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E-Commerce and E-policy Issues and Strategy Perspective for India	Dr.Aariefa Basheer	Librarian	Shanlax Journal	2022	2582-6190	Link
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A Study on Impact of Consumer Trust in Online Buying Behaviour , Tirupattur	Dr.P.Umadevi	PG Department of Commerce	Shanlax Journal	2022	E-ISSN:2582-6190	**Link**
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A Study on Quality of Work Life and Performance of Employee in Leather Industries at Vellore District and Tirupattur District	Dr.P.Kavitha	PG and Research Department of Commerce	Shanlax Journal	2022	E-ISSN:2582-6190	**Link**

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A Study on Corporate Social Responsibility of Industrial Owners in Vellore District	Dr.P.Kavitha	PG and Research Department of Commerce	Shanlax Journal	2022	E-ISSN:2582-6190	Link
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Impact of Humor Advertising Appeals on Consumer Purchase Intention in Vaniyambadu Town	Mrs.S.P.Sathiyaneela	PG & Research Department of Commerce	Shanlax Journal	2022	E-ISSN:2582-6190	Link
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E-Commerce and E-Policy Issues and Strategy Perspective for India

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Abstract

Today is the world of scientific developments, electronics and electrical. One of the major developments is the mode of commerce through electronic or electronic commerce. This research article discusses the key issues regarding the services that are connected to electronic commerce today. Hence, there are certain useful and essential key queries and issues pertaining to this area and of course for the purpose to initiate a debate on this. Thus, there are certain questions related to these issues now a day. In order to justify this, there are issues connected to the electronic commerce from the World Trade Organization (WTO)outlook towards the nations across the globe in general and India in particular. In fact, the electronic commerce or E-commerce has to be made further more effective and flawless for its smooth and successful process so that it could flourish with all its potentials to every nook and corner of the world. Thus, this paper discusses the issues of E-commerce and strategic standpoint for India.

Keyword: Development, Electronic, Commerce, Essential.

Introduction

The economy of any country heavily depends upon globalization and digital economy as the new theory and so the global economy. These changes in the national markets cause changes in the global economy as well and they continue affecting various enterprises and the inhabitants worldwide. The E-commerce in the developing nations today has a great influence over international trade sector. According to studies, the industries handling import and export trade have developed over the past years. In fact, it will keep having its effective impact on the growing industries. The e-commerce services too will have significant impact on the service sector. The service sector flourishes with its fastest growing and zealous potential with digitalized transactions and services.

There is no need for the debate on the prospective of e-commerce today since it has shifted its stand from the world of hype and fantasy to the world of digital reality. The e-commerce plays a vital role in creating economic bonds between the countries and within the countries continuing in performing its effective and productive tasks being a major way for the policy consideration. The e-commerce has covered almost all facets of trade today. There are several factors behind the successful performance of e-commerce and the

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most significant is the infrastructure consisting of both financial and physical (telecommunication network) patronage and of course the legal framework with the inclusion of a business vibe that is advantageous to e-commerce. It also relays on the feasibility of the hardware prices like computer, routers, switches and so on and similarly of the software and last but not the least, the human resources, the standard of education and the policies of the country.

Recommendations of World Trade Organization (WTO)

It is the need of the hour for the developing countries like India for the preparations of the multilateral agenda for the upcoming trade, specifically the new issues that were focused and discussed in the Second Ministerial Conference organized by the World Trade Organization WTO in May, 1988 appealing the General Council to formulate its recommendations. One of the major issues discussed is the e-commerce that is currently under the scrutiny and examination of the WTO. The e-commerce is not merely a new frontier and technology for the global trade but it is a progressive process still. Hence, the developing countries need to focus and understand the need of e-commerce and should assess it carefully from their own trading perceptions. Therefore, they need to scrutinize the pros and cons of various proposals and issues that have dragged the attention of the WTO in this regard. They are required to comprehend the potential influence of this recent phenomenon over their economy by working and charting out suitable measures and responses in this connection. Nevertheless, it is indeed a challenging thing to implement effective e-commerce strategies unlike the other agendas concerned before the World Trade Organization today, since this area is not just a new one but also contains certain implications that are still not clear. In fact, it is the need of the time to create certain policies and governing environment that paves effective way for the development of e-commerce with national harmonization to be adopted in various areas like trade, communication, competition, intellectual property, privacy and security.

Concept of e-Commerce

In order to help determine the scope and perspective of policy agenda, it is needed to understand the definition of e-commerce. It has been defined as the business through online or online business. Further, the OECD (Organization for Economic Cooperation and Development) has defined the term 'e-Commerce' as a new method for doing business and has qualified it as a business done over online with the non-proprietary protocols established through the process of open standard setting like the Internet.

Similarly, the World Trade Organization defines e-commerce as Electronic Commerce that comprises all sorts of commercial transactions through the medium of electronic or network, fundamentally based on Internet. The concept of e-Commerce consists of three chief transactions namely:

1. Business-to-Consumer or B2C
2. Business-to-Business or B2B and
3. Business-to-Government or B2G.

This research paper is based on the analysis of these types of trade and their transactions. Generally from the business perspective, the e-Commerce is not confined or limited to a specific product or commodity rather it includes the e-mail or other such online transactions or communications. A firm performs online transactions or communication to its customers or buyers in this regard be it pre-purchase information or after sale-services or support.

Major Practices of e-Commerce

Fundamentally, there are two major uses or practices of e-commerce. It is used to save the cost

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of expenditures and time during the course of transactions. It is also very helpful and useful as a tool for marketing the commodities and in the development of business through increased sales especially through the best and effective customer services. The chief use of e-Commerce is that it paves way for the introduction of business a number of customers in a short span of time. For instance, the IT information Technology based businesses, software and maintenance services, call centres and more over the digital business and so on.

Thus, a wide range of the business development and marketing is possible through the e-Commerce. Apart from it, it plays vital role in providing space for the introduction of new business. There is though unpredictability of the long lasting future of e-Commerce yet it could be successfully sustained and managed through effective use of mobile phones, fax or other such resourceful media. If it is done, there are ample scopes of more and effective business transactions and the chain of goods supply be strengthened as digital and online businesses.

The concept of e-Commerce is not merely the amalgam of electronics and business alone. In fact, it is more resourceful and effective in many ways representing introductory ways to do business even without being bind to the changing of rules and code of conduct for businesses. The reason behind this is that e-Commerce is chiefly about technology rather than any business management or strategy. The concept of e-Commerce could be understood and its significance could be gauged while studying its transactional aspects. From the business outlook, e-Commerce provides exciting offers to its customers from the pre to post purchases, services, information of the products and more importantly the consumer satisfaction and support.

