnataka, Andhra Pradesh. Orissa, Goa, West Bengal, Pondicherry, Maharashtra and Islands of Lakshadweep and Andaman and Nicobar. The high oil content of the endosperm of the coconut is widely used in both food and nonfood industries like margarine and soaps. The coconut palm and its products are a major source of livelihood to a sizeable section of rural folk in the tropics and also contribute substantially to the total export earnings. It is unique among horticulture of India because of the diverse uses of coconut products. Therefore, coconut production, productivity and marketing have become an integral part of economic development of a country. In this paper an attempt is being made to study the cultivation and marketing problems of coconut growers in Devanoorpudhur Panchayat, Udumalpet.

Keywords--Non-food crop, coconut kernel and endosperm

## I. Introduction

CIOCONUT is considered to be the most important and useful tree among the tropical palms which gives coconut water, kernel, oilcake for cattle etc. It has been in cultivation in India from time immemorial. It perhaps yields more products of use to mankind than any other tree. Each and every part of the coconut palm is used in India. Since it is one of the leading commodities in agricultural exports, the

[^4]production programme of the crop is of critical importance in improving the efficient use of resources. The cost of production and net return obtained per unit, would determine the profitability of the crop. Though production is the initiation of the developmental process, it could bring less gain to the producers unless they exists an efficient marketing system.

Coconut production play major role in forming the agro base industries namely production of coconut oil and other byproducts of coconut like coir industries, husk production etc. In view of the changed scenario in the coconut sector, it was felt necessary to revise the report on production and marketing of coconut and make fresh appraisal of the changing pattern of coconut production, trade and its ancillary industries. The coconut growers adopt the different methods of selling the coconut and facing a number of problems is also encountered. In Tiruppur district, Devanoorpudhur panchayat of Udumalpet is one of the rich coconuts producing town panchayat and hence the present study is taken up to analyze problems of cultivation and marketing of coconuts in Devanoorpudhur panchayat.

## A. Objectives of the Study

The study has been undertaken with the following specific objectives:

- To understand the socio-economic background of the coconut growers.
- To find out the method of marketing of coconuts.
- To analyze the problems faced by the farmers for coconut cultivation.
- To analyze the problems faced by the farmers for marketing of coconuts


## II. Methodology

"A Study on cultivation and marketing problems of coconut growers in Devanoorpudhur panchayat, Udumalpet" was carried out with the following methodology. The sample consisting of 150 respondents were drawn adopting convenience sampling technique. The study is purely based on the primary data collected through well-established interview schedule. The study was conducted with the help of a pre - structured interview schedule. Analysis and interpretation were made based on the data collected from the respondents. The collected information were reviewed and consolidated into a master table. For the analysis of the data following statistical tools like percentage, ranking table and scaling techniques were used.

## J JOURNAL OF MANAGEMENT AND <br> S SCIENCE

# Special Issue on <br> Impact of Entrepreneurship on Indian Economic Growth 



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## INTRODUCTION

"Innovation is the specific instrument of entrepreneurship. The act that endows resources with a new capacity to create wealth"

Peter F. Drucker (1909-2005)
Author and management consultant
Entrepreneurship is fast emerging as a transformational megatrend of the 21 st century given its capacity to reshape economies and industries throughout the world. As key drivers of economic growth, entrepreneurs are the lifeblood of any expanding economy, generating jobs, introducing new products and services, and promoting greater upstream and downstream value-chain activities which lead to pollution free environment.

In India, approximately 65 percent of the population dependent on agriculture for their livelihood. But Indian agriculture is low productive are with large number of disguised unemployed. Present paper is an attempt to highlight the importance of developing entrepreneurship in the area of agriculture. Agripreneurship is solution to many economic problems like urbanization, poverty, unemployment and economic development. It helps in rural development. But development of entrepreneurship in the areas of agriculture requires special skills like human development, knowledge of agriculture, knowledge of global agriculture market.

In India, business was traditionally considered to be the domain of scholarly challenged individuals or the result of natural inheritance within business communities. Gradually, the appetite for risk and the acceptance of failure increased, but only recently have alternate professions and the idea of "following one's dream" gained approval. In particular, entrepreneurship caught the fancy of the Indian middle class after the economy was liberalized. The economic reforms introduced in 1991 reduced the bureaucratic controls, promoted private enterprise, and lowered the barriers to creating new businesses. Coupled with the emergence of knowledge economy, the demand for skilled employees greatly increased and a trend emerged toward technology entrepreneurship in the services sector, which is less capital-intensive than traditional industries.

Indeed, the future of entrepreneurship in India lies in the services sector, and the Government of India is providing support to encourage this trend. Many developing countries and economies in transition, particularly those with large rural communities, suffer from inadequate access to food and lack of employment. The problem is compounded by the dependence on outdated and inefficient technologies leading to poor productivity and slow economic growth.

Agriculture-based industrial products account for half of all exports from developing countries, yet only 30 per cent of those exports involve processed goods compared to a figure of 98 per cent in the developed world. Agro-industrial activities benefit a number of groups, including poor and marginalized rural populations, urban agro-industries and communities facing human security challenges or requiring urgent supplies of agricultural equipment and the rehabilitation of food industries. Technical cooperation and capacity-building services are

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[^6]Readers may send popular articles of topical interest in English to the editor email address (jms.tamilnadu@gmail.com)

ETHICS IN TECHNOLOGICAL ENTREPRENEURSHIP

Mrs. R. Rajini,<br>Associate Professor in Economics, Department of Economics, Sri G.V.G. Visalakshi College for Women, (Autonomous), Udumalpet.

In trod Ethion: crating a lifelong plan to make a positive impact on society. Personality and character do matter. A hich has been set up in a large firm by an internal process and subjects the

Entrepreneurs face complex, ethical problems of the individual and of the firm embedded in corporate values. Hence the paper focuses on ethics in technological entrepreneurship.

Individual level include:

- Conduct of all employees, business dealings with integrity.
- Treat all stakeholders (including investors and other backers), collaborators and trade partners (suppliers, customers) with respect fairness and honesty at all times and expect the
- GST framework and tech cast method has been covered in the descriptive study to know about the field of knowledge management and collective intelligence to maintain ethics in technological entrepreneurship.
Firm level (Corporate responsibility) will focus on:
- Your name
- Corporate identity
- Corporate optics and perceptions
- Brand management
- Honesty in communication and advertisements
- Honesty in gaining competitive information in conducting technology intelligence (Runge 2006).

A 'tricky' ethical problems for entrepreneurs has been discussed by with (2006-14-15). Mine wolf systems AG (founded in Germany) based on the product, the mine-clearance machine "Mine Wolf" the firm offers a wide range of demining machines and services to customers in countries with contaminated land in Europe, Africa, the Middle East and South America. The firm's foundation was based on a vision and dream of a German retired engineer Heinz Rath to free civilians in those countries from the terrible woundings and fatalities resulting from the land mines. As a product and its utility Mine Wolf has highly ethical value.

According to the present systems approach and model technological entrepreneurship having an idea and having or revealing a related opportunity is not necessarily bound to the origination of idea. One can expect the approaches to reveal an opportunity to be different for and in start ups. Hollister thinking and principles of Gestalt perception opportunity exaction means to create new offerings, which deliver value superior to those currently available and may be associated often with creating new markets and or new industries by disruptive (radical). Discovery innovation is a novel observation or finding of something already existing and we regard discovering opportunity (or a solution for a problem) as an accidental event.


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## பெண் படைப்பிலக்கியம்

(பன்னாட்டுக் கருத்தரங்கம்)

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## பாமா காட்டும் <br> பொன்னுத்தாயி

பெண்கள் வீட்டின் கண்கள் - இக்சூற்றிஆை மெய்ப்படுத்து|ம்
 பற்றி எழுதிய்ருந்தாலும் சமுதாயத்தில் இன்றும் பெண்கள் புட்் செய்ததாகத் தெரியவில்லை. எழுத்தாளர் பாமா அமைர்களில்ல் பொன்னுத்தாயி என்னும் சிறுகதையின் வாயிலாக पெண் புட்ச செய்வதாய் அமைத்துள்ளார். இக்கதையை திறனாய்வு செய்வதாண இக்கட்டுரை அமைகிறது.

பாமா
1958 - ஆம் ஆண்டு புதுப்பட்டியில் பிறந்தவர். எழுத்துளர், பி.สஸ்ஸி., பி.எட்., பட்டதாரி. ஏழாண்டு காலம் ஆசிிியாஈ பணிபுரிந்தார். தற்போது உத்திரமேரூருக்கு அருகில் உள்ா ஓங்கூரில் பள்ளி ஆசிரியராகப் பணியாற்றுகிறார். சுருக்கு (1992), சங்கதி (1994), வன்மம் (2002) ஆகியவை அவரது படைப்புணளாரర்். இவை மூன்றும் ஆங்கிலத்தில் மொழிபெயர்க்கப்பபட்டுள்ளதை. கிசம்புக்காரன் (1996) என்ற சிறுகதைத் தொகுதியும் வெளிவந்துள்ளது.

## கதைச் சுருக்கம்

முப்பத்திரண்டு வயதாகும் பொன்னுத்தாயிக்கு திருமணம் டுட்த் 8 வருடங்கள் ஆகிறது. நான்கு பிள்ளைகள். குடிகார கணவன். அன்றாடம் குடித்துவிட்டு வந்து அடிக்கும் கணவனின் செய்ணககணை பொறுத்துக் கொண்ட மனைவி. ஒரு கட்டத்தில் கணைனிற்

## Qபய்்் பஜடப்பிலக்கியயம்

கொடுமை தாங்காமல் கணவறைப் பிிிந்கு தாய்வீடு செல்கிறாள். அங்கும் கணவன் வந்து சண்டையி்டுடு அவளிண் தலையை உடைக்கிறான். தத்தம் பீறிட்டு வர அவள் இடுகிறாள். அணைவரும் ஒன்று நிணைத்கு அவளைத் தடுக்க முயற்சிக்க, அவள் நேJாகக் காவல் நிலையத்தில் தஞ்சம் பதுகிறாள். காவல் நிலையத்தில் காவல்், கணவணைக் கண்டித்து அனுப்புகிறோம் எண்றுு்ம், சேர்ந்து வாழ்கிறாயா? என்றும் கேட்க; அதற்கு மறுத்து அவளது பிள்றைகளையும் ‘அவனே பார்த்துக் கொள்ளட்டும்’ - என்று ఓூறிவிட்டு தாய் வீட்டற்கே வருகிறாள். அவளின் தாயின் அறிவுணையும் ட.பாருட்படுத்தாகு தன் தாலியை விற்று வியாபாரம் செய்வதாக கதை முடு்கப்பட்டுள்ளது.

## Qபாண்னுத்தாயி

நெடுநெடு எォ வளi்ந்தவள். வளர்த்திக்கேற்ற உடம்ப. புமி அதிரும் படி அவளது நடை இருக்கும். பெண்களின் கண்களுக்குப் பெண்ணாக இவள் தெரியமாட்டாள். வெட்டு ஒன்று துற்டு இரண்டு எø்று பேசிச் செல்பவள். இவளைப்பற்றி ஆfிிியர், " இவா எண்ன पொம்பள கெணக்காவா நடக்குரான்னு மத்த பொம்யைை அவளைப் பத்தி பெறணி பேச்வாளுக. பொண்றுத்தாய பேசுனாலும் அப்படித்தான். கணிi் கணிi்னு வெங்கலத் தொண்டதுன். தெருக்கொழாய்க்குத் தண்ணிக்கு வந்துட்டான்ளா, அவா சத்தம் தெருக் கணைசி வரையில கேட்கும். இதுயால பேர்வாதிப்பேருக்கு இவளக் கண்டாப் படிக்காது" - எளத் திட்டவட்டமாகச் சொல்வதிலிருந்து இவளின் பண்பு வெளிப்படுகிறது. இது, ஒரு சமயம், இவள் தேங்காய் விற்ற போது ஒரு பெண் "தோப்புல ஒருகாயி ரெண்டு சூவான்னு வாங்கலாா். இவபெரிய யாவாரின்னு வந்துட்டா" - எøக் कூறக் கேட்ட பொஜ்னுத்தாயி அவளை சும்மாவிடலை. உடேே அவளிடம், "நானு வேலைக்குப் போவேன், போகமாட்டேன். அது ஏ இஸ்டம். நா யாவரஞ் செஞ்சா இவளுகளுக்கு இது வலி போலுக்கோ, எனியப் பத்தி எவளாச்சும் அநாவசியமா நாக்கு மேல பல்லுப் போட்டு பேசுனா, நாக்க ஒட்ட அறுத்துப் போடுவேன் அறுத்து" - என்று இவள் ணூறிச் செல்வதிலிருந்து இவளின் குணாதிசயம் தெளிவாகிறது.

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## J JOURNAL OF MANAGEMENT AND SCIENCE

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## Special Issue

JOURNAL OF MANAGEMENT AND SCIENCE


[^7]
## A STUDY ON TECHNO-INNOVATION TO TECHNO. ENTREPRENEURSHIP

Dr. Mallika Baskar<br>Associate Professor in Economics, Department of Economics with Logistics \& Freight Management, Sri G.V.G. Visalakshi College for Women, Udumalpet.

Introduction:
In India, the unemployment can be solved with many job creators. Government and NonGovernment agencies are doing lot of work to promote entreprencurship. Government of India has done a great job the umbrella of Department of Science and under DST. Hence the major fore and Technology Development Board have been established under approach to support and create Techno Entrepreneurship from Techno-Innovation. This paper is prevous studies made on Techno-Innovation to Techno - Entrepreneurship.
Techno - Innovation and Techno - Entrepreneurship:
How to convert Techno - Innovation into Techno - Entrepreneurship and how many can be converted into Techno-Entrepreneurship is the real fact. To know the distinction between TechnoInnovation and Techno-Entrepreneur is a broad concept and involves many things Technology Entrepreneur is one who organizes manages and assumes the risk of an technology bases business enterprise (Nicholas S.P \& Armstrong N.E. 2003). A successful entrepreneur has to have managerial skills to utilize resource effectively, should have skills related to marketing human resource management, financial management manufacturing management and network. According to Oakey R.P. 2003, entrepreneurship the process of looking at things in such a way these possible solutions to problems and perceived needs may evolve in venturing.

As an entrepreneur one has to think about all other components of business and not just about the technology innovation. Only person who has technology innovation may require support for other component of business. Techno-Entrepreneur needs to have technical management skills, business management skills and motivation, then only he or she can be a

## Product Innovation:

In the view of Tomes A. Erol R. \& Armstrong P. (2000), production innovation is not guaranteed by the solution of difficult technological problems. The mindset and company culture adapted to technological innovation may need to adjust its focus in order to give due weight to the issues involved in product innovation.

## Rapid Technological Innevation:

India is cognizant of the fact that current economic liberalization and changing patent scenario, the key factors determining success are to make rapid technological advancements with respect to quality cost, productivity and velocity of commercialization in line with international standards.

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## திலகவதியின் சிறுகதைகளில் மணமுறிவும் மறுமணமும்

திருமணம் என்பது ஆணுக்கும், பெண்ணுக்கும் உறவை ஏற்படுத்தும் ஒரு சமூகச் சடங்காகும். திருமணத்தில் பெண்களும் அவர்களுடைய கருத்துக்களும் இரண்டாம் தரமாகவே மதிக்கப்படுவதால் திருமண வாழ்க்கையில் பெண்கள் பல வணையான சிக்கல்களைச் சந்திக்க வேண்டியுள்ளது. இப்படி சிக்கல்களைச் சந்தித்து, சந்தித்து தீா்வு காணமுடியாத பெண்ணினம் இறுதியில் திருமண பந்தத்திலிருந்து தன்ளை விலக்கிக் கொள்ள நிணைக்கிறது.

இப்படிப் பெண்கள் தங்கள் கணவணிடமிருந்து மணவிலக்கு டபறுவதற்கான காரணங்கள் சிலவற்றைத் திலகவதி தம் கळைகளில் எடுத்தாண்டுள்ளார்.

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#  கால்லூவெல் 



முळைவர் வி. வசுமழி<br>இணைப் பேரராசிரியபர், தமிழித்துறை மீ ஆி.வி.ஜி விசாலாட்சி மகளிர் கல்ソாரி உடுமலை.

## "இவள் எø்று பிறந்தவவள் எø்றுணாராத இயல்பிøளாம் எங்கள் தாய்"

எศ்று தமிழின் பெருமைゅயக் கண்டு பாரரதி துவண்டு போவதுண்டு. ஆம், இவள் என்று பிறந்தவள்? கலையம்சமும், ிறிவியல் துறறயும், கலைக்களஞூசியமும் இயல்பாய் நடணமிடுகிறது இவளிடம். இள்று கணினி வணை ணைக்கு அடங்காத இவளின் அபார வளர்ச்சிக்கு முன்ளோடியாக இருந்தது தமிழகத்தில் ஆறோப்பியரின் வரவு.

## ஐரோப்பியர் யார்?

கிழக்காசிய மையப்பகுதியின் कnட்டு நாடுகளின் ச்ட்டாட்சியில் இள்றுவரை மிளிரும் பசுதியே ஐரோப்பா. பற்பல மக்கள், பற்பல முகங்கள், பல்வேறு கலாச்சாரங்கள் என்னும் முறறயில் வாழ்பவர்கள் ஐரோப்பியர்கள். இக்கண்டத்துள் 26 நூடிகள் இடம் பெறுகின்றன. அவை, ஆஸ்திிியா, பெல்ஜியம், பல்கிியா க்றோดடார், சிப்ரஸ், க்க் ாிப்பப்ளிக், டெய்மார்க், எஸ்டடானியா, பின்லாந்து, பிராண்சு, ஜெர்மணி, கிரீஸ், ஹங்கோி, அயர்லாந்து, லாட்வியா, லித்தியாணியா, லக்சம்பர்க், மல்ட்டா, போர்ச்சக்கல், நோமானியா, ஸ்லோவாக்கியா, ஸ்லோவேனியா, ஸ்பெயின், ஸ்வீடன், யு.கே, என்பயவாகும். இதனுள் வாழ்ந்்த மக்கள் அறிவியல் திறமைசாலிகள் - ஏดெெில் உலகில் ழுதள்முதலில் கடல் வழிப்பயணத்றை அறிமுகம் செய்தவர்களே இவர்கள்தாம். இந்நாட்டின்கண் வாழ்ந்தவர்கள் ஐரோப்பியர்.

## கடல்வழி கண்டுபிடிப்பும் இந்தியா வரவும்

ஐரோப்பிய கண்டம் போர்ச்சுக்கல்லைத் தாயகமாாகக் கொண்ட வாஸ்கோ-டா-காமா தன்றுடைய அசாதாரமான ழுயற்சியின் கண் கடல் வழி நாடிகளிண் கண்டுபிடிப்பில் ஆப்பிரிக்காவின் தன்னம்பிக்ணை முளை கடந்து இந்தியா - கேரள மாநிலம் - கள்ளிக்கோட்றையைக் கண்டுபிடித்தார். இப்பாதை வழி ஐநோப்பியர்கள் வாணிப நேோக்கில் இந் தியா நோக்கி வரலாயிளர். இவர்கள் வாணிபத் தை மமயப்படுத்தினாலும் இவர்களின் நோக்கம் தங்கள் சமயத்றதப் பரப்புவது என்பது வெளிப்படை. அதற்கு இவர்கள் கையாண்ட உத்திமுறை உாைநணை இலக்கியப் படைப்பு.


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 அறத்லதாாด நிற்றல் எய்ற அகத்துறறயில் அணமந்த இவ் இலக்கியம்் உளவியல் சார்ந்ததாக மட்டிமல்லாது உறவியல் சார்ந்ததாகவும் அமமந்துள்ளது．

சங்க இலக்கியத்தில் தோழியிஐ் பங்களிப்பு அாப்பரியது． ‘உசாத்துயmத் Cோழி＇யாகத் தலலவிக்கு எல்லாடுமாக இருப்பவள்
 எண்ணம் சிறிதுமிஸ்றி தணலவிக்காக வாழ்பவளாகவே ढோழி


 இத்தோழி த毋லவியின் துயゥரத் தன் துயராகக் கருதுகிய்றாள்． செவிலியிடம் வெளிப்படுத்தாவிடில் தலைவியிய் உயிருக்கு உத்த்ரவாதமில்லல எண்ற நியலயில் ிொல்லழுடிவு செய்கிக்ற்ாள்． ＂டுடிலவ（ுப்பது என்பது துயிிு சம்பந்தப்பட்ட வியயம்．துயிிறற்றவராா்் எळதபும் தூாமானிக்க இயலாது．ஆற்றல் மிக்கவர்தாம் எவ்வித தயக்கடும் இவ்றி முடிவெடிக்கின்றனாiா．＂（நேேர நி்ாவாாகடும் வியாபார வெற்றியும்，ப．106） அப்படி ஒரு டுடிவிணைத் தோழி எடிக்கின்றாள்．காரணா்் தணலலி． த円லலி தணலவணை நியォந்து துன்பப்புகிின்றாள்．அதனால் உடஸ்， உள்ளம் இரண்டிறும் வாட்ட்ம்．உணவில்லல．உறக்கமில்றல．ிெவிலி பார்க்கின்றாள்．உண்மை உணाாத அவள் தெய்வக்குற்றம் எண்று எண்ணுகிய்றாள்．எшவே வெறியாட்டு நிகழ்த்த முடிவெடுக்கிய்றாள்．

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Famine in the Madras Presidency during the Colonial Period
as reflected in Folksongs

S.Shameem Nisha Begum Assivant Professor in History Sri G.V.G Visalakshi College for Women. (Autonomous), Udumalpet Coimbatore hemalatha@psgrke.com

(hal tradition or oral lore is a form of human communication where knowledge, ant, ideas and cultural material is received, preserved and transmitted orally from one generation to another. The transmission is through speech or song and may include folktales, ballads, chants, prose or verses. In this way, it is possible for a society to communicate their history, literature, law and other knowledge across generations without a writing system, or in parallel to a writing system. Indian religion such as Buddhism, Hinduism and Jainism, for example have used an oral tradition, in parallel to a writing system, to transmit their canonical scriptures, secular knowledge such as Sushruta, hymns and es from one generation to the other.
The study of oral tradition is, the recording of personal memories of events of those who experienced historical eras or events. Oral tradition is distinct from the study defined as thought and its verbal expression in societies where the technologies of literacy are unfamiliar to most of the population. A folklore is a type of oral tradition, knowledge and preserved in human history.
Tamil folk songs about famine:
In history many folk songs revive particular events particular to the community concerned. In this article a historical event is explained through some Tamil folk songs about the famine of 1876. They are follows:







```
Buiupr sifiனaśng
Giрmoriuter リம்子muour
```

The following is the explanation of this song.
Famine Time
People thought that
The dove grazing on the ground,
Thought it was a young one
And it looked so due to starvation
When the clouds come near us,
The purple coloured
Pigeon on ground, many thought
That it was a baby.

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ORAL TRADITIONS AND FOLKLORES - AS THE ALTERNATE SOURCE IN HISTORICAL WRITING on 2nd September 2016 (Friday) in the Golden Jubilee Year


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## Silappadikaram as a traditional example for Chastity.

The Trinity of Tamil culture are lyal (poetry), Isai (music), and Natakam (drama) The sangereps. the Augustan period of Tamil literature, A colossal volume of literature, running to 33,000 logeg poems) composed by 473 poets was produced by edirectness of expression and rhetonc fonery constitute the "most precious heritage of ancient Tamils". When old Tamil mythology add 108 mythology, old Tamil customs and Aryan ones had begun to mix each other though they hadnou yo

Among the five great epics the first two epics occupy a respectable place in mo literature the silappadikaram is the story of Kovalan and Kannaki of Puhar. Silappadikarnes Manimegalai are the two earliest Tamil Epics connected with each other, and considered almostion a contemporaneous Origin. The Tamil country was then ruled by three Kings, and the story mores one part of the country to the other, the Epic itself being so divided in to three parts-the first canto ect affer the capital city of the Cholas-the second part after the capital of the Pandyas, and the thirdaffes capital of the Cheras- the three royal courts forming almost as the background of the epic. The aster llanko-atikal-the young prince-ascetic is a Chera Prince, and the story is unique in that it is not thesmor of a king or seer but of the son of a merchant- kannaki-their married happiness being affectady another women, Matavi, figured as the fiance of the hero; The epic is almost of the deification dite chaste woman of chastity, pure and simple, without the extraneous glamour of royal birth, or fabtere wealth or miracles spirituality- both the hero and the heroine brought to the verge of poverf al absolutely helpless in a foreign country. It is almost an epic of a common man unparalleled in: language, indigenous in origin and conception and owing to no other sources. The first part, Puis kantam depicts the poetic sentiment of love, the second Maturai-kantam- the tragic sentiment of sods rasa and the third Vanji-k-kantam, the heroic sentiment of Vira-rasa.

## The Age of the Epic:

The epic itself is assigned to the second century A.D. on the basis that the author Ilanko appearsaste younger brother of the ruling Cera, to whose court Gajabahu of Ceylon (114-136 A.D.) of the seand century A.D. came at the time of the consecration of Kannaki's temple. In an earlier Narrinai, $216-1$ lady under the Venkai tree with one breast lost is mentioned. Also this point out to an earlier genesisd this epic story and the view to place it in any later period cannot be entertained.

## The Epic-A Muttamil Kaappiyam:

The fact that in this Epic. Music and dance play an important part gives the work the nantr nataka-k-kappiyam or dramatic epic. It is also called Mut-tamil-k-kappiom- the epic of the threefol Tamil-the three great arts viz., music the great artistic expression of emotion through the medium d sound, dance the artistic expression of the harmonious movement of the body- an artistic expressiond action, and poetry- the artistic expression of the inner vision, all these three as the finest expressiond the human mind and personality are conceived by the Tamilians as constituting the "threefold Tamu" Iyal, Isai and Natakam. The language is superb in verse and in prose spread- out, explaining situations

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Department of History Traditions and Folklores of Forest Region

Dr.(Mrs).S.Renukadevi
Assistant Prolessor
Department of History
Sri.G.V.G.Visalakshi College for women,l it

## Introduction

Cral tradition is a form of human communication wherein knowledge, art, ideas and cultural 3 esid received, preserved and trasnmitted orally from one generation to another. The transmission ines ady i speech or song and may include folktales,ballads,chants,prose or verses. information,memories and knowledge held in con

## Sangam Literature the Basics - Mullai thinai

Classical Tamil love poetry assigns the human experiences. It describes in particular, the sub. regin topics that experiences relate to the specific habitats. Every situation in the poems is describof with themes in which the time, the place and the floral symbols of each episode are codified with codifications are used as symbols to imply socio-economic order, occupations and behai patterns, which, in turn, are symbolized by specific flora and fauna. Details of secondary aspocha just rigidly codified as - the seasons, the god, musical instruments and, above all, the sentip connotations of each landscape: lovers' meetings, patient waiting, lovers' quarrels, separation, e anxiously awaited return.

The Sangam landscape is the name given to a poetic device that was a characteristic ojingl poetry in classical Tamil Sangam literature. The core of the device was the categorisation of poem follo different tinais or modes, depending on the nature, location, mood and type of relationship repres by the poem. Each tinai was closely associated with a particular landscape, and imagery assoc with that landscape - its flowers, trees, wildlife, people, climate and geography - was woven in poem in such a way as to convey a mood, associated with one aspect of a romantic relationship.

## Mullai (Forest Region---Wildlife):

It is the land of the forest. The forest is rich with lakes, waterfalls, teak, bamboo and sandals how In this region millet grows and wild bees are a source of honey, Mullai or Jasmine (Jasmind 1 auriculatum) is the flower of the forests.

The theme of the forest and of shepherds at play, the image of confident waiting for the lova he $h$ produced an original offshoot; for this is the region of Maayon (Ancient Tamil God ), and the was theme it represents symbolises the devotee waiting in the hope that Maayon will eventually com fill his soul, thus experiencing the joys of expectation.


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## PREFERENCE FOR LIGHT VEHICLES - A

# STUDY WITH SPECIAL REFERENCE TO 

## UDUMALPET HOUSEHOLDS

Dr.(Mrs.)N. LAKSHMI M.Com., M.Phil, Ph.D., PGDCA, Associate Professor in Commerce, Department of Commerce, Sri G.V.G.Visalakshi College for Women, Affiliated to Bharathiyar University, Udumalpet 642128.<br>S. SURIYADHARSHINI, M.Com,

ABSTRACT

ort system plays a major role in the economic development and life style changes. Performance of household
Sa great say on the preference and dependence on light vehicles, despite increase in road usage, traffic congestion and
ence, household level study is of great re levance because presently irrespective of the ty pe of family, each household
han one type of vehicle and sometimes even more than one vehicle in each type of vehicle. The study attempts to
order of preference for light vehicles, most influencing factor leading to the purchase of light vehicles, frequency of
impact on environment. Primary data has been collected adopting structured questionnaire from a sample of 125
alyses of the preference for light vehicles a mong households revealed that, brand, look/style and comfort influen ced
ight vehicles. Motor cycle was the most preferred vehicle as the mean score was 4.74 in the 6 point scale. More than
Guseholds had more than one type of light vehicle. Motorcycle was the only light vehicle preferred to be owned in
pe number. Entire family members took part in the purchase decision for big car. Cash was the major mode of
spondents preferred Hercules brand of Bicyele, TVS brand of Mopeds, TVS brand of Scooters, TVS brand of Motor
TSuzuki brand of small cars and Mahindra brand of big cars. White and black were the most preferred colours.
and small car were the most frequently used light vehicle. Bicycle had the lowest cost of ma intenance while big car
51 maintenance cost. The $R^{2}$ value indicates that, $42.2 \%$ of variance in cost of maintenance is explained by frequency
heregression equation for cost of maintenance is $0.581+0.889$ frequency of usage.
Was the major problem for light vehicles. Most of the male and female respondents suffered fromback pain due to

- ight vehicles. Respondents highly preferred publie transport system as it is cheaper. Purchase decision for light
gnificantly based on advertisements. Television was the best mode of advertisement for light vehicles. Majotity of the
filt air pollution was the main environmental issue created by light vehicles like motorcycle, small car and scooters.
zave higher level of preference for petrol(569). Big car(502) had the major impact on traffic congestion and were
ree of accidents. Frequency of usage, number of member in the family, sex, marital status, occupation, monthly
ly and degree of dependency had a great say on the ownership pattern of light vehicles for household usage.

[^8]St system plays a major role in the economic development and life style changes. Infrastructure development has Hidy along with industrialization and liberalization bringing out radical changes in the modes of transportation by
air. Industrial development led to innovations in vehicles. In modem times, vehicles have changed people's life in

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# ERS SATISFACTION TOWARDS PUBLIC IBRARIES: A STUDY WITH SPECIAL REFERENCE TO UDUMALPET <br> Dr.(Mrs.)N. LAKSHMI <br> Associate Professor in Commerce, Department of Commerce, SriG.V.G. Visalakshi College for Women, Affiliated to Bharathiyar University, Udumalpet 642128. 

## T.KAVITHA,

 Department of Commerce, SriG. V. G. Visalakshi College for Women, Affiliated to Bharathiyar University, Udumalpet 642128.aries are major sources of providing equal, safe, andireliable access to information. Public libraries serve the general e work has attempted to study the profile of thepublic libraries, factors affecting frequency of visiting public libraries, isfaction with the services of public libraries and overall service quality of public libraries. Visitors register provided 'ork of the respondents to be covered. Users of public library belonging to Udumalpet town constituted the sampling mple of 120 respondents using public library was selected adopting random sampling technique. Primary data as collected using structured questionnaire. Secondary data was gathered from records maintained by the respective
ryy.
$l$ the three libraries showed fluctuations in the number of registered members. The highest number of 558 members ered in Ulavarsandhai library in the year 2013-14. The total number of visits by users of all the three libraries has ovement during the study period. The public libraries are collecting an amount of Rupee one towards delay in return $1 k$ for every 15 days. Of the total books issued by all the three libraries during the study period, $38 \%$ was by thai library, $34 \%$ was by Kuttai libran and the balance $29 \%$ was by Gandhinagar librany. All the three public libraries g 135 racks, 132 lights, 132 chairs, 116 desks and 88 fans as infrastructure. $90 \%$ of the total books in all the three ere in Tamil language.
the respondents covered under the study, $58 \%$ were below 30 years. $58 \%$ of the respondents were male. $56 \%$ of the swere married. $48 \%$ were graduates. $30 \%$ were self-employed. $56 \%$ had become member of the public library between $.48 \%$ of the respondents obtained membership for light reading. $48 \%$ of the respondents were visiting the library $4 \%$ visit the library to read newspapers. The nature of support extended by public libraries in enhancing the was through availability of more number of books. $90 \%$ of the respondents visit public libraries due to self-motivation. \% percent of the respondents visit the librany alone. $38 \%$ spentone to two hours in the library. The respondents were sfied with the availability of newspapers (533) followed by availability of books (524) and availability of magazines respondents highly preferred to read in Tamil language(570). High preference was forDhinamani(549) and The ) newspapers. $57 \%$ expected improvement in the number of books. $50 \%$ had problems relating to vehicle stand. Gender, tus, occupation and membership in library were positively correlated with users' satisfaction.Age and marital status $!y$ affected frequency of reading newspapers. Gender significantly affected frequency of reading magazines. Gender sent in library significantly affected level of satisfaction for library services. The global society is undergoing rapid lowever, in the globalised environment, lot of efforts has to be taken to upgrade public libraries to international 'hrough computerization and networking of resources.

JRDS: user satisfaction, public libraries, frequency of usage of library


#### Abstract

Libraries are the major sources of providing equal, safe, and reliable access to information. It is a center for constantly transmitting knowledge to individuals. It is an important hall mark of a developed society and a catalytic agent to propriety. The development of the institution of library is a natural and logical outcome of ding developments in different spheres of human knowledge. As food is necessary for human existence, books are ded for intellectual existence. Library is a living depository of past culture and sustainer of the intellectual activities that future developments. The first library consisted of archives of the earliest form of writing, namely the clay tablets dating $i 00$ BC. Private or personal libraries made up of written books appeared in classical Greece in the $5^{\text {th }}$ Century BC. In the $y$, the great libraries of the Mediterranean world remained those of Constantinople and Alexandria.