Outline of e-Commerce in India

What is e-Commerce before the Indian setting? The crystal clear concept of it could be more useful so as to focus the areas that need it and also to understand the issues pertaining to it from all dimensions. In fact, e-Commerce in India has an enhanced positive context. By its export in software professionals, India has its own rank among the countries in the world of Information Technology. This study thus aims to focus three areas that encompass India which are web enabled services (transcription services to call centres), Software exports (body shopping to e-Commerce services), e-business and e-trade (dot.coms, portals, services, old and new economy and global supply chains) etc.

Speaking of the first area, there is a prominent shift from the beginning chiefly the low-end software solutions to conclusive sectorial software projects for trades, and similarly e-Commerce software and its services for mainly the external sector. The second area is the web enabled services that is the outcome of proliferation of the worldwide internet on one hand and on the other hand is the 'death of distance' for industry and services in the west that lead firms to establish call centres of their own and other 'back-office' services in far off places. These services contain medical transcription, call-centres, insurance claim process, web services and finally a complete mass of emerging ample scopes in the regions that are digitally enabled for the business. Comparing to the previous areas it is the third and final area that has a hard-core e-business, e-trade services and e-projects. They include new websites of B2C and B2B with portals and the facilities of e-business that are being initiated by the domestic companies in India.

Strategy Formultion - A Framework

It is worthy to state that the framework of a classical policy needs to be set in order to formulate a national strategy for e-commerce. The framework for this purpose comprises of the following:

- To decide promoting e-Commerce (agenda setting that requires e-awareness).
- To decide filtration of issues along with defining the stakeholders in the process

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- To define and forecast the goal
- To set objectives and priorities (what is required and how to know we will have it.)
- To analyze the options (open to alternatives rather than what is easy)
- To implement the policy and strategy
- To monitor and evaluate (through participatory and analytical way) and
- To continuously maintain, adjust and re-evaluate.

Here, it is required to differentiate between policy and strategy though both go hand in hand yet they are needed for an export strategy framework of e-Commerce. It helps to look forward for a focused approach of target oriented rather than 'usual volume of promotion' or 'muddling through' approach. Even in developing nations like India, there is the shortage of resources and time to aim at the broad band or the apparently inclusive policy so as to change or shift their entire economy to compete the new digital era. Hence, under such circumstances, the short term or medium term strategies play prominent role to acquire benefits of e-Commerce from (the trade and developmental benefits).

Towards the Indian Strategy

Whether or not, it is essential for India, to bring into practice an active and energetic role as a tool for domestic growth and governance or it should endorse and upsurge her export growth tying up with international business. It is also important for the country to make surethat the rewards of e-Commerce accumulate to the companies that are struggling to establish themselves after having been economically sidelined due to terrestrial, technological, financial and educational flaws. Similarly, the gap between the abundant current information and the 'information poor' should be bridged for the provision of a healthy foundation for the enhancement of e-Commerce to flourish as a national objective.

It is the need of the hour to form a policy and regulatory vibe that supports the growth and enhancement of e-Commerce and of course harmonizes the national approach in various fields like telecommunications, trade, intellectual property, competition, privacy and security. The key factor to this is internet network, telecommunication, supportive and proactive policies are mandatory to avail the rewards of this sort of emerging opportunity. Therefore, research is required for the countries like India to study and evaluate the global initiatives and their relative adapt ability and achievement.

Development Objectives

India as a developing nation that has certain challenges and responsibilities before her specifically in creating a conducive policy environment for the purpose to enable the enhancement and growth of e-Commerce in the country on one hand and on the other hand she has to ensure social objectives to provide access as well as benefit for those who are not in a position to avail or afford it. There are certain initiatives that are to be considered for promotion. These initiatives are Electronic governance, public internal terminals, and rural access at subsidized costs,e-awareness and so on. Apart from it, there should be transparency of regulatory approaches that should be independent of specific technologies and of course harmonized. They should also be open with competitive telecommunicative policies with a purpose to attract the required capital for the smooth progression of telecom and for the promotion of e-commerce.

E-Commerce and E-Trade

The estimated projection for the Information Technology shows the export of US$ 50 billion, with 10 billion from the e-business. In fact, a major part of our success depends upon the IT areas

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that are from the software programming directly. There is still expectation for the enhancement of Hard-core e-Commerce or e-Trade. The slow pick up of these things pose a threat to the existing business since much of the international trade is shrinking its circle from development. This slow pick up also transforms itself into digital transactions and commerce through internet.

An outline or over look is necessary even compulsory for the analysis of best and sound suited trade to be converted to B2B worldwide chains of goods supply in the future. This analysis would also pave way for the growth and development of our existing and current trade's basket by finding or foreseeing best commodities to be handled this issue at an ease.

Automation is essentially required for this sort of digital supply chains and of course with a high degree. The following are the factors that guarantee a great chance of adaptability and compliance. They are

- Urban based exporter location for easier access to computerization and the Internet
- The larger enterprises moving first as they alone have the surplus resources for digitization and introduction of ERP and EDI type automation.
- Where the Trading House interface is more as they could be the catalyst in the process or they carry out the transaction
- Where export is to fixed or restricted number of buyers in an industry that is switching to digital procedures and digital supply chains.

Applying this criterion to India's major export items may give an indication of those that may become e-enabled easier/quicker. Table 1.1. presents a matrix that attempts to flag the compatibility for e-commerce transactions of the top twelve product groups in India's export basket. These products need to be converted as e-compatible for e- trade.

From the above study it appears that nine out of the twelve groups of major products are between the medium and high possible compatibility to be included for the e-Commerce. It includes both the positive as well as negative aspects in it. On the positive side it shows the probability whereas on the negative side, it poses a threat for the current export basket of commodities. Unless we concentrate on e-Commerce and e-trade, we are at the risk of losing the market share being possessed by us today. It is a pathetic fact that both the data and ground situation have the shortcomings in terms of compilation and interest. It is the need of the hour for the Ministry of Commerce and Industry to address the issues pertaining to the trade and industry association in our country.

E-Commerce as a Non-Tariff Barrier

The e-Commerce today has become a non-tariff barrier for the developing nations like India. It has come as a flashing dimension in the commercial field today being helpful and resourceful in the maintenance of low and reasonable charges comparing to the trade without internet or electronics. The digital supply chains play vital part that go hand in hand for the effective growth of e-Commerce. A company without e-Commerce facility is more at risk than the firm that follows and adapts it. Besides there are a number of commodity suppliers that are paid their payment electronically and through net banking.