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# CUSTOMERS' ATTITUDE TOWARDS WASTE MANAGEMENT - A STUDY WITH SPECIAL REFERENCE TO BIO-GAS PLANT 

Dr.Mrs.M.Kalavathi<br>Associate Professor in Department of Commerce, Sri G.V.G Visalakshi College for Women, Udumalpet

## ABSTRACT

An Energy resource is any physical or virtual entities of limited availability that needs to be consumed to Dtain a benefit from it. The purely economicualue of a resource is controlled by supply and demand. Resource has ree main characteristics utility, quañiti) (often in terms of availability), and consumption. A transition from onventional energy system to those based on renewable resources is necessary to meet the ever increasing demand energy and address environmental concerns. Today, India has one of the highest potential for effective use of hewable energy. There is significant potential in India for generation of power from renewable energy sources, pall hydro energy, bio-mass energy, wind energy, wave energy and solar energy. A study on attitude and Itisfaction towards bio-gas plant with special reference to Vedasandur has be made with objectives such as the 2dy customer attitude lowards bio-gas, reason for using bio-gas and level of satisfaction towards usage of bio-gas. e study concluded that it is environmental friendly and economical mode of energy production can be increased ther with the constant efforts of $N G O$ and Government.
eyword: Bio gas, Bio Mass, Eco Friendly etc.

## TRODUCTION

An energy resources is universally recognised as an important inputs for economic growth and human velopment. There will be linited availability for any physical or vittual entities of energy resources that's need to consumed and to obtain a benefit fromit. The average per capita consumption of energy in India is around 500 W , fich is comparatively lower than that of developed countries. Due to decline in consumption of energy and effect price changes by demand \& supply gap, effective utilisation of renewable energy resources is considered, as a one the major solutions to meet the ever increasing demand for energy and address environmental concerns, in this intext, biogas is considered as a best renewable energy resources for the country.

The term "Bio gas" is produced from dung and animal wastes. Biogas is a mixture of methane and carbonoxide. The use of biogas as a source of renewable energy leads as a source of energy goes back to the beginning this century when sewage sludge was anaerobically digested and the resulting gas collected and utilized in the wage treatment plant itself for heating the sludge during digestion. The idea of production biogas from domestic d far-yard wastes and its utilization in rural areas as a source of energy originated in India in the late thirties with e khadi movement.

## RATEMENT OF THE PROBLEM

The big problem in many developing countries is that the energy resources are used in an unsustainable iy. The demand for energy is far greater than the availability. Replacing Bio-Gas energy with Bio-Gas could help solve a lot of problems that are typically found with Bio mass fuels. Indoor climate will be dramatically improved a result using clean Bio-Cas stove instead of burning firewood, straw and dung cakes. This would means that lot the problems with hazardous smoke particles would be avoided.

Women and children would have more time for education when they don't have to spend as much time llecting firewood and other Biomass fuels. The daily times spend in feeding a small Bio-Gas digester could be as le as 15 minutes compared to several hours in the collecting Biomass.

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combat stress among - yardstick to entrepreneurs

## INTRODUCTION

 Banking industry is highly service-oriented. The banking industry like many other financial service industries facing rapidly changing market, new technologies, economic system have leads to the development of a highly competitive an These rapid transformations of servents are compelling the banks to refine their service on a continuous basis in order complex market. These developments This has led the banks to improve the existing services and creation of new services cope with the present conditions. This ened customer expectations, specifically on the aspects of speed and quality of Widespread use of technology en looking for new ways not only to attract but also to retain the customers and gar service delivery. So the banks a competitors. Thus the customers have become the focal point either to develop of competitive advantage overiness.Banking is a customer oriented services industry, therefore, the customer is the center and customer satisfaction is th differentiating factor. Customer satisfaction, a business term, is a measure of how products and services supplied by company to meet or exceed the customer expectations. The quality of services rendered by a bank has a significant impact on the mentality of the customers. The relationship between a bank and its customer is not a one-time or temporan relationship, but a relatively permanent and continuing one. Customers expect the banks to be customer centric in all their dealings with the customers. A prompt and efficient customer service is very important for the success of the banking industry. Private banks seem to have satisfied its customers with good services and they have been successful in retaining its customers by providing better facilities than Public Sector Banks. But, still Private Banks need to go a long way in become customer's first preference. So the study on customer satisfaction towards ICICl bank has been carried out with the specific objectives.
ICICI Bank is an Indian multinational banking and financial services company headquartered in Mumbai. ICICI Bank was established by the Industrial Credit and Investment Corporation of India (ICICI), an Indian financial institution, as a wholly owned subsidiary in 1994. The parent company was formed in 1955 as a joint-venture of the World Bank, India's public. sector banks and public-sector insurance companies to provide project financing to lndian industry. The parent company was later merged with ICICI Bank. As of 2014 it is the second largest bank in India in terms of assets and markel capitalization. ICICI bank is the India's largest private sector bank with total assets of Rs $5,946.42$ billion at $31^{\text {st }}$ March 2014 and profit after tax Rs 98.10 billion for the year ended $31^{\text {st }}$ March 2014. It offers a wide range of banking product and financial services for corporate and retail customers through a variety of delivery channels and specialized subsidianes in the areas of investment banking, life, non-life insurance, venture capital and asset manage ment. The Bank has a network of 3,850 branches and 12,091 ATMs in India, and has a presence in 19 countries as of December, 2014. IClCl Bank is one of the Big Four banks of India, along with State Bank of India, Punjab National Bank and Bank of Baroda.

## Objectives of the study

The specific objectives of the study are
$>$ To find out the factors motivating the customers towards ICICI bank.
To know the customer satis faction towards the services provided by IClCl bank
$\Rightarrow$ To identify the problems of customers in getting services from ICICI bank

## Research Design

The study was aimed to analyses the customers' attitude towards services provided by ICICI bank, Udumalpet branch. The customers of ICICI bank Udumalpet branch constitute the universe of the study. A sample consisting of 150 respondalS having bank account with the ICICI Bank were selecte the universe of the study. A sample consisting of isu respondata day 00 ml

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# A STUDY ON CULTIVATION AND MARKETING PROBLEMS OF COCONUT GROWERS IN THALI PANCHAYAT, UDUMALPET 

Dr.R VANAMADEVI, ASSISTANT PROFESSOR OF COMMERCE, SRI G.V.G. VISALAKSHI COLLEGE FOR WOMEN,

## ABSTRACT

Agriculture has been plaving a predominant role in the economic development of all developed and veloping countries. The green revolution of the 1960's ushered in rapid increases in food crop production ch as wheat, rice and other cereals. Efforts were also taken to achieve similar increases in non-food crop roduction viz, coconut, groundnut sugarcane, cottonetc. In recent years a large number of national programs -coconut development have been launched in many Asian and Pacific countries, particularly in India because conut occupies a unique position in commercial agriculture as a fiber, food, oilseed and beverage crop. feonut plays a significant role in the agrarian economy of India. Apart from the importance of copra and conut oil which is widely used in the manufacture of soaps, hair oil, cosmetics and of her industrial products, 4 husk is a source of fiber which supports a sizable coir industry. The tender nut supplies coconut water, a ppular thirst quencher of healt h and hygienic value Virgin coconut oit (VCO), extracted from fresh coconut emel without any chemical processes is abundant in vitamins, minerals and anti-oxidants, thus making it the pother' of all oils.

Coconut is grown in more than 93 countries of the world and Indonesia, Philippines, India are the ar producing countries of the world. Coconut is grown in more than 18.95 lakh ha in the country with an timated 16943 million nuts during 2014-2015 with an average productivity of 8937 nuts per ha. Traditional eas of coconut in India are the states of Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Orissa, Goa, West engal, Pondicherry, Maharashtra and Islands of Lakshadweep and Andaman and Nicobar. The high oil intent of the endosperm of the coconut is widely used in both food and nonfood industries like margarine and aps. The coconut palm and its products are a major source of livelihood to a sizeable section of rural folk in tropics and also contribute substantially to the total export earnings. It is unique among horticulture of dia because of the diverse uses of coconut products. Therefore, coconut production, productivity and iuketing have become an integral part of economic development of a country. In this paper an attempt is being de to study the cultivation and marketing problems of coconut growers in Thali panchayat, Udumalpet.
ley words- Non-food crop, coconut kernel and endosperm


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# AN ANALYSIS OF INDIA'S FOREIGN TRADE IN THE POST REFORM PERIOD 

Dr.R.Vanamadevi<br>Assistant Professor, Department of Commerce, Sri G.V.G Visalakshi College for Women, Udumalpet


#### Abstract

The Process of globalization has got momentum through the process of economic integration, and in the expansion of the volume of International Trade. To accrue the benefits of globalisation, India introduced economic policy changes and integrated its economy to the international economy. After Globalization the International trade plays a very important role in increasing the GDP level of India. The international trade acts as a boost in India's trade sector in terms of increase in Export and Import. The lager part of GDP comes from this sector so it is essential to understand the Impact of international trade in India on it.Though India is an emerging economy in the world, its foreign trade scenario is not very encouraging. The major program of economic reform was introduced in 1991 with emphasize on external sector wherein the protective tariffs were reduced and the restrictive import licensing regime was relaxed and simplified. It has brought far-reaching implications on India's economic, trade and investment relations with the countries of the world. India's economic achievement over the last two decades has attracted the attention of other regional and global powers for closer cooperation with India. According to Traditional Pattern of development show that resources are transferred form the agricultural to the manufacturing sector and then into services sector in an economy. The present paper seeks to analyse the dimension of foreign trade before and after of globalisation, composition and direction of India's foreign trade.


Keywords: Export, Import, Globalisation, Economic Liberalization, Economic growth

## Introduction

International trade is a vital part of development strategy and it can be an effective instrument of economic growth, employment generation and poverty alleviation in an economy. Under the influence of the process of globalisation, India in 1991 introduced economic policy changes and integrated its economy to the international economy. India introduced changes in industrial and trade policies to improve its efficiency, productivity and competitiveness of its economy. Given the current growth rate, it is being projected that by the end of the second decades of the twenty-first century, India would become the third largest economic power behind the United States and China. The liberalization process has opened the excellent opportunity for the foreign firms to access Indian market and changed their mind set about the Indian economy from a poor, underdeveloped economy to an emerging market. Though India is an emerging economy in the world, its foreign trade scenario is not very encouraging. India ranks 20th in merchandise export and 13th in merchandise import while it stands at 7th rank as far as commercial service export is concerned. Its share in world total export is only 1.8 percent while in import it is merely 2.12 percent.Since 1990, China's share in world exports has increased from $1.8 \%$ to about $10.4 \%$, while the share of India in the world exports increased from $0.5 \%$
to $1.8 \%$. The present paper highlights the trends of India's export and import before and after liberalisation, composition and direction of foreign trade.

## Review of Earlier Studies

Nilanjan Banik (2001) examined an analysis of India's Exports during the 1990s, than he found that the decline in Indian exports during 1996.97 was fall due to the growth rate of export volumes. Veeramani.C (2007), examined the sources of India's Export Growth in Pre- and PostReform Periods. He concludes that the exports have been adversely affected by the appreciation of the real effective exchange rate during the post period. Pillanie (2008) made an explorative study of Indian foreign trade. The author with statistics explains how India's foreign trade has progressed over the last sixty years since independence. He reported that in terms of composition, export was dominated by manufactured goods and services. He concluded that there is huge untapped potential for foreign trade in years to come.B.K.Shinde (2009), examined the Trends in the India's Foreign Trade policy from the planning period to till the financial year 2004. For this purpose he collected the (Secondary Data) pertaining to the India's foreign trade selecting a period from 1950 to 2004.Bhat (2011) reported that the post reform period in India has witnessed significant changes in the trend,

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# A Study on Buyers' Attitude towards Uzhavarsandhai with Special Reference to Udumalpet 

Dr.R. Parameswariand D. LathaNandhini

Abstract $\cdots$ In the globalised environment, marketing of products and services are consumer oriented. consumers collectively influence the marketing systems based on individual choice.A marketer is always interested know how customers respond to various marketing functions. Agriculture plays an important role in the conomic development of a country. Marketing system for the agriculturalproducts should be designed to give proper reward and -return to the efforts of the tiller of the soil. Thus, Uzhavar Sandhai is the daily market where Fresh fruits and vegetables are available. This market is facilitating the farmers to make a direct marketing to consumers without the intervention of middlemen. A study is based on buyers' attitude towards Uzhavar Sandhai with special reference to Udumalpet. The objectives of the study are to analyse the buyers' pattern of purchase in Uzhavar Sandhai, to identify the factors motivating for purchase, to study the level of satisfaction over the purchase of products. The study concluded that this type of market is creating a good relation between consumers and farmers. Government has to take measure to make understand to both consumers and farmers about the benefits of participating in the mutual exchange process.

Keywords---Agricultural product, Uzhavar Sandhai, Buyers' pattern of Purchase, Level of Satisfaction

## I. Introduction

NDIA is essentially an agricultural economy. Indian agriculture has been the source of supply of raw materials 1 to many industries like cotton, jute, textile industry and oil seeds. Many of the small scale and cottage industries like hand loom, weaving, ricehusking depends upon agriculture for their raw materials. Marketing has its beginning in agriculture itself. Generally agricultural marketing embraces the operation involved in the flow of goods from the point of agricultural production till they reach the hands of ultimate consumers. The study of agricultural marketing comprises all the operations and the agencies conducting theminvolved in movement of farm produced goods, raw materials and their derivatives from farm to the final consumers and the effects of such operations on farmers, middlemen and consumers.

The success of any agricultural development programme depends upon the efficiency of the marketing systems.It should ensure fair price to the farmers and supply of goods in cheaper rate to the consumers. The agricultural marketing system is a link between farm and non-farm sectors. All the group of persons associated with agricultural marketing are interested to have an efficient marketing system which is an effective agent of change and an important means for raising the income level of farmers and satisfaction of the consumers.

Agricultural products are the basic needs of human society. Hence, the production and distribution systems of that product are inseparable from each other. The rational agricultural marketing system is very much required in which a producer receives the remunerative prices for his products and a consumer can pay a fair price forwhat they buy. This would happen when there will be least number of middlemen operating between the two poles of producer and consumer. The concept of the remunerative and the fair prices are seemedto be simple but to estimate materialized them in practice are very-very difficult task. To increase the market efficiency and to eliminate middlemen the government of Tamil Nadu has formed an effective marketing system in the name of "Uzhavar Sandhi".

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# A Study on Consumers' Attitude towards Internet Data Card with Special Reference to Udumalpet 

Dr.R. Parameswari

Abstract $\cdots$ In the globalized environment rapid growth has been possible due to various proactive and positive decisions of the Government and contribution of both by the public and the private sector. The rapid strides in the telecom sector have been facilitated by liberal policies of the Government that provide easy market access for telecom equipment and a fair regulatory framework for offering telecom services to the Indian consumers at affordable prices. With India on the move, the data card market is flourishing even as low, inconsistent speed remains an issue. The main purpose of the study is to find out the consumers' preference towards data card, to identify the factors influencing in purchase of data card, to study the level of satisfaction towards using data card and to find out the problems faced by the consumers. The study concluded that despite the various systems introduced by each manufacturer, consumers are facing problems like network busy, improper coverage, high cost, poor customer care and improper communication.

Keywords---Consumers' Attitude, Data Card, Preferences, Level of satisfaction

## I. Introduction

DATA card is one of best way to access the internet. It is portable and very convenient. One can use it whenever and wherever according to need. Data card provides great access with good speed. It enables one to complete a task with minimum time. It is also affordable to purchase. The data card is very useful because it enable to access to internet and get various knowledge. Data cards can be used in both laptops as well as desktops. However, its major use is with the laptops which give freedom of movement. Data cards for laptops in India are small gadgets that are as small as the regular sized pen drives or flash drives. Everyone will be able to connect the data cards to laptops using USB drives.

It is a significant move as far as the data card players are concerned, as it will encourage service providers to slash prices of their wireless data cards drastically. Greater affordability is a major driving factor for the growth of the data card, catering to the needs of a wider market. The industry belief that factors like affordable tariff plans and affordable prices of data cards, the convenience data cards offer in accessing the Internet and the growing needs to use data cards by business and personal travelers, among other things, will drive the future growth of the data card segment in India.

## II. Statement of the Problem

In earlier days telecommunication field had many obstacles. Sharing or collecting the information and transferring the data across the country on past days was a difficult task resulting moderately expensive and time consuming, which were eliminated through modern technologies in a phased manner. Now telecommunication instruments are affecting all of us and for the most part, improving the quality of life and the components of internet data card. The system serves for business, educational and personal purposes.

The number of internet data card users are increasing day by day in India. Companies make aggressive marketing, advertising and promotional efforts which compel other manufacturers to focus on their marketing efforts as well. These companies resort to price reductions, new function additions, value additions and focus advertising and promotional campaigns. The choice of the consumers on internet data card is mainly influenced by many factors like strong signal, low cost, calling facility, messaging facility, offers various schemes, availability and service facilities and so on. Despite the various systems introduced by each manufacturer, consumers are

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# a Study on Performance of Post Office Saving Schemes of India Post 

Dr.C. Pushpalatha and G. Kavitha

Abstract - The Department of Posts, trading as India Post, is a government operated postal system in India. It is generally referred to within India as "the post office". As of 31 March 2014, the Indian Postal Service had post offices, of which 139,182(89.86 percent) were in rural areas and 15,700(10.14percent) in urban areas. At the time of independence, there were 23,344 post offices, primarily in urban areas. The network has registered a six fold growth since independence, with the expansion's focus primarily in rural areas. On average, a post office serves an area of 21.22 square kilometers it is the most widely distributed postal system in the world. The Indian postal service is also involved in other services (such as small-savings banking and financial services).

A Post office is a facility authorized by the postal system for the posting receipt, sorting, handling, transmission or delivery of mail. Post offices offer mail related services such as post office boxes, postage and packaging supplies, banking related such as post office Savings Bank Account, Recurring Deposit Account, Remittance services as money order, postal order etc. Even though post office provide these services, due to heavy pressure of work with increasing trade, commerce and industrialization, the postal system was found to be wanting in efficiency. Therefore, courier services started competing with the postal system and today we find several courier companies mushrooming all over the country. Private couriers provide quick service in collection and delivery by letters, parcels, packets etc. No postage is required to be affixed on letters and parcels if sent through couriers. Private couriers provide a quick means of communication and also provides facilities for national as well as international communication. It undertakes full responsibility of safe and timely delivery of articles. It collects articles from the doorsteps of sender and delivers them to the receivers. As lot of benefit were been provided by the private courier services, the postal system is forced to introduce new services such as e-post, electronic money transfer, 24 hours booking speed post and banking services.

India post offers number of services to customer like financial services, retail services, premium products, mail services and money remittance services etc. Analysis of Revenue and expenditure position reveals that it incurs cost more than revenue. So India post needs emergence of electronic alternative and other cost reduction strategies are essential to reduce cost. The weakness of India post are inadequate advertisements, absence of loan facility, unchanged working culture and lower rate on interest on deposits. So these areas need to be taken care of by India Post to improve the postal saving schemes which shown poor performance.

## I. Introduction

THE Department of Posts, trading as India Post, is a government operated postal system in India. It is generally referred to within India as "the post office". As of 31 March 2014, the Indian Postal Service had post offices, of which 139,182 ( 89.86 percent) were in rural areas and 15,700 ( 10.14 percent) in urban areas. At the time of independence, there were 23,344 post offices, primarily in urban areas. The network has registered a six fold growth since independence, with the expansion's focus primarily in rural areas. On average, a post office serves an area of 21.22 square kilometers it is the most widely distributed postal system in the world. The Indian postal service is also involved in other services (such as small- savings banking and financial services).

## II. Statement of the Problem

A Post is the major commercial organization providing a wide range of services which encompass, communication, retail and money transmission services. Post Office has long served as the backbone of

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## RESPONSIBLE TOURISM: PERSPECTIVES FOR SUSTAINABLE DEVELOPMENT

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# Eco-tourism: Conceptual Framework in Developing country Like India 

P. Jayamary \& A. Albert Ravi

## Introduction

"Responsible tourism complies with the principles of social and economic justice and exerts full respect towards the environment and its cultures. It recognizes the centrality of the local host community and its right to act as a protagonist in developing a sustainable and responsible tourism. Responsible tourism actuates to foster a positive interaction between the tourist industry, the local communities and the travelers".

Although often underestimated, the tourism industry can help promote peace and stability in developing countries by providing jobs, generating income, diversifying the economy, protecting the environment, and promoting cross-cultural awareness. Tourism is the fourth-largest industry in the global economy.

However, key challenges must be addressed if peace-enhancing benefits from this industry are to be realized. These include investment in infrastructure and human capacity, the development of comprehensive national strategies, the adoption of robust regulatory frameworks, mechanisms to maximize incountry foreign currency earnings, and efforts to reduce crime and corruption.

Tourism is a key foreign exchange earner for 83 percent of developing countries and the lead exports earner for one-third of the world's poorest countries. For the world's forty poorest important source of foreign exchange after oil.

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## ROLE OF BANKS IN ACHIEVING "FINANCIAL INCLUSION"

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#### Abstract

: Financial inclusion is a important object of developing nations. Thus, inclusive financing is the delivery of financial services, at affordable costs, to sections or disadvantaged and low income segment of society. The paper highlights the basic features of inclusive financing, and its need for social and economic develupment of the society. The study focus on current status of financial inclusion and progress of financial inclusion plan. For analyzing such fact data for study has been gathered through secondary sources including report of RBI, Books , articles and journals on financial inclusion and other articles written by eminent authors. After analyzing the facts and figures it can be concluded that promote financial savings of poor households through innovative product design that matches their specific need. It has been emphasized by the Honble Prime minister by Launching PMJDY Scheme. Also state that inclusive finance playing a catalytic role for the economic and social development of the society but still bank has to encourage technology solutions to reduce operating costs and support innovations in management practices of financial instruments.


Keywords: Financial Inclusion, Business correspondents, no-frill account.

## Introduction <br> Financial Inclusion:

Financial Inclusion is considered to be the core objective of many developing nations. According to World Bank report "Financial Inclusion or broad access to financial services, is defined as an absence of price or non price barriers in the use of Financial services". With the progress of the Indian economy, especially when the focus is on the achievement of sustainable development, there must be an attempt to include maximum number of participation from all the sections of the society. But the lack of awareness and financial literacy among the rural population of the country in hindering the growth of the economy as majority of the population does not have access to formal credit. This is a serious issue for the economic
progress of the country. In order to overcome sucl barriers, the banking sector emerged with som technological innovations such as automated telle machines (ATM), credit and debit cards, interne banking, etc. Though introduction of such bankin technologies brought a change in the urban societ! a majority of the rural population is still unaware $c$ these changes and is excluded from form banking.

Normally the weaker sections of the society as completely ignored by the formal institutions in $t\}$ race of making a chunk of profits involved providing finance to the weaker section. Financi Inclusion or inclusive finance is the delivery , services, at affordable costs, to vast section. disadvantaged and low income groups. Financi Inclusion enables improved and better sustainab economic and social development of the country. helps in the empowerment of the under privilege poor and women of the society with the mission making them self-sufficient and well informed take better financial decision.

## Objectives of Study

1) To identify the need and significance financial inclusion for econon development of the Society.
2) To analyse the current status of financ inclusion in Indian economy.
3) To Study the progress of financ inclusion Plan.

## Research Methodology

Research methodology in this context partly descriptive and partly exploratory. For $t$ study data and information has been collected $и$ the help of Books, Magazines, Newspap research Articles, Research journals, E-Journ RBI Report, Report of National mission Financial Inclusion etc.

## Need of Financial Inclusion

According to the India Financial Inclusion important because the policy makers have $b$ focusing on financial inclusion of Indian rural semi-rural areas primarily for three most impor needs. They are
i) Creating a plat form for inculcating the $h$ : to save Money:

The low income people has been liv under the shadow of financial due mainly du absence of savings. This makes them vulnerab lot. so that, at present banking sector provide br service and products which aims to inculcate habit of savings so that, capital formation : country is also expect to be boosted once finar inclusion measures materialize, as people $n$ away from traditional modes of savings in 1 buildings, bullions etc.,
ii) Providing formal Credit avenues:

So far unbanked population / people are mostly dependents on informal channe

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## A STUDY ON EFFECTIVENESS OF CUSTOMER RELATIONSHIP MANAGEMENT IN BANKING SECTOR

Mrs.R.Suryapriya<br>Assistant Professor,<br>Department of B.Com(e-Commerce) Sri G.V.G Visalakshi College for Women, Udumalpet<br>\section*{Dr. N.Lakshmi.}<br>Associate Professor, Department of Commerce, Sri G.V.G Visalakshi College for Women, Udumalpet.


#### Abstract

: Indian financial services provide a predominant role after liberalization and globalization. The banking sector is one of the most dynamic and innovative sectors regarding the economic development in recent years. Crucial opportunity for commercial financial institution particularly banking promotes regulatory changes domestically and internationally. Indian banking industries has face day-to-day challenges looking beyond core banking through serving customer, stand-out among competitors, utilize technology platform more effectively and efficiently to foster growth through innovative customer friendly strategies. CRM primary goal is to increase customer retention and loyalty result in attracting new customer, encourage existing customer, terminate unprofitable or stagnant customer and reduces customer withdrawal. Customer satisfaction becomes imperative for service providers to meet or exceed the target customers' satisfaction with quality of services expected .Customer satisfaction create brand loyalty and leads in developing customer life value. CRM Framework provides the four dimension the people, data, process and technology for successful CRM Implementation in Banks.

Keywords: Customer Relationship Management, Customer Satisfaction, Customer Loyalty


## Introduction

In the changing global economy, services play a crucial role. Service is an intangible product involving a deed, performance and effort. Intangible, Perishable, inseparable, inconsistence and involvement are the five unique character of service. People, equipment. physical facility, customer contact involve in delivering services through interaction between customer and employees. Services marketers face major challenges on understanding customer needs and expectations, making service tangible to customers in keeping promises of service marketing triangle. Management, customer, employee were the service marketing triangle of an organization that builds
and maintains relationships for the betterment o banking sector.

## Review of literature:

Ahmed J.V (2011) has studied the customs relationship management in banking secte adopting convenience sampling technique. Primar data collected through structured questionnaii form 100 State Bank of India customers of Gar Hills of Meghalaya revealed that, custom orientation towards innovative service offered $t$ bank was measured by applying chi-squad identifies that level of income affects level, satisfaction while profession do not have at impact. An analysis of 25 variables using fact analysis had identified routine operation as tid major factor followed by price, environmes management and technology. An analysis of $t$ problems leading to dissatisfaction applying $t$-te revealed that inadequate employee knowled regarding banking services, locatic deposit/withdrawal procedure and communicati were the major contributors of dissatisfaction. T researcher concluded that environment a technological environment needs improvement face globalised competition.
Anbuoli.P and Thiru Venkatraj T.R(2013) $t$ studied the impact of customer relationsl management revealed that advance technolo 1 convenient location, personalized customer serv were the customer centric efforts taken by priv sector bank to satisfy customer by provid distinct customer experience. The researcl identified effective channel integration, secui and privacy, safety and confidence were the ma factor indicates customer satisfaction and loya Though CRM activities helped to increase confidence of the customer it is observed 1 employee approach was very poor and pro training should be given to the bank personnel. Harisk P.Adke and Rajendra B.Dhande (2011) studied the customer relationship management bank revealed that younger generation custos had greater preference for private sector banks they were influenced by latest technology like banking, mobile banking, SMS bank Innovation in retail banking by new pror development, micro planning, prudent pricing technology satisfy customer that leads developing brand image and helps the bank: achieving market leadership.

## Growth of Financial Service:

Financial service, Tourism and $\mathrm{Tr} \varepsilon$ Telecommunication, Health Service Information Technology are gaining prominenc India. India's dynamic service sector has gr rapidly in last decade compared to other develo economies. As per 2008 NASCOM report, ser sector contribute 57 per cent of Gross Dom Product (GDP) on Indian economy, growing b percent annually. Service sector has been a $\pi$ contributor in the growth of India's (

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# Cooperative Health Care Model in India 

Dr.M. Radha and Dr.P. Geetha


#### Abstract

In the recent years the cooperative movement has emerged as an effective people's movement for achieving socioeconomic transformation of the rural areas with focus on poverty alleviation. The movement has already completed more than 100 years of its eventful existence and covers $100 \%$ of the villages and $71 \%$ of the rural households. This movement has developed more than 5 lakh cooperative societies in various sectors of Indian economy with a membership of 230 million.

The cooperatives have established themselves in various segments of economy like credit and banking, fertilisers, dairy, sugar, marketing, housing, fisheries, fertilisers, handlooms, handicrafts, etc. It is well known that dairy cooperatives in India have ushered in milk revolution in the country. IFFCO and KRIBHCO are the two global fertiliser cooperatives which have churned out profits year after year. Due to their extensive reach, wide network and strong rural base, cooperatives are now considered as important organizations for forging collaborations by the public and profit-driven private enterprises. The democratic, participatory, value-oriented character of cooperative organizations along with their ability to cater to poor and under-privileged sections of the society are considered important strategic parameters for collaborations based on business considerations. In the wake of the current emphasis on public-private partnerships as a policy measure in the health sector the paper will argue that while cooperatives have inherent strengths which are important for forging collaborations they must endeavour to align with the other bodies so that they succeed.


## I. INTRODUCTION

HEALTHCARE has become one of India's largest sectors - both in terms of revenue and employment. The industry comprises hospitals, medical devices, clinical trials, outsourcing, telemedicine, medical tourism, health insurance and medical equipment. The Indian healthcare industry is growing at a tremendous pace due to its strengthening coverage, services and increasing expenditure by public as well private players.

The Indian healthcare delivery system is categorized into two major components - public and private. The Government, i.e. public healthcare system comprises limited secondary and tertiary care institutions in key cities and focuses on providing basic healthcare facilities in the form of primary healthcare centers (PCs) in rural areas. In order to tackle the health problems, the Government has launched different schemes for providing better health for the people. However, the benefits of various health programmes have not reached the grassroot levels as desired by the government. The rural health care in most of the states is marked by absenteeism of doctors/health, low levels of skills, shortage of medicines, inadequate supervision, etc. The Government during 11th Five Year Plan introduced a Seven Year National Rural Health Mission with an objective to address the problems of rural primary health care. The objective of this scheme is to empower panchayati raj institutions, cooperatives, etc to manage, administer and be accountable for the health services at the community level. In the wake of this the purpose of this paper is to-

- explore the potentialities of the cooperative sector in the field of health.
- examine the ways in which cooperatives can play an effective role to promote health in the country.

This paper will argue that the effectiveness of cooperative model of development in the health sector cannot be viewed from the angle of mere profit only. This is because cooperatives being rooted in the communities in which they reside have their social obligation in the form of poverty alleviation as a major component of their functioning which distinguishes them from other organizations. The rural poor's accessibility through cooperatives for enjoying their democratic rights of health is a fact which cannot be brushed aside. In the wake of the current emphasis on public-private partnerships as a policy measure in the health sector the paper will argue that while cooperatives have inherent strengths which are important for forging collaborations they must endeavour to align with the other bodies so that they succeed.

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[^12]
# Tools Used to Measure the Socio-Economic Performance of Cooperative Societies 

Dr.K. Kaliammal


#### Abstract

Mutual understanding among the members is the capital for any cooperative society. Cooperators rely in the values of honesty, openness and social responsibility. The primary motive behind promoting a cooperative society is to render the services to its members as well as to the public in general. Cooperative societies have immense importance in national economy of any country. They play a very pivotal role in fund generation and manpower development. Development in cooperative sector directly affects overall socio-economic development of any country. Proper financial planning and management are the primary necessity for successful operation of any cooperative. This study tries to find out those financial tools which are very useful to measure the socio-economic performance of the cooperative societies.


## I. INTRODUCTION

BROADLY speaking, cooperation means the mutual understanding of the co-operators by sharing reasonable amount of profits. A co-operative society incurs risks and shares benefits and losses proportionately by all its members. Cooperatives are based on the values of sef-help, democracy, equality, equity and solidarity. Cooperators believe in the values of honest, openness and social responsibility.

## II. Importance of the Study

The present study is most significant because it throws light on many important aspects related to applications of socio-economic analysis of cooperative societies. This study covers the uses of different tools to measure the socio-economic performance of the cooperative societies. This will be very helpful for improving the overall performance of the cooperative societies. The topic is chosen with a view to study the financial efficiency and to measure the social responsibilities of the cooperative societies.

## III. OBJECTIVES

The main objectives of study are to evaluate the different tools and techniques used to measure the financial performance and social responsibilities and factors affecting performance of cooperative societies.

The following are the Objectives of the Study

1. To study the social impact of cooperatives.
2. To assess the economic/financial performance of the cooperatives.

## Background of Socio-Economic Analysis

Each and every cooperative society prepares some financial statements every year. The financial statements are the final result of the financial reporting. It provides the financial result of the cooperatives which may be used for decision making and policy formulation. Judgment of financial statement totally depends on the present financial position in background of past earning. The financial statements of the cooperatives depict the financial performance of the societies as well as how far the societies met their social responsibilities. There are various tools and techniques found using which a society can measure its socioeconomic performance. This paper has analyzed some of the most important tools to measure socioeconomic status of the cooperative societies.
Analysis and Interpretations of Tools used for Measuring socio-economic Performance
With the primary and secondary data as collected by the society, the socio-economic performance of the cooperatives can be analyzed by using the following analytical techniques:

1. Tabular Analysis
2. Growth Rate Analysis

Dr.K. Kaliammal, Associate Professor of Economics, Sri G.V.G Visalakshi College for Women, Udumalpet.E-mail:kaliammalgvg@yahoo.co.in

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# Primary Co-operative Marketing Societies and its Sustainability 

R. Rajini

## I. Introduction

Cooperative organizations serves as an effective community development vehicle by their nature they build economic self reliance and civil society. The benefits of cooperative organizations accrue to the larger society because they create local jobs, re invest locally, emphasis on education and skills raises local management capacity, reduce migration and concentration of capital. People come together in cooperative societies to pool their resources together so as to meet individual needs that could not be resolved by individual limited financial capacity. The aim of cooperative societies is to produce goods and deliver services, and to satisfy the legitimate needs of members and also to promote cooperation, relations, participation and consequently to promote interpersonal connections. Cooperative societies provide services that benefit both members and the local community.

The term Co-operative marketing was fist introduce and set up at Hobali in Bombay Province in 1915 and Godak in 1917. But actually growth is started on after 1940. Co operative marketing has been an important medium to develop rural marketing in India. There are different advantages of marketing to producer, consumer and societies. It is an important to the development of rural marketing. In producer side marketing societies provide financial assistance to farmers to mortgage there produces. Those are helpful in making the successful co-operative marketing movement in India. It has been playing supporting role of the making profitable prices of products. It has been increase the income of the producers. Finally it helps to control speculative activities in marketing. Second, consumer side he gets several benefits in marketing co-operative societies. It has been to protect the interest of the consumer. Consumer gets goods at reasonable prices. Finally he gets cheap and better quality of goods. Last on is society and increase the income of their members.