Towards a World Trade Organization Negotiating Position

The issues related to e-commerce and of course their consequences are dependent to the information technology and accessibility of the sources. If asked whether there is surety by the global environment on the equal right of entry and the correct utility of it? Astonishingly, the answer is negative. Even the far cry of the real situation is that the World Trade Organization and the agencies worldwide are not in a position to its provide surety and accessibility to all its members however a logical negotiating position does exist. It further opens space for the demand

and preferential treatment for the developing nations in any e-commerce bond. When getting is still a doubt but negotiating for it may be useful and resourceful.

There is still a tint of doubt that whether the e-commerce or e-trade is actually effective, resourceful and beneficial. Much more study is required to understand and analysis this issue deeper particularly from their outlook and consequences in the developing world today. Most of the e-commerce and the internet technical and economic developments in one hand and the negotiations and discussions at the World Trade Organization or ITU etc. in the other hand take place in the absence of a broader and more integrated work frame that takes account of the necessities and communication technologies that assist it.

Many of the developing countries in the world are striving to adopt a defensive standpoint. They are not zealous enough to have engaged in the process at the World Trade Organization that could pave way for the endeavors and commitment and therefore foreclose their options. The wider picture today is still unclear and the costs and benefits are still difficult for the determination and accessibility. It is mandatory for the policy makers to ask for the World Trade Organization's work pgramme on the e-Commerce and also to analyze the fiscal implications and revenue from the e-Commerce for the developing countries, the implications of intellectual property regimes, erosion of the accessibility of markets for e-commerce and the bearable expenditure on the technical accessibility of e-commerce.

There are certain barriers for the feasibility and access of this medium in developing countries. These obstacles need to be simultaneously discussed otherwise, the gap between the developing nations and the developed nations even the gap between poor and rich cannot be bridged and compromised. Hence, while focusing the promotion of e-commerce across the globe as a part of agenda for world trade, it is also necessary to bring under lime light certain issues pertaining to it like, the infrastructure issues, investment, feasibility and marginal cost of software and hardware, education, awareness, providing training and other such issues need to be redressed and addressed. This stance in this regard is mandatory for the country like India.

On the policy front, the Indian negotiators at the WTO may not be interested to include e-commerce as another issue of the multilateral trade system or agenda since they would not like to take on any more obligations as India may not have the resources to meet them. The flip side of this could be that there is a chance of (the Indian traders and exporters may)losing some possible access in the West or elsewhere. There is a query whether we have enough resources and data to solve this issue? The answer is currently not because the implications of the global e-commerce and still emerging themselves. Thus, it must the demand from India to the WTO that it should continue to examine this issue as a core part of their work programme globally.

Last but not the least, it is necessary for the Indian negotiators to recount that India is one of the leading nations in the field of information era. Do we need the WTO and any agreement on e-commerce that it may come up with? Not probably. Markets in the developed nations like India are accessing, and continue to effective and uninterrupted accessibility. They are already fair and liberally open. The history is evident that India has had led the oppositions irrespective of any issues or costs raised by the United States of America and other developed nations under the WTO. Probably, in this situation, the country would gain further more by not standing out as the opposing country either.

Conclusion

The theory of e-commerce is more about the business strategy and management than it is about the technology. The initiatives for a strategic approach to the digital economy demands dynamic approach rather than the static. It is important to see whether the e-commerce develops in a

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favorable regulatory environment and it does of course go along with the national approaches. The developing countries like India need to focus the multilateral trade agenda in future so that it could include e-commerce for WTO negotiations regarding it. The nation should raise questions and appeal the WTO for the assistance of e-commerce and also to analyze and examine its worldwide suggestions more importantly from the perspectives of the developing countries. This process would include the revenue analysis and fiscal inferences of e-commerce there. It would also help their erosion of market accessibility and intellectual property regimes vis-à-vis electronic trade and enhancement of the economy and convenience of technology at the affordable and reasonable expenditures. India, being the developing country needs to equip herself for the preparation of strategies to access the production and supply chains at various levels during the course of its paradigm of e-commerce. The strategy of the formulation framework should be followed by the country to monitor any plan or scheme of this kind. It is the obligatory of India to turn herself as an e-commercial and e-compatible country for the purpose to protect and husband its current market share across the global trade. To achieve this goal, the Ministry of Commerce in the country should come forth to launch a work programme for the analysis, inferences, significance and moreover the need for e-commerce in the current era of trade in various production areas and groups that include for services and to work out strategies to facilitate wide range of convenience and expansion of trade and industry in India.

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A Study on Impact of Online Marketing on Customer in Rural Areas at Ambur

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Abstract
Online marketing is the concept which emerges in a last decade. It evolved very well in western countries. It concentrates more on Chronic equipment one more area in which this marketing concentrates is the educational sector The customer are focused in the internet only for the purpose of information but as the technology improve and the people started migration. They concentrated in e-online marketing. Close to 70% of India's population resides in villages, and are in the rural segment. With India truly on the path of global IT leadership, it first needs to look into itself or not. With the advent of E-commerce, one reason for the same is that urban business have all the advantages of technology, while rural business. Rural India has not been able to take advantage of ICT (information and communication technology). Basic strategy to be followed in e-online marketing is the creating awareness of the product or service. It is not easy to create the awareness of the product. If the segment is very niche, it is so tedious to attract the peoples mind. It requires lot of creativity and data regarding the product or service. The online marketing has impact on the rural marketing. The study is undertaken to identify the factors influencing purchase and study the attune of customers.

Keyword: Online Marketing , Impact, Attitude of Customer Towards Online Purchase

Objectives

1. To identify the factors influencing online purchasing
2. To identify the attitude of customer towards online purchasing
3. To identify the impact of online marketing in rural customers

Research Methodology

The suitable research methodology will lead the findings without any bios. Therefore, the methodology which has been adopted in this study has been described. The exploratory research method is followed in this study. The reliability and validity has been made. The multi choice questionnaires have been used to collect the data from the sample units. The 150 samples have been taken based on the convenient sampling methods, finally 100 samples are finalized for the study. The percentages have been made to derived conclusion and get the findings.

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Sample Frame of the Study

The convenient sample method was adopted in the study. The questionnaire have been issued to collect the data.

Area of Study

The study was under taken in Ambur villages

Unit of Study

Online customers rural area in Ambur are taken for the study

Period of Study

This research was under taken from the month of October to December 2022

Limitation of the Study

The financial and time constrains were the limitation of the study.