- Objectives of the Study

1) To study the concept of co-operative marketing.
2) To study the Growth of Primary Agricultural Cooperative Marketing Societies.
3) To study the Share Capital and Membership Growth of Primary Co-operative Marketing Societies.
4) To study about the employment generation through primary co-operative societies

## - Research Methodology

This study mainly based on secondary data. This data has been collected from published and unpublished materials like Economic survey, books journals and internet. It also used some appropriate statistical techniques such as S.G.R., and percentage etc.

## II. Concept of Co-Operative Marketing

Co-operative marketing is not to be viewed as an extension of cooperative activity. But it is something more than that. The main purpose of this marketing is to co-operative the producers. It has been better bargaining power in the market. It support and guide to the producer in to the question of how to create the best price for their produce.

According to the Reserve Bank of India, a co-operative marketing society "is an association of cultivators formed primarily for the purpose of helping the members to market their produce more profitably than possible through the private trade." In general it is a process of marketing of products which enables the growers to market their produce at better prices, followed by the intention of securing better marketing services and ultimately contributing to improvement in the standard of living of members. Agricultural marketing begins at
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Proceedings of International Seminar on

# The Role of Social Enterprises in the Globalised Economy $25^{\text {m }}$ August 2015 

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# Repositioning Women through Cooperatives An Indian Perspective 

Dr.S. Sripriya


#### Abstract

Cooperatives are emerging as a powerful instrument for gender mainstreaming and integrating women into the development process. The role of cooperatives in the empowerment of women is contested in the Indian context; however, several studies show that it has provided women the necessary space and support for promoting economic self-reliance, developing self-confidence, overcoming exploitation and taking effective steps towards achieving greater control over their lives. This paper puts forward how cooperatives have received extensive recognition as suitable institutional mechanisms for empowering the disadvantaged and marginalized women and enabling them to play a significant role in the process of sustainable economic development. The paper also highlights the role of cooperatives as economic agents of change leading to economic emancipation, developing leadership qualities, promoting financial and social inclusion, and ultimately leading to women's empowerment by giving them the ability to make strategic choices in their lives.


## I. Introduction

WOMEN'S economic empowerment is a prerequisite for sustainable development and propoor growth. Achieving women's economic empowerment requires sound public policies, a holistic approach and longterm commitment and gender-specific perspectives must be integrated at the design stage of policy and programming. Women must have more equitable access to assets and services; infrastructure programmes should be designed to benefit the poor, both men and women, and employment opportunities must be improved while increasing recognition of women's vast unpaid work. Innovative approaches and partnerships include increased dialogue among development actors, improved co-ordination amongst donors and support for women organising at the national and global level.

The significance of the cooperative approach to economic life consists in its emphasis on social welfare. Cooperatives are a mean for entrepreneurial start up, particularly by disadvantaged individuals and communities. This type of enterprise is particularly appropriate for persons who have no other vehicle for economic progress. Even the poorest and the most disadvantaged women have found cooperatives an effective means for economic empowerment, e.g. SEWA (Self Employed Women's Association) have adopted them as the most effective form of entrepreneurial organization. Cooperatives are the socio-economic institutions set up on the basis of equality and manage democratically to empower their members to deal with the challenges of market competition and safeguard themselves against the exploitation.

## II. Objective of the Study

The objectives of the study are:

1. To assess the role of cooperatives in empowering women.
2. To recommend on what can be done to promote women's economic and social integration.

## III. COOPERATIVES and WOMEn's Empowerment

In India, like other developed and developing countries of the world, cooperatives are used as a potential tool for the development of society, especially the rural women. With almost $100 \%$ coverage of villages and about $67 \%$ coverage of households, cooperatives occupy a dominant place in the rural economy. There are more than 3.95 lakh cooperative societies in India with a total membership of 18.96 crore people. This fact has put India at top of the world in the cooperative arena (Mittal, 2004). Anna Purna, SEWA, and Working Women's Forum are some of the shining examples of successful women's entrepreneurship. SEWA runs its own bank - the Mahila SEWA Sahakari Cooperative Bank. It has over 8,000 shareholders and over 12,000 bank accounts. Some successful examples of cooperatives managed by women are:

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Dr.L. Dhanalakshmi

# Micro Finance for Women Empowerment - A Study of Self-Help Groups-Bank Linkage Programme 

Dr.D. Manimozhi


#### Abstract

Micro finance programe have been receiving a considerable attention world over for their potential to generate income and employment and alleviate poverty. The experience shows that the micro finance programme has a high degree of outreach to women ie. 82.67 per cent of the aggregate clients in India in 2010, 73 per cent in Latin America, 70 per cent in Africa and 88 per cent in Asia. In India, National Bank for Agriculture and Rural Development (NABARD) sponsored SHG-Bank linkage programme is the fastly growing micro finance programme in the world covering 97 million poor households as on 31st March, 2013. The research paper was focused to find out whether micro finance really contributed to the socio-economic empowerment of the group members? Did micro financing through the groups encourage and support entrepreneurial activities? To what extent, the groups could mobilize thrifts? Out of 2180 Women groups promoted by 12 NGOs operating in Maharashtra (India), 218 groups $(10$ per cent) were selected randomly. Two members from each group (ie. 654 members) were selected randomly. After joining the groups, the monthly average income and savings of the respondents had shown increase by 133.73 per cent and 76.27 per cent respectively. The confidence level of the respondents had increased to a great extent. They had reported active participation in socio economic activities. Overall personality index had shown growth of 59.01 per cent. It was inferred that micro financing through women self help groups had brought a positive change in the lives of the members. The study concluded that poor, discriminated and underprivileged women if join the groups, can come out of poverty.


## I. Introduction

MICRO finance is defined as provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards. Micro finance has gained a lot of importance in financial sector of India through Self help groups -Bank linkage programme (SBLP) covering more than 9.7 crore poor households. The SBLP is the largest and fastest growing in the world with 47.86 lakh Self help groups, of which 39.83 lakh are women groups (NABARD Report, 2013). In India, two broad approaches prevail in case of micro financing viz. self help group bank linkage and micro finance institutions. NABARD has been supporting the SHG-Bank linkage programme since 1992. In the context of growing demand for micro finance by self help groups, RBI made linkage of self help groups with banks as a priority sector activity in 1996. The government of India has been supporting the programme by making special budgetary provision for promotion of self help groups since 1999. The bank credit flow towards self help groups amounted to Rs .31, 221 crore registering the growth of 11.35 per cent over the preceding year's figure. However, it constituted just 6.99 per cent of the aggregate rural credit flow which needs to go up at least 20 per cent (NABARD reports, 2001-13)

## II. SHG-BANK LINKAGE PROGRAMME

In India, there were 1,23,09,088 (estimated) rural households on 31st March, 2011. The estimated number of poor rural households in the state was $58,96,053$ (ie. 47.90 per cent of the total rural households). Under the SHG-Bank linkage programme, $77,19,934$ ( 62.72 per cent) households have been covered (Status of MF in India -Report, 2010-11). The state has registered a remarkable growth in SHG-Bank linkage programme over the period of 10 years. During 2010-13, 2,57,856 credit linked SHEs had Rs. 1,07,136 lakh as outstanding loan amount against them. It is to be noticed that the average finance provided by the banks to SHEs is inadequate to

[^13]

## Dr. A. Shanmugasundaram

## IMPAGTS OE URBANISATION IN INDIA



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COIMBATORE: A CITY MARCHING INTO ENVIRONMENTAL DISTRESS

Mrs. R. RAJINI<br>Assistant Professor of Economics<br>Sri G.V.G Visalakshi College for Women, Udumalpet.

## INTRODUCTION

Coimbatore, the second largest city in the southern state of Tamil Nadu, is also known as the "Manchester of South India". The city corporation, which extends over an area of $105 \mathrm{sq} . \mathrm{km}$, is surrounded by the Nilgiri Biosphere Reserve in the North and the Anaimalai and Munnar mountain ranges in the East, all of which constitute the Western Ghats: one of the ten "hottest" biodiversity hotspot regions of the world. According to the provisional reports of the Census of India (2011), the urban agglomeration of Coimbatore comprises of a population of over two million.

The economic opportunities created by industrialisation of the region led to a vast influx of population from neighbouring areas. This resulted in unplanned urbanisation, environmental degradation, and loss of biodiversity. Here, three inter-related issues concerning urbanisation and biodiversity in Coimbatore are discussed:
urban land use
the Noyyal river, and
the human-elephant conflict.

## BACKGROUND

Cities are symbols of modernisation. Currently, the world is witnessing an unprecedented rate of urbanisation. Studies suggest that urban population increased from about 3 per cent in 1800 to 14 per cent in 1900 and further to 47 per cent in 1999. However, in a recent study on global urbanisation, the United Nations Population Program estimated that the world's urban population could reach 53 per cent by 2015 , of which 90 per cent of the growth is likely to occur in cities of developing countries.

In India, urban population increased from about 17 per cent in 1950 to 29 per cent in 2007
Estimates suggest by 2030 , nearly 590 million or 40 per cent of the country's population could be living in cities. However, this rapid growth in urban population accentuates the demand for natural resources, leads to change in land use patterns, causes pollution and loss of biodiversity, alters hydro-geomorphology, and so on. Studies suggest that substantial human-induced environmental changes are linked to urbanisation on a regional scale and could become an important factor in biodiversity conservation.

## DEFINING "URBAN"

India uses a combination of population, density, and employment thresholds in defining "urban". It classifies an area as urban, based on the population of more than 5,000 ; density exceeding 400 persons per sq. km ., and where 75 per cent of the male workers are engaged in non-agricultural professions. In this work, "Urbanisation" refers to the general demographic processes by which cities are expanding, "Urban area" refers to the amounts of urban land cover, and "Urban growth" to the expanded area of urban land cover

## OBJECTIVES AND SCOPE OF THE STUDY

The primary objective of this scoping work is to study the impact of urbanization on biodiversity.

The study recognises the importance of ecological footprint in assessing the impact of urbanisation on nature.

The information provided in this report can be used by planners, environmentalists and policy-makers to influence decisions related to the city of Coimbatore

Impacts of Urbanisation in India


## GLOBAL HRH STRATEGIES FOR SUSTAINABLE DEVELOPMENT

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Mrs. R. Rajini \& MalikaBaskar, Associate Professors in Economics, Sri G. F.G Visalabshi College
for Women, S. V. Mills 'Post, Udumalpet.

## INTRODUCTION

Human resource management (HRM) practices are most effective when matched with strategic goals of organizations. HRM"s role in the company's success is growing rapidly with the growth in many sectors in the present globalized era. HRM is a vital function in organizations and becoming more important than ever. The HRM practices are crucial in designing the structure for man power, staffing, performance appraisal, compensation, and training and development. HRM practices are a primary means for defining, communicating and rewarding desired role behaviors and desired role behaviors are a function of organizational characteristics. Innovative HRM practices can play a crucial role in changing the attitude of the companies and its employees in order to facilitate the entry and growth in the markets. The HRM practices in service sector especially in the area of retailing have found significant importance in the present scenario. The retailing is one of the service sectors where the need of qualitative human resources is highly expected.

Retailing may include services, such as product delivery. Buyers may be individuals' or businesses a retailer buys goods or products in large quantities from manufacturers or importers, either directly or through a wholesaler, and then sells in smaller quantities or lots to the end -users or consumers. Retailers are the end links of the supply chain as an important part of manufacturing/marketer overall distribution strategy.

## Organized Retailing

Organized Retailing can be defined as a form of retailing whereby customers can buy goods in a similar purchase environment across more than one physical location for verticals from food, grocery, apparel, consumer durables, footwear, beauty care, and home decor. In organized retailing a proper record is maintain by the government and retailers need to pay the tax to the govermment. The retail market in India is said to be fragmented with only around $8 \%$ of the sector organized. which means that only $8 \%$ of the retailers are registered under the regulations and licenses. The remaining part of the sector is unorganized. It is hence viewed as a big opportunity for the future for the organized retail firms to evolve and grow in India


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# Equitable Tourism Development: Need for Strategic Partnership 

Dr. M. Radha

## Abstract

In the past few decades, the tourism sector has had cascading effect in developing countries by providing immense economic opportunities. As a whole, the sector has played a very vital role in strengthening basic infrastructure and as a result it contributed enormous opportunity for social development of the society. Though the economic benefits are created, it is not well distributed among the local community who are the key persons in creating conducive atmosphere for tourist inflow. Moreover, environmental and cultural degradation due to massive tourist inflow affects the local community than the other stakeholders who are outsiders and merely operates at destination for generating profit for self. This being the situation in almost at all major destinations, an in-depth study is needed to establish equitable tourism development for managing the present situation. It is also clear from the past experience that the Government alone cannot bear all expenses for tourism development due to high volatile nature of tourism industry. It is in this context reforms of the public sector have to be viewed and a strategic partnership has to be formed among various stakeholders. By analysing the present situation, Public Private Partnership (PPPs) is a new and emerging intellectual concept in tourism to enhance the private participation with public organization (state owned industry), to initiate necessary reforms in public sector that would help to achieve equitable tourism development. This paper


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## Tourism for Sustainable Development

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## Abstract

Tourism industry is considered important due to its contribution to the GDP, employment and balance of payment. Every country is promoting tourism on priority agenda. Indian tourism industry has been growing at rapid pace. It is focused on country's rich heritage and cultural tradition. In India tourism contributes $6.2 \%$ to the national GDP and $7.7 \%$ of total employment. World Travel and Tourism Council has predicted an annual growth of $8.8 \%$ between 2011 to 2021. Tourism Marketing is beneficial to the economy of the country by the tax benefits, image building, and educational significance, cultural significance, earning foreign exchange, enervating employment opportunities and thereby creating peaceful environment. As tourists visit various places for variety of motives and the utilizes many forms of tourism. In this present competitive scenario, tourism marketing has emerged as a tool to satisfy modern needs of tourists and attract more and more tourists by marketing mix. Innovative and attractive package tours can be best example of marketing mix. Government of India has established department of tourism at national level and state governments have established state level tourism cooperation for encouraging, monitoring tourism management problems and prospects. Marketing of tourism plays a vital role for economic and industrial development of our country. Cultural tourism is a strong motivation for the tourist to visit India. Tourism occupies a prominent place in the state agenda as a crucial engine for income and employment. Tourism also promotes communal harmony


## NEW DIMENSIONS OF MANACEMENT

## INTHECLOBALIZEDERA



## Editiors

Dr. V. Chinniah Dr. P.C.Sekar
Dr. J. Vjayadurai Dr. P. Kannadas

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India is enriched with human power resources which can be enlightened and empowered through optimum utilization of education. Education is an important tool for reducing inequalities and poverty. It has a special quality, which gives benefits to the society as a whole. It ensures equitable economic growth. Due to Globalization, knowledge acquired through proper education becomes vital for meeting out international standards. The development of human capabilities and skill depends to a greater extent on quality education. The expenditure on education gives benefits to a Nation for stable economic growth, out space in technology and stability in economy. The technology and the human capital (value of human resources is referred as human capital) are the basic two components of knowledge, which are essential for a competitive economy. Higher education provides out space in technology and development of skills in human resources. Selection of a career or occupation of lifelong may be influenced by several factors such as social characteristics, family income, parental education and occupation, personal interest abilities and higher education.

## The Dimensions of Women Empowerment

It is extremely difficult to define the concept of empowerment, as it reflects various aspects of people, which are conditional upon the context in which they live. Women Empowerment is a "western" concept. The question has been raised, not only in micro finance but also in the broader field of international development, whether it is ethical and appropriate for developed institutions to promote women's empowerment. The empowerment or disempowerment of women and other groups in each society is closely linked to the culture of that society. The promotion of women's empowerment implies advocacy for cultural and social change, which is an inappropriate imposition of "Western" values on non-Western societies. Empowerment is defined as 'giving power to', 'creating power within' and 'enabling'. Hence empowerment is a multi-dimensional process, which should enable individuals or groups to realize their full potential and powers in all spheres of life. It is a comprehensive process, which includes awareness, confidence building, realization of self-worth, organizing, participating in decision-making and finally having access to control over resources in fair and equal proportion. It thus envisages a greater access to knowledge and resources, greater autonomy in decision-making for self, greater ability to plan one's life to have greater control over the circumstances which influence one's life and greater capacity to free oneself from shackles, imposed on customs, beliefs and practices. Thus empowerment is a 'process' and not an 'event'. It is therefore, time consuming and may have several phases. Each phase or step may be an effort by itself. It can be built only gradually by constructing each step solidly. The progress of the 'whole' depends on the various environmental factors in a given society in which such a process of empowerment takes place. It can be self-initiated or initiated by others. Empowerment of women is the phenomenon of the 90 s . It represents the fourth (according to some, the fifth) phase of policy approach towards involvement of women in the process of development. This is considered the most appropriate approach adopted till date. Thus Empowerment can be broadly categorized into (a) Educational (b) Economic (c) Psychological (d) Social and (e) Political empowerment where the women are used as a strategy to achieve the above dimensions.

## Educational Empowerment

Education is the prime avenue for empowering women. This process of empowering entails much more than awareness of alternatives, women's rights and the nature of the requirements. It involves the breakdown of powerful sex stereotyping, which prevented women from demanding their

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86．மகளிi் இதழ்களில் பெண்்கள்（மங்கையா் மலர்，अவள் விகடல்） कीロுமிி．が．कがぁா

வி．வசுமதி

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## நோக்கம்

மக்களையும் உலகியலையும் இணைக்கும் கருவி உடகங்கள்．அவை அன்று முதல் இன்று வரை பல்கிப் பெருகி வளர்ந்துள்ளண．அன்றைய கால அறிவியல் வளர்ச்சியிலும் இன்றைய யுகப் புரட்சியின் ஆளுகையிலும் பற்பல வடிவங்களில் ஊடகங்கள் புத் குயிர் பெற்யு விளங் குகின் றன．அதஞுள் நாடகத்துறையின் தாக்கமும்，ஆக்கமும் குறித்து ஆய்வதே இக்கட்டுறையின் நோக்கம்．
நாடகம்－அறிமுகச் செய்திகள்
நகைச்சுவைப் பாடல்கள்，கறத சூறல்，கதைக்கூ ஏற்ற பின்எணி இசை என்று சமயச் சார்பாகத் தோன்றியதே நாடங்கள்．முதன் முதலில் எகிப்தில் நாடகம் தோன்றியது என்று தா．ப．சுப்ரமணியம் அவர்கள்，வி．சுப்பிரமணையம் தொகுத்த இந்திய மேமைநாட்டு மேேைக் கலைகள் என்ற புத்தகத்தில்， ＂உலகிலேயே ஆதியாக எகிப்திய நாட்டிலேயே நாடகக் கலை தோன்றியதற்குச் சான்றுகள் கிடைத்துள்ளன． கி．மு． 3000 வரையிலும் தொன்மையுள்ள எகிப்திய பிரமிடுகளிலிருந்தும்，சவக் கல்லஷைகளிலிருந்தும் 55 நாடகங்கள் கிடைத்திருப்பதாக மாஸ்பரோ（Maspero） என்ற ஆராய்ச்சியாளர் சூறியுள்ளார்．அவைகளில் பாத்திரங்களின் பெயர்களும் நடிப்புக் குறிப்புகளும் அடங்கியுள்ளனவாம்．இறந்து போன＂புரோவா＂ ம ன் எர்களின்（Pharoahs）சு வர்க் காரோக ண வைபவங்களைப் பற்றிய கதைகளாம் அவைகள்． இன்னும் சில இசிரிஸ்（Osiris）ஐரிஸ்（Iris）ஹோரஸ் （Horus）எஷ்ற முன்று தெய்வீக மனிதர்களின் சரிதைகளை ஜட்டிய துன்பியல் நாடகங்களாம்． அரசர்களின் முடிசூட்டு விழாவில் நடிக்கப்பட்டனவாம்．＂ （வி．சுப்பிரமணியம்－இந்திய மேலைநாட்டு மேடைக் கலைகள்）என்று குறிப்பிடுகிறார்．

இப்டி தோண்றிய நாடகங்கள் மக்களின் அனுபவக் குவியல்களாக மேடை ஏறின．அப்பொழுது அன்றைய காலகட்டத்திற்கு ஏற்ப நாடகங்கள் உருப்பெற்றன． புராணங்கள் நாடக வடிவம் பெற்றன．கற்றோர் நாடகத்தை நிலைநிறுத்திட，தமிழகத்தில் நாடகங்கள் நிலைகொண்டன．இதனை மு．வ．அவர்கள்，＂கற்ற பெருமக்கள் நாடகம் எழுதவும் நடிக் கவும் முற்பட்டமையால் நாடகத்திற்கு இருந்த தாழ்வு நிலை மாறியது＂（டாக்டர்．மு．வரதராசன斤－தமிழ் இலக்கிய வரலாறு）என்புழி அறியலாம்．இந்த நாடகங்கள் மேடை ஒழுங்ரு，மேடை நுட்பம்，காட்சியமைப்பு，கதைச்சிறப்பு－ எல்ற பல கிளைகளை உள்ளடக்கிய தலவிருட்சமாகக் காட்சியளிக்கிறது．இதனுள் அரசியல்，பொருளாதாரம்， மற்றும் சமுதாய 2600ர்வு பொங்கி நிற்கும்．இது

 நாடகங்கள் ，அமெச் சூ
 இடம்பெறும் நாடகங்களை இலிக் உடக நாடகங்கள்


＂நாடகம் ஏத்தும் நாடகக் க60णीあぁ＂＂
 சிக்கி தனது தனித்தன்மையை 2ழு தொடர்புபடுத்த உருவாக்கப்பட்டめ』，அ（்ற கிரகம்பெல் கண்டுபிடித்த தொமைபேசியiல் ROMn ஊடகம் இன்று பல்தொழில் நுயx ந1LLuIlusix
 OககாLEA brLaimisi நாடகங்கள்，மற்றும் தொலைக் பற்றிய ச காண்போம்．

## வானொலி நாடகங்கள்

1980－களில் வானொலலி நிகழ்ச்சிகள் இஷ்்ang மலிதனின் மஞதில் பதிந்த ஒன்று．யாßมnd
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## Insight of IPR: Concepts and Issues



## Insight of IPR: Concepts and Issues

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# Patenting in Biology 

Dr.K. Shobana, Department of Zoology, Sri GVG Visalakshi College for Women, Udumalpet. Dr.S. Uma Maheswari, Department of Zoology, Sri GVG Visalakshi College for Women, Udumalpet.

## I. INTRODUCTION

PATENT becomes a turning point in the commercialization of molecular biology and a harbinger of the social and ethical issues associated with biotechnology today. This paper aims to provide a comprehensive background and overview of key issues related to application of intellectual property rights over biological resources, including biotechnology and the use and protection of traditional knowledge of indigenous and local communities. It explores the linkages among biological diversity, biotechnology developments and intellectual property with specific view on the relationship between access to biological and genetic resources. There is a growing interest on the potential commercial uses of biodiversity, which is driving many of the policy and legislative developments in this area, such as the sharing of benefits, the role of traditional knowledge holders.

The point of a patent is to encourage innovation by giving inventors a limited period of exclusive control over the fruits of their labour. While a patent is active, nobody else is allowed to copy an invention without a license. Patents as a way of awarding monopolies to subjects; they were privileges bestowed by the crown that granted economic advantages to their subjects of choice. The modern notion of patents falls under the category of "intellectual property," a conception of property that is immaterial and yet, holds the same recognition and privileges under the law as physical property. Contemporary legal systems that emerged after the advent of liberalism protect the right of the individual to the use and control of property. As "property" in the eyes of the present day legal system, patents have become, not privileges, but rights under the law. Patent protection became a way of protecting an individual's right to profit from his invention for a limited period of time in exchange for the production and release of potentially useful information. This information was intended to encourage business in a liberal economy.

## II. Biological Patent

The scope and reach of biological patents vary among jurisdictions, and may include biological technology and products, genetically modified organisms and genetic material. A biological patent is a patent on an invention in the field of biology that by law allows the patent holder to exclude others from making, using, selling, or importing the protected invention for a limited period of time.

The applicability of patents to substances and processes wholly or partially natural in origin is a subject of debate.

## III. Biotechnology Intellectual Property

Today's biotechnology intellectual property (IP) strategists find themselves in an unenviable position. Modern biological research brings about an avalanche not only of scientific data, but also of unprecedented ethical, policy, and philosophical questions. New laws will undoubtedly result, including new or modified IP laws. IP, and

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# Significance of Intellectual Property Rights for Biotechnology 

S. Kalaichelvi, Associate Professor, Department of Zoology, Sri GVG Visalakshmi College for Women,

## I. Introduction

ITNTELLECTUAL Property is the term used to describe the branch of law which protects the application of thoughts, ideas and information which are of commercial value. It thus covers the law relating to patents, copyrights, trademarks, trade secrets and other similar rights (Cornish, 1989).

The development of the genetic resources of biodiversity is known as biotechnology. Broadly defined, biotechnology includes any technique that uses living organisms or parts of organisms to make or modify products, to improve plants or animals, or to develop microorganisms for specific uses (Congress of the United States, Office of Technology Assessment, 1990). Mankind has used forms of biotechnology since the dawn of civilization. However, it has been the recent development of new biological techniques (e.g., recombinant DNA, cell fusion, and monoclonal antibody technology) which has raised fundamental social and moral questions and created problems in intellectual property rights.

Intellectual property protection for biotechnology is currently in a state of flux. Whilst it used to be the case that living organisms were largely excluded from protection, attitudes are now changing and increasingly biotechnology is receiving some form of protection. These changes have largely taken place in the USA and other industrialized countries, but as other countries wish to compete in the new biotechnological markets, they are likely to change their national laws in order to protect and encourage investment in biotechnology.

There is at the moment no clear international consensus on how biotechnology should be treated. Although bodies such as the World Intellectual Property Organization (WIPO, the United Nations permanent body primarily responsible for international cooperation in intellectual property), and the Organization for Economic Cooperation and Development (OECD) have conducted separate studies and produced various reports, these have only sought to make governments more aware of the potential problems and to offer some suggested solutions. In view of the highly controversial nature of providing intellectual property protection for biotechnology, it is likely that in the short term developments will be at a national and regional level.

## II. Intellectual Property Protection Currently Available

There are currently two main systems of protection for biotechnology: rights in plant varieties, and patents. Both systems provide exclusive, time-limited rights of exploitation and are described in more detail below.

Keeping biotechnology 'secret' can also is a valuable form of protection. National treatment of trade secrets is diverse, and all attempts to harmonize trade secret laws in Europe, for example, have failed. Most jurisdictions do provide some form of protection against those who steal or use others' trade secrets unfairly. However, the

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# A STUDY ON EXPORT PERFORMANCE OF LEATHER AND LEATHER PRODUCTS IN INDIA 

Dr. S. Bhuwaneswari<br>Asst. Professor, PG \& Research Department of Commerce, Sri G. V. G. Visalakshi College for Women, Udumalpet, Tamilnadu

N.A. Sumathi

Ph.D. Research Scholar, Department of Commerce, Sri G.V.G. Visalakshi College for Women, Udumalpet, Tamil Nadu


#### Abstract

This study was an attempt to know about the leather and leather product manufacturing in India. The secondary data is collected for the period of thirteen years from 2001-2013. Using various analytical tools data is analyzed to find the export performance of leather and leather products in India.


## Introduction:

Leather is animal hide or skin that has been converted by Chemical treatment and processing known as tanning, to a stable and non putrescible state.

The principle hides or skins used in the manufacture of leather are sheep and lamb skins, cattle hides, goat and kid skins and calf skins. These types represent more than $90 \%$ of the world production of leather. Other hides and skins used commercially include those of horse, pig, kangaroo, deer, reptile, seal and walrus. The production and use of leather is identified with carliest artifacts and recorded history every known culture. Egyptian carvings during to 300 B.C. depict leather dressers of work.

Leather articles in the British museum include shoes, sandals and other products of the $21^{\text {st }}$ dynasty and carlier. The literature and history of classic Greece contain abundant evidence of tanning as a flourishing art and trade. In the $18^{\text {th }}$ century the principles of vegetable tanning and the use of specialized instruments as well as crude machines were well known. While a scientific basis for the action of tannic acid was not formulated, the
empiric value of materials such as Oak bark, Sumac, Vilonia, Hemlock and other vegetable materials was well established Until the end of the $19^{\text {th }}$ century the only basic change in the character of leather production was the introduction of powerdriven machinery. Tanning with chrome salts, introduced at the end of the $19^{\text {th }}$ century, was probably the First change in the chemistry of leather manufacture in at least 2000 years. Chrome tanning shortened the process from weeks to days.

## Objectives of the study

- To study about the leather and leather product manufacturing in India.
- To study export performance of leather and leather products in India.
- To identify the export contribution of selected countries in India.


## Period of the study:

The period of the study is for thirteen year 2001-2013 of leather export in India.

## Sources of data:

The source of data for this study is secondary in nature. The data was collected from various books, magazines, annual reports, websites of Central Leather Research Institute (CLRI) and Council for Leather Export (CLE)
Analytical Tools Employed:
Percentage, mean, standard deviation, $t$-test and annual compound growth rate.

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# A STUDY ON EXPORT PERFORMANCE OF COFFEE IN INDIA 

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## INTRODUCTION

Coffee is a brewed drink prepared from roasted coffee beans, which are the seeds of "berries" from the Coffee plant. Coffee plants are cultivated in over 70 countries, primarily in the equatorial regions of the Americas, Southeast Asia, India and Africa. The two most commonly grown are the highly regarded arabica, and the less sophisticated but stronger and more hardy robusta. The latter is resistant to the coffee leaf rust, Hemileia vastatrix, but has a more bitter taste. Once ripe, coffee beans are picked, processed, and dried. Green (unroasted) coffee beans are one of the most traded agricultural commodities in the world. Once traded, the beans are roasted to varying degrees, depending on the desired flavor, before being ground and brewed to create coffee.

Coffee production is the industrial process of converting the raw fruit of the coffee plant into the finished coffee. The cherry has the fruit or pulp removed leaving the seed or bean which is then dried. While all green coffee is processed, the method that is used varies and can have a significant effect on the flavor of roasted and brewed coffee. Coffee production is a major source of income, especially for developing countries where coffee is grown. By adding value, processing the coffee locally, coffee farmers and countries can increase the revenue from coffee.

In 2009 Brazil was the world leader in production of green coffee, followed by Vietnam, Indonesia, Colombia and Ethiopia. Arabica coffee beans are cultivated in Latin America, eastern Africa, Arabia, or Asia. Robusta coffee beans are grown in western and central Africa, throughout southeast Asia, and to some extent in Brazil. Beans from different countries or regions can usually be distinguished by differences in flavor, aroma, body, and acidity. These taste characteristics are dependent not only on the coffee's growing region, but also on genetic subspecies (varietals) and processing. Varietals are generally known by the region in which they are grown, such as Colombian, Java and Kina.

## Objectives of the study

* To study about the coffee and coffee production in India.
* To study export performance of coffee in India.
* To identify the export contribution of selected countries in India.


## Period of study

The period of study is for eight years 2008-2015 of coffee production and export in India.


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# E-Payment System: Essential for the Growth of E-Commerce 

Dr. R. Vanamadevi<br>Assistant professor in Commerce, Sri.GVG Visalakshi College for Women,Udumalpet.


#### Abstract

In the modern times E-commerce is giving a tough competition to the traditional trade and business. Due to the advancement of technology the world has became a global village. Technology has arguably made our lives easier. One of the technological innovations in banking finance and commerce is the Electronic Payments. Electronic Payments (e-payments) refers to the technological breakthrough that enables us to perform financial transactions electronically, thus avoiding long lines and other hassles.


## 1. INTRODUCTION

Today e-commerce has become an integral part of everyday life. Accessibility to e-commerce platforms is not a privilege but rather a necessity for most people, particularly in the urban areas. There are alternative ecommerce platforms available (instead of the traditional physical platforms) for almost every aspect of our lives, starting from purchasing of everyday household items to online brokerage. Today the number of internet users in the world is close to 3 billion. Out of this, India has a total of 259.14 Million internet and broadband subscribers.

## 2. PLAYERS INVOLVED IN ELECTRONIC PAYMENT SYSTEM

Payment systems, both traditional and electronic in India are regulated by the Payment and Settlement Systems Act, 2007 ("PSS Act'). The PSS Act defines a 'payment system' as "a system that enables payment to be effected between a payer and a beneficiary, involving clearing, payment or settlement services or all of them but does not include a stock exchange".

### 2.1 Payment Processors

Payment processing functions typically involve clearing, payment and settlement, which constitutes the core functions of a payment system - These functions are highly regulated by the RBI as well as various statutes, provides that only banks and financial institutions / entities that have specific authorization of the RBI can undertake such activities.

### 2.2 Intermediaries

Intermediaries are defined by the RBI as "entities that collect monies received from customers for payment to merchants using any electronic/online payment mode, for goods and services availed by them and subsequently facilitate the transfer of these monies to the merchants in
final settlement of the obligations of the paying customers".

### 2.3 Technology Providers

Technology providers typically provide technology or solutions to facilitate transmission of customer/merchant data, instructions, approvals, and denials etc. that are comprised within a payment system. Such technology could either be in the form of software or hardware.

## 3. PAYMENT INSTRUMENTS

A payment instrument is any type of instrument, physical / electronic which has certain monetary value, and allows for payments equally all / pat of such monetary value to be made using the instrument. Some common payment instruments which are used for e-commerce transactions are:

### 3.1 Credit Cards

A Credit card is a piece of plastic, $3-1 / 8$ inches by $2-1 / 8$ inches in size that carries information that allow you to make purchase now pay for them later. Credit cards from visa master card or any other network allow you to pay for purchase or services by borrowing from the credit card company.

### 3.2 Debit Card

Debit card is a prepaid card and also known as ATM card. An individual has to open an account with the issuing bank which gives debit card with a personal id number, when he makes a purchase he enter his pin number on shop pin pad.