Finding from Percentage Analysis

1. Female have the highest frequency
2. Persons in rural area have monthly income 1000-5000 constitute the highest frequency.
3. The major respondent are from the rural area constitute the highest frequency.
4. The respondent completed graduate constitute the highest frequency.
5. The unmarried constituent the highest frequency
6. More respondent from the join family which constitute the highest frequency.
7. The respondent have done the online purchase which have high frequency.
8. The marketing companies are targeting rural customers which constitute the highest frequency.
9. The customer does not influenced to purchase due to the attractive of screen display of apps which constitute the high frequency.
10. The rural customer had the bad experience from the online shopping
11. The respondent have faced the problems in the delay in delivery which also constitute the high frequency.
12. The respondent are using the Amazon which constitute the high frequency
13. The online market gives a good deliver which constitute the high frequency but dost not provide the good service which constitute the high frequency.
14. The respondent are said Yes which provide good service and user friendly which constitute the high frequency.

Findings from Chi-Square Analysis

1. Since the P value is 0.002. Hence, it is interpreted that there is a significance between Income level of the rural customers and it has influence on online marketing.
2. Since the P value is 0.000. Hence, it is interpreted that there is a significance between Age level of the rural customers and online purchase.

Suggestion

The marketing strategy should be improved and employee must be trained well to do online marketing.

Conclusion

Most of the customer purchase through online but the more awareness about online buying is needed. The online marketing company should train its employee to enable them to convince the rural customers.

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REAL LIFE APPLICATIONS OF GRAPH THEORY

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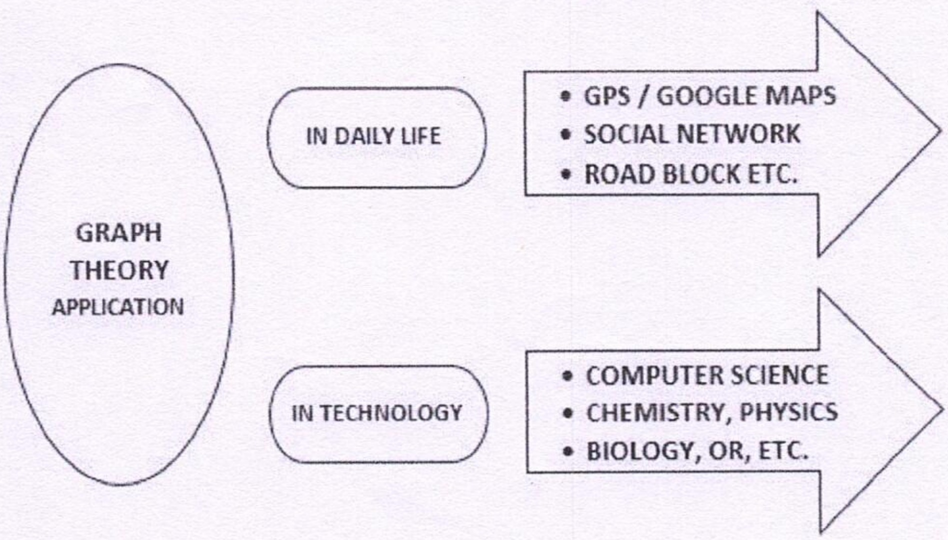
ABSTRACT

The various concepts or techniques of graph theory is widely applied in so many disciplines of sciences. It is a fact that, without knowing the basic concepts of graph theory we use them in our day today life for example.

If we want to go to a certain place which is linked to our first point in many ways, we prefer the shortest distance or way to go to that place as soon as possible. If the same thing we see by graph theory, the two destinations are considered as peaks and edges are the streets. If we think the direction of the place, then in graph theory language it is a directed graph. So knowingly or unknowingly we are using graph theory in our day to day life. Now let us, see the various branches of Science and which graph theory is widely applied.



APPLICATIONS IN DAILY LIFE

1.APPLICATION IN GPS OR GOOGLE MAPS

G-maps are used mainly to find the easiest and shortest possible route from one particular destination to another.

Destination may be considered as Vertex and the links are known as edges which has the distance. Then the software will define the optimal route. Mainly schools/colleges widely use these techniques to pick and drop their students to school/college from home and vice versa.

2.APPLICATION IN COMPUTER SCIENCE

In computer science graph theory plays a major role. To develop the programs the concepts of graph theory is used widely. To solve various theoretical problems these logic things and programmes are used. Below are the some algorithms of graph theory mainly used in Computer Science.

1. Shortest path finding algorithm for network.
2. Minimum's spanning tree finding.
3. Graph planarity finding.
4. Algorithm for finding adjacency matrix.
5. Algorithm for finding the connectedness.
6. To find the cycle in graph algorithm, etc.

Apart from these, there are so many languages in computer which is used to solve various types of problems using graph theory. Some of them are,

1. Graph Theoretic Language - GTPL
2. Graph Algorithm Software Package - GASP
3. Directed Graph Process - DIP
4. Graphic Extended Algorithm - GEA
5. Graph Information Retrieval Language - GIRL
6. Fortran Extended Graph Algorithm Language

3.APPLICATION IN OPERTIONS RESEARCH

In operation research graph theory is considered as a very useful tool. There are many operation research problems which can be solved only by graph theory using graphs. For example, In transportation problem, if we need to maximize the profit and want to minimize the transportation lost then, the graphical approach is very useful. It was also used in various assignment problems such as to assign different jobs, for different peoples. Also to manage the time table for schools and colleges, to assign staff for offices etc.

4.APPLICATION IN INTERNET

In modern science era internet is considered as a very useful invention. The graph theory was widely used in the working techniques of internet. In case of connection using internet the vertices, the vertices are the user and the "edges" is connections between these users. By these way all the internet users will form a complicated graph and to transfer the data and information, the shortest route was used between them.

Similarly, in various networking sites also graph theory is used, for example if one friend is connects to all other friends and his friends was also connecting to others. Here the vertices are friends and connection between their edge if they are friend then it will form a graph.

5.APPLICATION IN CHEMISTRY

Graph theory is used in Chemistry to model the chemical phenomenon mathematically. If we assume atoms as vertices and bond as edges, we may able to create natural model of a particular molecule. Also to "Chemical Graph Theory (CGT)" is a branch of Chemistry, to which helps in solving the molecular problems using CGT, that deals with non-trivial application. The mathematical chemists "Alexander Balaban, Anter Graovac, Ivan Gutman, Harno Hosaya, Miban Randic and Nenad Trinajstic" are the poineers of CGT. Apart from this in Computational Biochemistry also the applications of graph theory is widely used.

6.APPLICATION IN PHYSICS

In the field of Physics also graph theory is used widely. In many different electrical circuit concepts graph theory is used. To draw the current, resistance and voltage in a circuit graph theory concepts are used. To show the flow of current in particular circuit directed graphs can be used. Graph theory concepts can also be used to connect the physical processes which are different.

7.APPLICATION IN BIOLOGY

In many areas of Biology graph theory is used commonly. To determine a gene's or protein's function graph theory is used. Also to identify the drug target graphs are used. To study the structure of DNA and RNA also the concept of graph theory is used.

In studying the food chain is ecological system of different animals we use to draw the arrow marks that represents the dependency of one animal on other for their share of food. This diagram may be considered as graph if we may assume animals as vertices and they will be connected if any one of the animal depend on other for their food.

8.GRAPH THEORY IN FUNCTIONAL MRI (FMRI)

FMRI is a imaging technique that is used to measure the changes of blood oxygen over time.

The blood oxygen changes depends on the activity of neutrons in a brain. To study FMRI, graph theory extensively provide a theoretical framework to examine the topological study of computer networks.

To analyse the brain network the graphical analysis has a specific approach in which the brain network is represented in mathematical graph.

To reveal the most important informations of both local and global organization of functional brain network, graphical analysis is used extremely.

Some of the Organizations are:

Nodes and edges in the network organisation - Micro Scale Organization

Arrangements of nodes into modules - Meso Scale Organization

Scalar values that represent the properties of networks - Micro Scale Organization

Some of the key properties of brain networks which are described by the study of graph theory is

- Clustering
- Node degree distribution
- Node centrality
- Path length - characteristic
- Modularity

Brain network which consists of very large numbers of many brain regions which are different from one another. Have their own task and share continuously the information with each other.

For this, Graphical theoretic analysis of FMRI is used and recognized as a major significant tool that describe human brain network.

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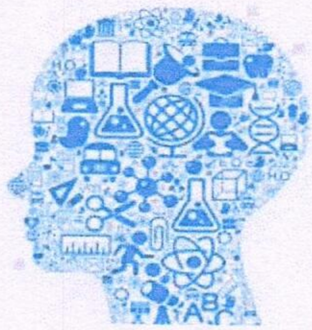

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Women Empowerment Through Education And Social Media Platforms

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Abstract:

In today's society, the use of social media has become a necessary daily activity. Social media is typically used for social interaction and access to news and information, and decision making. It is a valuable communication tool with others locally and worldwide, as well as to share, create, and spread information. Social media has proven to be a powerful vehicle in terms of raising awareness and mobilising campaigns on a variety of issues since – beyond its use as a social networking tool – it allows any individual to share content and opinions to a global audience immediately. This new type of social media used by women brings along great opportunities with regard to their empowerment. Social media helps every single woman get involved to amplify women's voices successfully and achieve to become an entrepreneur (Julia Tatia). This is a qualitative research conducted with semi-structured interview with 18 women entrepreneurs from varied backgrounds in terms of education, family, profession and economic status. This paper discussed the empowerment of women becoming an entrepreneur with the help of social media platforms.

Keywords: Social media, Opportunities, Women empowerment, Women Entrepreneur, Communication tool.

INTRODUCTION

"A woman is the full circle. Within her is the power to create, nurture and transform" – **Diane Mariechild.**

Empowering women is essential to the health and social development of families, communities and countries. When women are living safe, fulfilled and productive lives, they can reach their full potential by contributing their skills to the workforce and can raise their children healthier and happier. Women are also able to help fuel sustainable economies and benefit societies and humanity at large. A key part of this empowerment is through education. Educated women can pursue meaningful work and contribute to their country's economy later in life. When a women is educated, there's so much she can achieve a good job, higher income, healthier children, and improved wellbeing for her family and community. Empowering women is the key to economic growth, political stability and social transformation (https://www.worldvision.com).

Social media refers to a computer-based technology that facilitates the sharing of ideas, thoughts, and information through virtual networks and communities. Social media is internet-based and gives users quick electronic communication of content, such as personal information, documents, videos, and photos. Users engage with social media via a computer, tablet, or smartphone via web-based software or applications. The largest social media networks include Facebook, Instagram, Twitter, YouTube, and TikTok (https://www.investopedia.com).

Need of Women Empowerment

Women are the true soldiers of their family who undertake lot of responsibilities from the dawn to dusk. The responsibility of women starts looking after their family members, children and elderly persons. A woman plays a number of roles from daughter to daughter-in-law, sister to sister

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in-law, wife, and mother to mother-in-law. "There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing." - Swami Vivekananda. For ages women have been treated as slaves, nurturing their children, taking care of family members ignoring their feelings, pain and burden which they have undergone right from their childhood. Gender equality is a basic human right, and it is also fundamental to having a peaceful, prosperous world. But women continue to face significant challenges all around the world. Women are typically underrepresented in power and decision-making roles. They receive unequal pay for equal work, and they often face legal and other barriers that affect their opportunities at work. In the developing world, women are often seen as less valuable than men. Instead of being sent to school and college, they are often made to do domestic work at home or are married off for a dowry before they are adults (https://www.worldvision.com).

Women Empowerment through Education

Education is the fundamental human right of every individual irrespective of gender. Educating a woman means educating the family and the nation. 'Education for all' is one of the major tasks being carried out by the Indian government but still we have the lowest female literacy rate in Asia. India is working but the pace is slow as we haven't achieved what we should have been so far. At the start of British Raj till independence just 2-6% of females were literate. The percentage went up to 15.3% in 1961 and 28.5% in 1981. Literacy rate crossed 50% in 2001. By 2011 female literacy rate in India stood at 65.46%. So there is an obvious increase in the female literacy rate but India is far behind as compared to other countries at global level (https://www.mapsofindia.com).

When a woman is not educated then it not only affects her but the entire family as well as the nation. Women must be educated for a healthy and a happy life. An educated woman can be a better human being, successful mother and a responsible citizen. Educating women will definitely increase the living standard both at and outside home. Educating women results in promoting self-respect and also helps in raising the status of women. (https://www.mapsofindia.com).

Social Media – A Communication Tool

Social media is a valuable communication tool with others locally and worldwide, as well as to share, create, and spread information. Social media can influence consumer's purchase decisions through reviews, marketing tactics and advertising. Essentially, social media vastly impacts our ability to communicate, form relationships, access and spread information, and to arrive at the best decision (https://www.insegment.com). Women's empowerment and promoting women's rights have emerged as a part of a major global movement and is continuing to break new ground in recent years (https://www.worldvision.com). Women Entrepreneurs and small business owners rely on social media sites to spread the word about their companies. Social media helps to reach the largest audience and produce the greatest effects. The future of the marketing world promises to be shaped by social media. The possibilities are seemingly endless for social media. It is uncommon for people to go a day without using or referring to social media. Whether it is used for communicating, learning, or decision making, social media is here to stay and will continue to affect our society (https://www.insegment.com).