### 3.3 Smart Card

Smart card is about the size of a credit card, made of a plastic with an embedded microprocessor chip that holds important financial and personal information. The

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## I. INTRODUCTION

Economic development is a dynamic and continues cess. Banks play a very important role in the economic elopment of every nation. Banks are the main stay of economic progress of a country because they highly end upon the extent of mobilization of resources, estment and on operational efficiency of the various ments of the economy. A bank performs a multitude of actions and services which cannot be comprehended $\boldsymbol{a}$ a single definition. For a common man, a bank means store house of money, for a businessman it is an titution of finance and for a worker it may be a rository for his savings.
Globalization has brought about structural changes in : world economy. Indian Banking sector witnessed nificant changes in the last decade. Customers in the ban cities are shifting their mode of banking msactions to electronic channels such as ATM, ephone, internet and new mobile phones. The thnology has emerged as the enabler for banks to issue that goal. The advent of technology both in terms computers and communication has drastically altered e methodology of banking business. Technology helps have 24 hours banking, all seven days in a week. Tele making, Internet Banking and E-banking have opened sw business potentials and opportunities which remained explored. All these technological advancements lead to tome banking.
Now-a-days internet banking has become a basic roduct of our daily life. Because of its popularity many businesses are beginning to use internet banking as a lore efficient method of reaching the demands of their ustomers. The internet banking incorporates several therent and advanced features that make it more viable certain circumstances. This is the reason why several inancial, tourism, marketing and media organizations are II entering into the field of internet banking that is tactically more suited to their area of operation. In summing years persons will use internet banking as more han a status symbol that will make it a virtual necessity.

Dr.Mrs.M. Kalavathi, M.Com., M. Phil., Ph.D., PGDCA., Associate professor, Department of Commerce, Sri G.V.G Visalakshi College for ramen, Udumalpet.
S. Suriyadharshini, Research scholar, Department of Commerce, BiG.V.G Visalakshi College for Wonten, Udumalpet.

Today, convenience to the customer is the mantra of growth of banks.

- Benefits of Internet Banking


## Benefits to the customers

- It enables the customer to carry on certain routine business transactions without presently visiting the branch or ATM counters of a bank.
- When a customer comes to a bank for the purpose of getting a cheque book and checking a balance, they have to wait for a long time, internet banking is doubly beneficial to the customer by the savings in both time and money.
- The customer avail reliable information quickly and in easy manner.
Benefits to the bank:
- Internet banking reduce the number of visits of customers to bank and thereby reduce their physical presence.
- Internet banking brings down the cost of banking to the customers over a period of time. The banks also get benefited because internet banking helps them to increase productivity.
- It enables banks to deliver speedy and quality services, by this the banks can retain and increase their customer base.
Creation of customer services involves offering a range of products and services to suit all segments of customers, designing the products with the customer convenience as the focus, building beneficial features into the schemes offered etc., Naturally, features that appeal to the customers in the delivery of the services are the speed with which a customers can transact, completeness and the interface through which the services are delivered. Today, is an increase in the number of people owning a PC because of the decrease in its price, as a result there is an increase in IT activities. Customers are shifting to broad band connections for accessing internet at cheaper rates. This indeed enables and induces the customer to transact their banking business through internet. To enjoy the benefits of internet banking, the banks have a major challenge of providing a safe and secure environment for banking. The success of internet banking depends on a banks' ability to get customers to switch on to internet banking. To win the customers confidence, a thorough understanding of the customer's needs, wants and their attitude, is indispensable.

Proceedings of the International Seminar on


## Proceedings of the International Seminar on "Emerging Trends and Challenges in Global Business Environment

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Dr.M. Vijayakumar

# A Study on Conceptual Overview of Foregin Trade Policy of India 

Dr.R. Vanamadevi

Abstract- Foreign trade makes a significant contribution to the cconomy growth of a country. The policy regime in India with regard to liberalization of the external sector has brought tremendous changes in India's foreign trade. No country in the world possesses the adequate facilities for economical production of all the goods and services that are consumed by its people. This implies that no country is self-sufficient in the sense that no country can produce all the goods that it needs. Hence, the need to trade with each other arises. Economies of scale and international specialization which is also the fruits of scientific and technological progress in the world would become more easily accessible through foreign trade. Developing countries need more goods to feed a rapidly growing population. Exports can be a leading sector in growth. It clearly implies that increased earnings from higher marketability of a country's commodities in the international market would stimulate the indigenous industrial activity within the country. This in turn brings many distinct benefits, viz., greater utilization of resources, larger employment opportunities, more foreign exchange, etc. It was thus considered that foreign trade would make an impressive contribution to a country's development; hence it is considered to be not simply a device for achieving productive efficiency; but also an engine of growth. The present study focuses on the highlights of new foreign trade policy of India, various export promotion measures taken by the Government of India and Institutional Infrastructure for the development of Foreign Trade.

Keywords- Foreign Trade Policy, Export Promotion, Export Growth, Export Incentives

## I. Introduction

INTERNATIONAL trade has now become a vital part of development strategy and it can be an effective instrument of economic growth, employment generation and poverty alleviation in an economy. Developing countries need more goods to feed a rapidly growing population. Exports can be a leading sector in growth. Today, foreign trade has begun to play a significant part in the Indian economy reflecting its increasing

[^15]globalization. The foreign trade of India is guided by the Export and Import (EXIM) policy of the Govemment of India and is regulated by the Foreign Trade (Development and Regulation) Act 1992. India's Foreign Trade Policy (FTP) has, conventionally been formulated for five years at a time and reviewed annually. The focus of the FTP has been to provide a framework of rules and procedures for exports and imports and a set of incentives for promoting exports.

Today, foreign trade has begun to play a significant part in the Indian economy reflecting its increasing globalization. Fifteen years ago India occupied a very small space on the global trade canvas. As various sectors of the Indian economy became more competitive globally, exports began to grow remarkably. India's merchandise exports recorded a Compound Annual Growth Rate (CAGR) of 15.9 percent over the period 2004-05 to 2013-14. Despite the global slowdown, India's merchandise exports increased from USD 83.5 billion in 2004-05 to USD 314.4 billion in 2013-14. 13. The cumulative value of imports in 2013-14 was USD 450.1 billion as against USD 490.7 billion during the previous year registering a decline of 8.3 percent. Coupled with the moderate growth in exports, this resulted in a decline in India's trade deficit from USD 190.3 billion in 2012-13 to USD 137 billion in 2013-14, contributing to a lower Current Account Deficit (CAD). While there has been a gradual shift in India's exports away from the advanced economies of the European Union and North America, the United States of America continues to be the topmost destination for India's exports with a share of 12.4 percent in 2013-14 followed by the United Arab Emirates ( 9.7 percent) and China ( 4.7 percent) in 2013-14. Foreign trade today plays a significant part in India's economy and describes the market and product strategy envisaged and the measures required not just for export promotion but also for the enhancement of the entire trade ecosystem.

## II. Foreign Trade Policy of India 2015-2020

The FTP for 2015-2020 seeks to provide a stable and sustainable policy environment for foreign trade in merchandise and services; link rules, procedures and incentives for exports and imports with other initiatives such as "Make in India", "Digital India" and "Skills India" to create an Export Promotion Mission promote the diversification of India's export basket by helping various sectors of the Indian economy to gain global

## A HANDBOOK OF RESEARCH ARTICLES <br> - ON COMMERCE AND MANAGEMENT



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# ROLE OF BANKS IN AGRICULTURAL. DEVELOPMENT - A STUDY ON CUSTOMERS SATISFACTION TOWARDS FUNCTIONING OF PAPPANKULAM PRIMARY AGRICULTURAL COOPERATIVE CREDIT SOCIETY 

C.Pushpalatha<br>Associate Professor in Commerce Sri G.V.G. Visalakshi College for women Udumalpet.

Financial system is the most important institutional and functional vehicle for economic transformation of any country. Banks are the important component of any financial system. A bank is an institution which accepts deposits from the public and makes it available for those who need it. It helps in the transfer of money from one place to another. The banking system provides finance to trade, industry and agriculture sector. As a pillar of an economy, this sector plays a most important role in the cconomic development of the country. Commercial banks and co-operative banks are two wings of the organized banking structure of Indian Economy. The state and central co-operative banks provide financial assistance to agriculture through primary co-operative societies. The cooperative urban banks cater to the needs of artisans, petty traders and businessmen. These institutions together constitute the co-operative banking system, they provide short-term and medium-term loans. There are also the central primary land development banks which provide long-term development credit for agriculture.
Primary Agricultural Credit Societies (PACSs)
Primary agricultural credit society's also known as agricultural co-operative societies are meant to develop the spirit of mutual help and cooperation among their members, besides meeting their credit and other needs. It provide credit to the farmers, distribute inputs like fertilizers and also run outlets under public distribution. These banks provide short term and medium term credit for agriculture and allied activities. Crop loan is the prominent item of credit to the farmers by primary agricultural cooperative credit societies. Primary agricultural co-operative credit societies also issue loans for other purposes like loans for the purchase of consumer durables, housing loans, education loan and it provide marketing facilities for the sale of agricultural produce thereby associate itself with economic and social welfare programmers of the village.

## Statement of the problem

The primary agricultural co-operative bank which are the kernel of the short term cooperative credit structure in the country are charged with greater responsibility of serving agriculture and allied activities. Even though Indian banking scenario subjected to vast change after
globalization and with the entry of private sectu bánks, primary agriculture co-operative band retains its importance among the rural people ! fulfilling the changing needs of the customers. $\pi$ ability of a co-operative to meet its membe expectations depends on whether manageme effectively evaluates membership needs. Membe attitudes towards their co-operatives have significant impact on the functioning of $c$ operative societies. The atuitudes people ho towards an organization could, and do influen their behaviour towards that organization. Vis part of any co-operative organization is members, their active participation, and the loyalty to the co-operatives. Member commitme satisfaction, trust and participation are essent factors contributes to the growth of co-operativ Against this background an attempt was made study customers satisfaction towards Functioni of Pappankulam Primary Agricultural Co-operat Credit Society with the following speci objectives.

## Objectives

The specific objectives of the study are:

1. To Identify the factors motivating customers towards Primary agricultu co-operative society in Pappankulam.
2. To find out the satisfaction level customers regarding various services the bank.
3. To identify the problems faced by customers.

## Area of operation

The societies area of operation inclu four villages pappankulam-I, Pappankulam Salarapetti, Reddipalayam. The bank runs operative societies in all the 4 villages and all full time shops.

## Hypotheses

$\mathbf{H}_{01}$ : Membership category and level of satisfac of the respondents are independent.
$\mathbf{H}_{02}$ : Years of experience and level of satisfac of the respondents are independent.

## Research Design

A study on consumer satisfaction tow Functioning of Pappankulam Primary Agricult Co-operative Credit Society was carried out the a sample consists of 120 respond adequately representing socio-econe background were purposively selected for study. In the selection of respondents conver sampling method is used. The informa collected through the well designed question carefully reviewed and were consolidated in master table for the purpose of analysis. The were further processed by using the simple and two way table. For the analysis of data following statistical tools were Percentage, Chi-square test, Scaling techniques Rank analysis.

## Limitations of the study

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# A STUDY ON THE ROLE OF EXPORT IMPORT (EXIM) BANK OF INDIA FOR THE DEVELOPMENT OF OVERSEAS TRADE 

## R Vanamadevi Mohanraj

Assistant Professor
Department of Commerce
Sri G.V.G. Visalakshi College for Women
Udumalpet

## INTRODUCTION

The Export-Import Bank of India (Exim Bank of India) is India's national Export Finance Institution, fully owned by the Government of India. The Bank is engaged in financing, facilitating and promoting India's twoway international trade and investment, and seeks to enhance the international competitiveness of Indian enterprises. Recognizing the dynamics of international trade, Exim Bank of India's vision has evolved beyond providing export credit to a conscious, systematic effort at creating international competitiveness capabilities by arranging competitive finance and services at all stages of the business cycle. Export-Import Bank of India is the premier export finance institution of the country, set up in 1982 under the Export-Import Bank of India Act 1981. Government of India launched the Institution with a mandate, not just to enhance exports from India, but to integrate the country's foreign trade and investment with the overall economic growth.

Since its inception, Exim Bank of India has been both a catalyst and a key player in the promotion of cross border trade and investment. There is now a buyers' market allover where the buyer dictates intensified terms not only in regard to price but also quality, packaging, delivery schedule and above all on appropriate credit terms. Credit is also partly asked for by overseas buyer on account of difficult money market position and also foreign exchange problems faced in many countries particularly the developing world. The buyer's (importer's) choice of supplier (exporter) is influenced by the credit offered by the latter. Export credit has become an important tool of export promotion in countries like India. Even the developed countries like United States, Germany and Japan are developing comprehensive systems and institutions for providing finance to their exporters.

## FUNCTIONS OF EXIM BANK

The main functions of the EXIM Bank are as follows:
(i) Financing of exports and imports of goods and services, not only of India but also of the third world countries.
(ii) Financing of exports and imports of machinery and equipment on lease basis.
(iii) Financing of joint ventures in foreign countries.

(iv) To provide loans to Indian parties to enable them to contribute to the share capital o joint ventures in foreign countries;
(v) To undertake limited merchant banking functions such as underwriting of stocks, shares bonds or debentures of Indian companies engager in export or import; and
(vi) To provide technical, administrative ans financial assistance to parties in connection with export and import.

## POLICIES OF EXIM BANK

Exim Bank is fully owned by th Government of India and is managed by the Boar of Directors with repatriation from Governmen financial institutions, banks and busines community. The Export- Import Bank of Indi (Exim Bank) provides financial assistance t promote Indian exports through direct financi; assistance, overseas investment finance, ten finance for export production and expo development, pre-shipping credit, buyer's credi lines of credit, relending facility, export bil rediscounting, refinance to commercial banks. Th Exim Bank also extends non-funded facility Indian exporters in the form of guarantees. T1 diversified lending programme of the Exim Bar now covers various stages of exports, ie., from th development of export makers to expansion production capacity for exports, productic capacity for exports, production for exports an post- shipment financing. The Exim Bank's focus on export of manufactured goods, project expor exports, of technology services and exports computers software.

## POLICIES OF EXIM BANK

A) Loans to Indian Companies
B) Loans to Foreign Companies \& financial Intuitions
C) Loans to Commercial Banks in India
A) LOANS TO INDIAN COMPANIES

* Deferred Payment Exports: Te finance is provided to Indian exporters eligible goods and services which enal them to offer deferred credit to overs buyers. Deferred credit can also cor Indian consultancy, technology and od services. Commercial banks participate this programme directly or under $t$ syndication arrangements
* Pre-shipment Credit: Finance available from Exim Bank for compass executing export contracts involving dy time exceeding six months. The faci also enables provision of ru mobilization expenses construction/turnkey project exporters.
* Term Loans for Export Producti Exim Bank provides term loans/defar payment guarantees to $100 \%$ exp Oriented units, units in free trade 20 and computer software exporters collaboration with International Fine


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# Thermal Analysis on $\operatorname{CuIn}_{(1-x)} \mathrm{Al}_{(x)} \mathrm{Se}_{2}$ Thin Films 

B. Kavitha and M. Dhanam

Abstract $\cdots$ CumIn $_{(1-x)} A l_{(x)} S e_{2}$ [CIAS]thin films have been prepared by chemical bath deposition techni and Successive Ionic Layer Adsorption and Reaction [SILAR] and the thickness of the prepared films have been measured by gravimetric technique. The structural and composition of the prepared films have been confirmed byx. ray diffraction (XRD) and energy dispersive $x$-ray analysis (EDAX) spectra respectively. Differential scanning calorimetry has been employed in the present study to identify the phase transformation temperature of CBD and SILAR CIAS thin films.

Keywords--- CBD, SILAR, CIAS, XRD, EDAX, DSC

## I. Introduction

CUINSE $_{2}$ (CIS)-based thin films have received considerable attention as one of the most promising materials for thin film solar cells due to its low cost and high absorption coefficient. By alloying CIS with AI or S elements, the bandgap energy ( Eg ) of the chalcopyrite thin film can be modulated. Currently the highest conversion efficiency is reported as $20.1 \%$ by ZSW [Zentrumfür Sonnenenergie- and Wasserstoff-Forschung] from Sttutgart, Germany for $\mathrm{Cu}(\mathrm{In}, \mathrm{Ga}) \mathrm{Se}_{2}$ (CIGS) solar cell [1]. In today's competitive market, cheaper cost and higher efficiency are the development goals and driving force of the development for photovoltaic (PV) manufacturers. Aluminum is much cheaper than gallium and requires smaller relative alloy concentration than Ga for a comparable bandgap. Thus $\mathrm{CuIn}_{(1-x)} \mathrm{Al}_{(x)} \mathrm{Se}_{2}$ (CIAS) is a viable alternate for higher bandgap absorbers and is attractive to thin film solar cell production. The highest confirmed $16.9 \%$ conversion efficiency has been reported for CIAS solar cells [2]. CIAS thin films have been prepared by several techniques including coevaporation [3-7] and sequential deposition methods [8-10].

In the present work CIAS thin films have been grown by chemical bath deposition [CBD] and by Successive Ionic Layer Adsorption and Reaction [SILAR] method technique. In CBD technique the deposition occurs when the substrate is maintained in contact with dilute chemical bath containing reaction mixture. The film formation on substrate takes place when ionic product (IP) exceeds solubility product (SP). Of the various techniques CBD, a non-vacuum electroless technique has many advantages such as simplicity, no requirement for sophisticated gases like $\mathrm{H}_{2} \mathrm{Se}$ or Se vapour and possibility of menial way of large area deposition, no need of handling poisonous of substrates into separately placed cationic and temperature deposition. SILAR process involves immersion Between every immersion it is rinsed in distilled anionic precursors for reaction at chosen temperatures. and the rinsing time is important for ionic layer fore or deionised water to remoe the loosely adherent atoms complex ion on the substrate followed by reaction of the adsorb technique involves adsorption of a layer of which can alter the chemical distribution of the deposit layer by ion layer [11]. So, the immersion programs precursor deposits with homogenous element distribution for by layer provides an opportunity to tailor CIAS [12]. The prepared films are characterized by structural, compositional synthesis in the subsequent processing and the results are presented in this paper in detail.