Women Empowerment through Social Media Platforms

Social Media Platforms have the potential to flourish to greater extent, through facilitating access to technology and increasing women's representation in media (https://www.voicesofyouth.org). Social Media are the platforms that help to connect people anywhere, any place and at any time. These platforms have been created to disseminate the information, ideas, knowledge, education, communication, product, services and so on. To utilize these platforms the basic requirement is a mobile phone, laptop, desktop or tablet. Every innovation invented by the IT sector have certain benefits and barriers. The people should understand the goodness of these platforms and utilize it to provide service to the humanity rather than an obstacle to the mankind. Social media has provided ample of platforms like Facebook, Twitter, Instagram, YouTube, Pinterest, Snapchat, TikTok, WhatsApp etc. All these platforms have a different set of features which can range from photo/video/audio sharing to news publishing, sharing reviews or promoting interest and hobbies.

For years, women have been leading a stressful life working for their family and children at home. Social media is a gift in the hands of women to overcome all their hurdles and live stress free life. These platforms are the right tool in the hands of women to empower them in the right way. It helps them to bring out their ideas, talents, skills, knowledge, and innovations etc. which uplift every other woman surrounded by her. If a woman is empowered then the whole women community is empowered. She assists to lead her community and build a strong leadership quality to overcome the hindrance of every single woman in this world.

Social Media An Idiomatic For Women Empowerment

Social media is a medium of entertainment or chatting and interaction within a closed group of friends. However, now social media provides immense opportunities and benefits in social, political, and economical domains. It has also become a golden opportunity for women in traditional families who are not able to step outside their homes (https://blog.forumias.com). The opportunities for women to empower them by increasing their standard of living are as follows:

1. Social media allows women to build interpersonal relationships with their friends and families and to stay connected. It enhances their self-confidence and self-esteem.
2. The content shared in social media are created by the users which provide an opportunity to spread their products and services. It allows women to start-up their business through online without any investment.
3. Social media has helped women to sell products like clothes, jewelry, accessories, cosmetics, home-made foods, sweets and snacks, embroidery works, sandals, decorative designs for marriages, etc.
4. They provide customers free door delivery, product exchange facility, discount, free shipping, feedback and reviews shared to the other customers, build a strong community which motivates other woman to start up a new online business, spread information to friends and family.
5. Women's have developed far away that apart from selling they also make promotion for the products/services of women's online/offline business through WhatsApp, Instagram, Facebook, Twitter etc. They not only promote for their community but also for the business done by men.
6. Home Appliance, availability of Taxi, coaching for sports, medical center & doctors visit, lady's boutique, kids shop, real estates lands, non-veg availability with shop details, boutique address of the wholesalers & resellers, bridal mehendi designers, advertisement of gold jewelry shops, diet centre, floral designs for marriage & functions are the promotions which have been done by women at home.
7. With the help of social media, women have started Women's Humanity Helpline Group (WHHG) by creating Chef Competition, Mehendi competition, Entrepreneur competition, Fancy Dress competition, etc. It has helped women to enhance their entrepreneurship by spreading among their community.

Conclusion

The basic necessity for a human life is food, clothing and shelter. Similarly, the basic requirement for women is education. An educated women has the potentiality to empower herself and also promotes safety and protection to defend for her dignity, self-respect, thoughts and ideas. Social media platform do have benefits but at the same time barriers too. Education is the need for women empowerment which helps to inherent the leadership qualities to lead as a successful entrepreneur. It is like a weapon in the hands of a women to overcome the hurdles faced in their family, society,

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profession and the government. For past two years, the female literacy rate has shown a great decline which is a threat to women community as a whole. The government, educators, NGOs and other organizations should take initiative steps to support and ensure that every girl receives the quality education she deserves. By this way, women can develop their skills and empower their dreams to get fulfilled.

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Study on Factors Influencing Women Investors in Capital Market

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Abstract

We have seen a positive shift in women's empowerment and financial progress in recent years. Women's personal interests in taking up occupations to achieve pen career objectives and economic development changed over this time period. Traditionally, women have preferred to invest in assets that provide a higher rate of return. By this time, women were attempting to alter traditional investing methods and the nature of investing. This study aims to discover the elements that influence women's investment behavior. The study's goals are to learn about women investors' risk preferences and awareness of capital market goods, as well as their trading and investment tactics. This is an analytical study in which we used primary data. Using easy sampling, primary data was acquired from 113 samples from the Thrissur Corporation. According to the findings of the research, the majority of respondents is unaware of the various capital market products and is still attempting to learn about the market by attending webinars and other events.

Keywords: Investment Behavior, Pen Career, Risk Preferences

Introduction

Every individual's essential necessity for financial well-being is investment. It means the commitment of funds with the aim of earning additional income or growth in values. Almost everyone invests in various investment channels based on their requirements and ambitions. Every investment avenue has unique features that influence its risk and return while also assisting investors in accomplishing their various investing goals. The safety of the principle invested, capital growth, the creation of monthly income, tax savings, the requirement for liquidity, and speedy returns are only a few of the important investing objectives. There has been a shift in women's economic standing throughout time. It necessitates a shift in their financial understanding and awareness. It necessitates a shift in their financial understanding and awareness. According to studies, women spend more time investigating their financial options than men. When it comes to investing, women take on less risk than males, but it doesn't imply they're risk averse. Rather, they're just more inclined than males to take proper risks with their assets.

We have seen a positive shift in women's empowerment and financial progress in recent years. Women's personal interests in taking up occupations to achieve pen career objectives and economic development changed over this time period. Traditionally, women have preferred to invest in assets that provide a higher rate of return. By this time, women were attempting to alter traditional investing methods and the nature of investing. This study aims to discover the elements that influence women's investment behavior This paper tries to understand the risk perception of women investors and their awareness level regarding capital market.it discusses their trading and investment tactics.

Statement of the Problem

Women's investment profiles are evolving throughout time. However, they trail behind in a number of areas, including investing awareness and investment choice. As a result, the researcher has attempted to identify the elements that influence investors' behavior, assess the degree of knowledge among women investors, and analyze investors' preferences for various capital market instruments.

Objectives of the Study

- To know about women's capital market knowledge;
- To identify women's risk perceptions;
- To analyze women's trading techniques.
- To know whether women prefer trading or investing

Scope of the Study

Men and women buy in stocks differently, making gender a very important aspect when analyzing personal investment behavior. Women's investment behaviors in comparison to men's have primarily been compared for comparison's sake. Women's contributions to the stock market and their impact on overall performance have not yet been studied. The goal of this study is to advance our knowledge of women's investment behaviors, including their herding tendencies, risk tolerance, level of confidence, financial literacy, and methods they employ. The current study looks at how women in Thrissur corporation participate in capital market.