## II. Experimental Details

CBD CIAS thin films are prepared from the reaction mixture containing copper sulphate ( $\geq 99 \%$ purity Merck), trisodium citrate ( $\geq 99 \%$ purity - Merck), indium trichloride ( $\geq 99.999 \%$ Sigmate Aldrich), selenium


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## Recent Trends in Occupational Inequality at Work Places - An International Perspectives



Editors
Dr.Zenetta Rosaline Dr.Kamalaveni Dr.K.Mangayarkarasi

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# OCCUPATIONAL INEQUALITY AND WOMEN WORKING IN 

## ORGANISED SECTOR - AN OVERVIEW

3) S.Renukadevi ${ }^{\text {a }}$, T.Chitraselvia ${ }^{\text {an }}$
${ }^{2}$ Department of History, Sri.G.V.G.Visalakshi College for Women (Autonomous), Udurnalpo
Abstract: In this paper on "Women at work "the author discussed the various problems of women in the matters of their employment, treatment at their homes by her family member,
friend's relations and by women workers in their work spot, as well as their domestic scene, discrimination by thel, boses as well as subordinates, implementation of statutory as well as non statutory welfare measures etc. In a nut shell the author of this paper discussed in a very fine manner the various problems encountered by women at work in and around Udumalpet.

Keywords: Women Working Place, Discrimination, Occupational Inequality

## Introduction:

Working women everywhere in the world have their own problems. The problems of working women have not sprung up all of a sudden. They are there, right from times immemorial. The only problem is their nature and magnitude. Working women in India are no exception to this phenomenon. With the growth of, civilization, advances in sciences and technology, modernization, automation, etc., and the employment of women in large numbers in varied spheres of activities in the economy of our country, the problems of working women are assuming a very important place in discussions in several forms. It is true that various political parties, social workers, and crusaders for justice and equality for women have fought during the last several decades for the amelioration of the working and living condition of women workers in our country. It is only as a consequence of this struggle for emancipation of women from the clutches of slavery, that a plethora of legislation has been enacted in

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Dr. T. Chitraselvia, Assistant Professor, Department of History, Sri.G.V.G.Visalakshi College for Women Udumalpet.
our country aimed at improving the condilione of working and living of the women workers. Objectives of the study:

The main objectives of this research paper are as follows:
$>$ To examine the socio-economic background of the working women.
> To assess working women's status a home.
> To assess women's position at work place and their inter-personal relations with other employees.
$>$ To assess the perceptions and attitudes of working women towards their own position as well as their work.
$>$ To find out at first hand the conditions of work, service, professional growth, attitudes, inclinations and the treatment that is meted out to women workers and also the consequences of the conflicting situations and tensions under which the women workers have to work and live.

## Hypotheses:

The hypotheses of this research paper are:
a. That the women workers are not always offered equal wages along with their men workers;
b. They are barred from employment in certain jobs, cadres and positions of responsibility.

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# BUSINESS COMPETITIVENESS: STRATEGIES FOR AUTOMOBILE INDUSTRY 

*Mrs.C.Brindhadevi

*Assistant Professor \& Head, Department of Business Administration, Vidyasagar College of Arts 8oScience


#### Abstract

Peter Drucker has called the automobile industry as "the industry of industries". During the last few years, the production and management systems have been revolutionized worldwide in the automobile industry. One of the major changes in the industry has been the opening up and growth of several emerging markets. The automotive industry is now facing new and pressing challenges. Globalization, individualizations, digitalization and increasing competition are changing the face of the industry. In addition, increasing safety requirements and voluntary environmental commitments have also contributed to the changes ahead. Size of the organization is no longer a guarantee of success. Only those companies that find new ways to create value may prosper in the future. The purpose of this paper is to present a short overview of the automotive industry today and highlight challenges facing the industry. Based on this perspective, some strategic methodology which enabling them to transform into competitive enterprises has been discussed. The information and opinions presented in this paper are based on a series of interviews that held with automotive industry experts, who gave us the benefit of their extensive knowledge.


Keywords: Globalization, competitiveness, success, environment

## Introduction

The automotive industry is facing new and pressing challenges. Globalization, individualizations, digitalization and increasing competition are pressing the face of the industry. In addition, increasing safety requirements and voluntary environmental commitments by the automotive industry have also contributed to the changes ahead. Size is no longer a guarantee of success. Only those companies that find new ways to create value will prosper in the future. The purpose of this paper is to present a short overview of the automotive industry today and highlight challenges facing the industry. Based on this perspective, some strategic methodology which enabling them to transform themselves for the competition.

The evolving automotive landscape The global automotive industry is subjected to a range of factors that are increasing complexity and influencing the economic options available to automobile manufacturers. The majority of these factors interacts with one another and has strong interdependencies. However, some of these factors are market-induced and, consequently, cannot be influenced directly by the automobile manufacturers. These factors include:

- Globalization, regionalization and market convergence - Due to the effects of liberalization, national markets are increasingly globalized. This gives companies a chance to expand to new markets, but also increases the threat of new entrants or increased competition in traditional markets.
- Increasingly diversified consumer aggregate patterns of behavior - Consumers are no longer accepting standardized products, but want products that satisfy their individual requirements. Target groups thus have to be downsized by companies so customers will be attracted by the products offered. However, because of the increased global competition with a stronger focus on price and not on brand loyalty, consumers generally do not reward companies for their more individualized products. As a result of these factors, automobile manufacturers have new demanding requirements within their field of activity.
- Accelerated modification and diversification of the product portfolio - The companies have to shorten product lifecycles in order to react to the expectations of individualize and fast changing consumer demands with innovative products. In the past, an average product lifecycle in the automotive industry was eight years; today, lifecycles are much shorter, or at least the product's design is often modified after just two or three years on the market. With development costs for a new model remaining on the same level or even increasing, this concurrently means a shortening of amortization time for the OEM and, potentially, lower profits.

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#  அறவியலும் அறவியலூம 






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## 54．அப்துல் ரகு｜மான் கவீதைகளில் யடிம்்

๒ீ ஜி．வி．ஆி விசாலாட்சி மகளிர் கல்லூாா உ（ுமமலைப்பேட்கை．

## படிமம்

படிமம் என்பது புதுக்கவிணைக்கு உரியது என்றாலும் உருவகமே பதுக்கவிறதயில் மாறித் தொடர்கிறது．‘உவமை உருவகங்களிண் பாிணாம வளா்ச்சியே படிமம்＇எの கைலாசபதி कnறியுள்ளாா்．படிமம் என்பது ஒض்றைக் காட்சிப்படுத்துதல் என்பதாகும்．படிப்பவர்கள் மனதிய் கவிநதயின் உள்ளே இருக்கும் உணர்ச்சியயயோ，கருத்தையோ வாசிப்பாளர் களிண் மみதில் பதியவவப்பது படிமம் ஆகும்． வார்த்றைகளால் ஒன்றற விவரிக்காமல் வேைபட்் போலக் காட்டுவதுு படிமம் ஆகும்．படிமம்，பிம்பம்，உருக்காட்சி எனப் பல்வேறு சொற்களாா்் ஐஅயபந என்ற ஆங்கிலச் சொல்லலத் தமிழில் உரைத்தாலும் படிம்் என்ற சொல்லே ஏற்புடையதாக இருக்கிறது．
 சிக்கळ்் वசாற்கள்க்குள் வண்ணக் கンவவயாக்் சிறভ விரிக்கின்ற மின்ணற் पொழுதே படிமம்＂
（சிற்பி பாலசுப்ரமணையம்，பஷைப்பும் பார்வையும்，ப．9）
வாசக மみத்திரையில் பளீறென ஓர் ஓளிச்சித்திரத்தை வரைந்து போகி？ மாய ஓவியத் தூரிகை படிம்் என்கிறார் சிற்பி．

17 ஆம் நூற்றாண்டில் படிமம் இலக்கியத்தில் இண்றியமையாக் உத்தியாக இடம்பெற்றது．18ஆம் நூற்றாண்டு அகராதிகள்，＂படிமத்திற்ள ஒரு செயலையோ காட்சியையோ நேரில் காண்பது போன்று உ ணருுமாற செய்யும் விவரிப்பு முறையைக் குறிக்கிற அணி＂（Furbank．p＿ Reflections on the word image ．p．no．25）எனப் பொருளுரைத்தன．

இலக்கிய உத்திகளுள் ஒன்றான படிமத்திற்குப் பல்வேதே அறிஞூiககள் விளக்கம் அளித்துள்ளார்கள்．அப்துல் ரகுமான் கவிதைகளி படிமம் எங்ஙனம் இடம் பெற்றுள்ளது என்பதை இக் கட்டிரையிவ் காண்போம்．


## த1யிழ்த்துறை

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புகமலர்ச்சிக்கு பூல காரணம் மன மகிழ்ச்சியாகும். மனமகிழ்ச்சி என்பது நகைச்சுவை இலக்கணத்தின் ஒரு கூறு ஆகும். நகைச்சுவை என்பது ஆழ்ந்த கருத்தினையும், பயனனயும், அறிஷன் அடுபபடையையும், உள்ளம் நநகழ்தலையும் கொண்டதாகும். எனவே தான் உடல் வளர்ச்சிக்கும் உள்ளம் பகி்தலுக்கும் நகைச்சுவை பெரும் காரணமமாகக் கூறப்படுகிறது.

## திருக்குறளார் வீ•பு(ு|சாயமி

## எஞ்வேவ் பதிப்பகம்

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13. புதுக்கவிதைகளில் நகைச்சுவை

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உடுமலை.

## சித்தா் பாடல்களில் நகைச்சுவை

## முன்னுரை:

மனித சமூகத்தின் மகத்தான உணாவுகளில் ஒன்று நகைச்சுவையுணा்வாகும். இவ்வுணாவே மனித சமூகத்தை வாழ்வாங்கு வாழ வைக்கிறது. மனித வாழ்வு என்பது துன்பங்களும் துயரங்களும் மன அழுத்தங்களும் நிறைந்ததாகும். வாழ்க்கையில் சிரிக்கக் கற்றுக் கொள்பவனே நோயில்லாமல் வாழக் கற்றுக் கொண்டவனாகிறான் என்பது பழமொழி. எனவே பழங்காலங்களில் மன்ன்களின் அரசவைகளில் விகடகவிகளாக தெனாலிராமன், பீiபால், முல்லா, போன்றோா் இருந்தன். இவா்ள் தமது நகைச்சுவைத் திறத்தால் தமக்கென தனி இடத்தைப் பெற்றுருந்தனா. அவ்வகையில் சித்தா்கள் ஞானிகள் போன்றோா நகைச்சுவையின் உயா் வை உணர் ந் தவர் களாக விளங் கினர் . எனவே அவர் கள் நகைச்சுவையுணாவை உடையவा்களாக இருந்தனা என்று அறிய முடிகிறது.

நகை என்ற சொல்லுக்கு ஆபரணம், மகிழ்ச்சி, தோன்றக் கூறுமலங்காரiீ. இன்பம், எயிறு, ஒளி, களிப்பு, சிரிப்பு, நகையென்னேவல், பல், பூ, மொட்டு, மலா்ச்சி என்று அகராதி விளக்கமளிக்கிறது. மேலும் நகைச்சொல் என்றால் சிரித்துப் பேசுதல், பாிகாசப்பேச்சு என்றும் விளக்கம் தருகின்றன அகராதிகள். தொல்காப்பியா் நகைச்சுவை என்பது எண்வகை மெய்ப்பாடுகளில் ஒன்ற आன்கிறாா். இதனை,
‘நகையே அழுகை இளிவரல் மருட்கை
அச்சம் பெருமுதம் வெகுளி உவகை என்று
அப்பால் எட்டே மெய்ப்பா டென்ப" (மெய்ப்பாட்டியல் நூற்.3) என்கிறாiா. அதனோடு நகையாவது முறுவலித்தல் அ..து புன்முறுவல நன்முறுவலும் என இருதிறப்படும். அது நகையெனினும் மூரல் எனின ஒக்கும் என்று கூறுகிறாா.

மேலைநாட்டு அறுஞரான ஹாப்ஸ் என்பவா் உள்ளத்தைத் தழுவிச் செல்б இதமான உணா்ச்சிகளின் அலைகளை வெளிப்படுத்தும் நகையுணா்வு மலா்ச்சி என்கிறாா். மேலும் மனிதனுக்கு இயற்கையாகவே உள்ள கருன 2 ணா்வு விரிவடைவதால் அவனுக்கு ஏற்படக்கூடிய சிறு வேதனைகள யததிக்கப்படாமல் அவனது உடல் கூற்றைக் காப்பது நகைப்பு என்று கூறுகி

ஒரு குழந்தை பிறந்து இரண்டு மாத வள்்்சி அடைந்ததும் அதன் முகத் பு்னகை தோன்றுகிறது. அதற்கு ஒ(ந மாகத்கிற்கதப் பின்னா ந6ைை

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Editor

Dr. T. K. Hemalatha

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# A Two Level Supply Chain Model for Deteriorating Items under Grade Credit and Quantity Discounts 

N. Rajeswari and Dr. K. Indirani


#### Abstract

The objective of this paper is to formulate, derive and analyse the optimal policies for a two level supply chain inventory model with constantly deteriorating items, time discounting, trade credit and quantity discounts. Optimal policy is obtained such that the present value of the net profit is maximum.


IN any supply chain, inventory is the main component, hence controlling inventory in a supply chain system has become a common area of research. Various parameters that are associated with the inventory control have been cussed by many authors in recent years. One of the major parameter in the current scenario is the trade credit. The concept of trade credit is that the suppliers offer their customers a certain credit period without interest during the permissible delay time period, but if the payment is delayed beyond that period, a higher interest will be charged. Such a convenience is likely to motivate customers to order more quantities, because paying later indirectly reduces the purchase cost.

Goyal [1] introduced the concept of permissible delay in payments. Goyal further assumed that the supplier would offer the retailer delay period whereas the retailer doesn't offer such facility to the customer. This situation defines one level of trade credit period. Chand and Ward [2] proposed a different two level trade credit model based on Goyal's problem in which the supply chain consists of the supplier, retailer and customer. Yang and Wee [3] conducted research on the inventory policy for deteriorating items in the supply chain including a single-vendor and multi buyers.

Later on the deterioration of items was considered as an important parameter which affects the inventory policy in a supply chain system. Deterioration of inventory items was first considered by Whitin [4]. Later on Chare and Schrader [5] first formulated a mathematical model with a constant deterioration rate.

Recently the time value of money has started influencing the trade credit situation greatly. Most of the countries over the globe have suffered due to inflation and sharp decline in the purchasing power of money in the past few years. Consequently, while determining the optimal retail price and ordering policies, the effects of inflation and time value of money cannot be ignored. The pioneer research in this direction was Buzacott [7] who developed an EOQ model with inflation subject to different types of pricing policies. Recently, Chang et al. [8] used an inventory model for deteriorating items with trade credit based on the order quantity. Many inventory models based on these parameters are current research. Motivated by these researches, an inventory model in supply chain system for deteriorating items with price dependent demand are developed under inflation, trade credit and quantity discounts. The discounted cash flow approach is used to analyze the retail price and replenishment policies over a finite planning period.

## II. NOTATIONS

H - Length of the planning horizon, T - Replenishment cycle time, $n$ - Number of replenishment during the planning horizon $=-, Q$ - Order quantity, units/cycle. $A$ - Order cost at time zero/order, $s$ - Unit retail price, $s>v_{1}$ $\left(q_{i}\right)$. h - Inventory holding cost per unit per unit time excluding interest charges. ${ }^{\theta}$ - Deterioration rate, r - Discount rate, $f$ - Inflation rate. R - The net discount rate of inflation, $\mathrm{I}_{\mathrm{e}}$ - interest earned per rupees per unit time. $\mathrm{I}_{\mathrm{c}}$ - The interest charged per rupees in stocks per unit time by the supplier, $\mathrm{I}_{\mathrm{c}}<\mathrm{I}_{e} . \mathrm{M}$ - The permissible delay in settling account (that is the trade credit period), $\mathrm{D}(\mathrm{s})$ - Demand rate for the product, a linear function of $s . v_{i}\left(q_{i}\right)$ - per unit material cost as a function of $q_{i}$, where $q_{i}$ is the price break quantity, $i$ is the number of price break, here $v_{i}$ is the basic unit cost and $\mathrm{v}_{\mathrm{i}}>\mathrm{v}_{2}>\ldots \ldots \mathrm{v}_{\mathrm{N}} ; \mathrm{m}_{1}, \mathrm{~m}_{2} \ldots . \mathrm{m}_{\mathrm{N}}$ are price breaks quantity.
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    Readers may send popular articles of topical interest in English to the editor email address (jms.tamilnadu@gmail.com)

[^8]:    2DS: Light vehicles, household preference, attitude towards vehicles, preference for light vehicles

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