Significance of the Study

The growth of an economy depends heavily on investment. Every human being needs to engage in it. The process of investing entails transforming cash into claims on cash and using that cash to buy useful assets that generate income. It is the use of money for useful purposes in order to achieve certain goals like income, capital growth, or the expansion of goods and services with the intention of making a profit. Women, according to studies, take more time to consider their financial options. Despite the fact that they do invest with less risk than men do, this does not imply that women are risk-averse. Instead, ladies just have a higher propensity than males to invest in areas with suitable amounts of risk. In order to apply their knowledge and experience to economic progress, it is crucial to examine women's investing behavior.

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Research Methodology

The study is analytical in nature and discusses women investors' awareness, trading tactics, and risk perception. The current research makes use of both primary and secondary data.

Primary data was collected from 117 individual samples from the Thrissur Corporation using a structured questionnaire and a purposive sampling approach.

Review of Literature

Kathirvel and Mekala (2010) made an effort to look into how investors behave when making investments. 150 women from the Tamil Nadu district of Coimbatore participated in the study. According to the findings, women are discouraged from engaging in the stock market due to their ignorance of the many investment possibilities and the stock market. The authors came to the conclusion that women investors should be concerned about insecurity and excessive stock market volatility.

Bhabha et al. (2014) made an effort to research the variables influencing investors' investment behaviour. The research showed that women's investments play a big part in a country's economic growth. It was discovered that the previous and projected performance of various investment channels has an impact on investor behaviour and attitude toward saving. The research came to the conclusion that the three most important criteria influencing how investors behave while making investment decisions are income, returns on investment, and financial security.

Kumar and Kumar (2020) analyzed the risk appetite of women investors. The study concluded that women were influenced by their own instinct & mostly selected safety option as their investment avenue. Age & monthly income was found to be negatively correlated with total awareness for Investment Avenue and it can be concluded that there is a significant association between age, monthly income & total awareness for Investment Avenue in working women. There was no significant association found between marital status, occupation and awareness level of working women.

Data Analysis and Interpretation

Table 1 Demographic Profile

Characteristics	Categories	No. of responses	Percentage
Age group	Below 30	18	15
	30-40	45	39
	Above 40	54	46
	Total	117	100
Educational qualification	SSLC	0	0
	Plus two	11	9
	UG	57	49
	PG	49	42
	Total	117	100

Source: Primary Data

Interpretation

From the demographic table it is clear that 46% of the respondents belongs to the age group of above 40 and 39% of the respondents are in the age group of 30-40. 49% of the respondents are UG qualified and 42% of respondents are PG qualified.

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Table II Constraints While Trading

Constraints	Level of Agreeableness					Mean	Rank
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree		
Lack of Strategies	24	53	11	13	16	3.47	II
Problems related Mechanism to settlement	13	41	28	17	18	3.11	III
Insider Trading	17	26	36	30	13	2.99	IV
Lack of Transparency	15	18	27	44	13	2.81	V
Inadequate Disclosure of Information	31	38	17	20	11	3.49	I

Interpretation

From the above table it is clear that lack of strategies and inadequate disclosure of information are the main constraints faced by women investors. Problems relating settlement mechanism is also a concern for them.

Table III Personal Motivation to Trade in Market

Factors	Level of Agreeableness					Mean	Rank
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree		
To Get Financial Freedom	27	41	17	14	18	3.38	III
Safety For Future	37	52	11	8	9	3.85	II
To Beat Inflation	18	37	12	26	24	2.99	V
Increase value of investment	33	68	9	6	2	4.08	I
Tax Benefits	35	49	21	7	5	3.27	IV

Interpretation

From the table it is clear that the main motivation to trade in market is to increase the value of investment. They give importance to capital appreciation. Another objective is to gain financial freedom and to enjoy tax benefits.

Table IV Satisfaction Relating to Trading Strategies

Strategies	Completely Satisfied	Very Satisfied	Moderately Satisfied	Slightly Satisfied	Not satisfied	Mean
Intraday	12	19	34	35	27	2.86
Swing	24	31	27	21	14	3.25
Position	27	29	31	19	11	3.36
Trend	17	19	27	37	17	2.84
News Trading	14	12	21	49	21	2.56

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Interpretation

The most preferred strategies of the respondents are position trading. Swing trading is the next strategy followed by the respondents. They also use intraday, trend trading and news trading strategies.

Table V Risk Appetite of Women Investors

Risk Appetite	Frequency	Percentage
High risk takers	11	9
Conservative risk takers	18	15
Moderate risk takers	23	20
Slight risk takers	22	19
Risk averse	43	37

Interpretation

37% of the respondents are reluctant to take risk. At the same time 9% of the respondents are highly risk takers and 20% of them are conservative regarding risk.

Testing of Hypothesis

One Sample 't' Test

H_0: There is no significant increase in income by doing share trading

Respondent's Satisfaction Regarding Earnings through Share Trading

Satisfaction Level	No of respondents	Test statistics	Table value at 5%	Accept/ Reject
Highly satisfied	31	3.8248	2.015	Reject
Satisfied	37			
Neutral	22			
Dissatisfied	11			
Highly dissatisfied	12			
Total	113			

Test Distribution: Normal Test: One tailed

Interpretation

The calculated value is greater than the table value, hence rejecting the null hypothesis. Thus there is a significant increase in income by doing share trading.

Two Sample 't' Test

H0: There is no significant difference between trading and investing relating to factors affecting economy.

Factors	Trading	Investing	P value at 5%	Accept/ Reject
Interest rates and Inflation	59	54		
Gold Prices and Bonds	39	74	0.16636	Reject
Exchange rates	49	64		

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Government Policies	53	60		
Foreign Institutional investors and Domestic Institutional Investors	47	66		

Test distribution: Normal
Test: Two tailed

Interpretation

The calculated p value at 0.5 significance level is less than 0.5 so we reject the null hypothesis as there is significant difference between trading and investing relating to factors affecting economy.

Findings & Suggestions

Findings

- The majority of responses are over 40 years old.
- The majority of respondents had UG degrees.
- The greatest obstacles facing female investors are a lack of strategy and inadequate information disclosure. Concerns about settlement mechanisms are another issue for them.
- Increasing the value of an investment is the primary driver of market trading. They place priority on capital gains. Another goal is to become financially independent and profit from tax advantages.
- Position trading is the strategy that responders use the most. The respondents' second tactic of choice is swing trading. Additionally, they employ intraday, trend, and news trading tactics.
- The majority of responders are fearful of taking chances.
- The calculated value exceeds the table value, rejecting the null hypothesis according to the one-tailed t test. Trading shares results in a large boost in revenue.
- We reject the null hypothesis because there is a significant difference between trading and investing in terms of the factors affecting the economy, as determined by the two- tailed t test, where the computed p value at the 0.5 significance threshold is less than 0.5.

Suggestions

- Continue attending workshops to learn more about the market.
- Put more emphasis on investing than investing.
- Women encounter numerous challenges while making investment decisions, which are necessary due to both individual and market circumstances. Therefore, cultivate and reinforce their willingness to make decisions at all levels.
- The majority of respondents express a fear of losing, which they generally believe can be overcome with the right tactics.
- Women should experiment with a variety of derivative items.

Conclusion

The study demonstrates the patterns of trading and investing used by women in the present. Gaining financial advantages is the fundamental goal of all investments. Some of them view it as a way to save money for unexpected expenses or future requirements. Risk and unpredictability are present in every investment. Therefore, an investor needs to be equipped to deal with them. An investor should focus on long-term objectives rather than short-term predictions. It is obvious that the women are motivated to invest their money. The majority of them preferred investing to trading. They were hesitant to take risks, but some of them are willing to accept returns that are less than ideal. Thus, it may be said that the woman has begun to realize

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Islamic Banking System: Need, Dimensions and Function

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Abstracts

The Islamic Banks can do the business without being involved in the forward swaps of the exchange dealings. When we move to borrowing and lending activities, the matters become different. Any extra repayment rather than the original principle in any lending-borrowing relation is considered to be usury. Usury in Islam is considered to be one of the big sins. In Islam, there is no difference between usury as an excessive interest or the so-called legal interest itself. Therefore depositors who in fact are a lender to the bank cannot be allowed to take interest in the Islamic measures; but he can be an investor. The percentage of profit must not be offered the same conditions applied to other investors by receiving a portion of the profit that comes out of the pool of the investment portfolio managed by the bank. The relation with the user of funds is not a borrowing-lending relation; but it has a different type of contractual arrangement. Therefore this paper examines the structure, function and dimensions of an Interest free Islamic bank.

Keyword: Islamic, Islam, Investment, Portfoilo

Introduction

The Islamic Banks are banking institutions that provide the banking services within the boundaries of Islamic principles. As any other bank, an Islamic Bank can operate a Current Account, Savings Account, sell or buy different currencies on spot basis, open a Letter of Credit – advice and confirm or issue a Letter of Guarantee, etc. What the Islamic Bank cannot do is the paying or charging any kind of interest under any name or form. Therefore, Islamic Banks cannot offer a loan against interest or discount a commercial bill or grant any drawing facilities. Further, Islamic banks are not allowed to deal in swaps of different currencies because of the involvement of the interest between the two currencies that are exchanged on forward basis.

The Islamic Banking system draws a clear distinction between services and financing activities. As for the banking services, history gives us numerous examples regarding the development of these services whether it was practiced by organized banking institutions as we have it in our present time, or handled through different methods as the old Sumerians or Babylonians used to do it in their Sacred Temples centuries before Christ. The Islamic religion which spread over most of the old known countries in the 7th and 8th century contains the guidelines as to what is permitted to be done and what is prohibited. Islam as the Muslims believe is the last ring in the chain of God's missions to the human beings. Since the early days of Islam the prohibition of usury was one of the basics of the Muslim society. Before Islam, the heathen Arabs used to lend and borrow on usurious basis in a similar manner as the Jews who were living in Arab peninsula did. Those Arabs also knew a unique kind of partnership where one party provides the capital and the other does the work on the basis of participation in the profit.

Need for the Islamic Banking System

For millions of Muslims, banks are institutions to be avoided. Their Islamic beliefs prevent them from the dealings that involve usury or interest (Riba). Yet Muslims need banking services for many purposes much as anyone else needs, and to finance new business ventures, to buy a house, to buy a car, to facilitate capital investment, to undertake trading activities, and to offer a safe place for savings. For Muslims are not averse to legitimate profit as Islam encourages people to use money in Islamically legitimate ventures, not just to keep their funds idle.

However more than 1400 years after the Prophet, can Muslims find room for the principles of their religion, in this fast moving world? The answer comes with the fact that a global network of Interest Free Banks popularly known as Islamic Banks has started to take shape based on the principles of Islamic finance laid down in the Qur'an and the Prophet's traditions 14 centuries ago. Islamic Banking, based on the Qur'anic prohibition of charging interest, has moved from a theoretical concept to embracing more than 300 Islamic Banks and financial institutions, which operate worldwide in some 38 countries.

Patrons of Islamic Banking and Finance are not confined to Muslim countries but are spread over Europe, the United States, the Far East, South Asia and the Middle East. Assets of Islamic Banks worldwide are estimated at more than US$ 265 billion and financial investments above US$ 400 billion. Islamic Bank deposits are estimated at over US$ 202 billion worldwide with average growth between 10 and 20 percent.

In a Muslim society the need for an Islamic Banking is very important. Any Muslim who knows Arabic could not help thinking of the clear meaning of usury and its results when he reads what is written in the Qu'ran. When a person or a group of people act passively in dealing with their money, the social effect would not be limited to that specific person or group of people only, but it would affect the different sectors in the society. If money was kept at home or deposited in a current account, the national economy would be suffering from the unnecessary increase of the money supply. For a true Muslim, the need for a suitable banking system is very important.

Because money in Islam has a special consideration, it is not allowed to hoard money or spend it without any reason. There is a social responsibility for the use of money and there is also an annual percentage of 2.5 on savings to be spent in charitable purposes according to the categories explained in the Qur'an. Between these two ends, the existence of an Islamic Bank becomes a must. When money is deposited there shall be no hoarding. The investment of such deposits would give the answer for the social responsibility and the profits could help the owners to pay his Zakat (Social Charity Tax). From this point one should conclude that if there was no banking system in the world, there should be an invention of such a banking system which would satisfy the needs of the believers in Islam.

Concept of Islamic Banking

The prefix 'Islamic' before 'Bank' is only a kind of distinction as we say the Housing Bank or the Industrial Bank, but this distinction is meant to be directed to the way of doing the business rather than the sector itself. The business of banks can be classified into three categories: Banking

Services, Exchange Dealings, Credit Trade, i.e., borrowing and lending or in other words taking deposits and loans to be invested in lending. As for the banking services there is not much difference between an Islamic Bank and a traditional one.

The L/C's and L/G's, the transfer of money, the collections and the safe deposit are provided in the same manner. The only difference comes when there is a rise of a lending-borrowing relation as in the case of the payment of the bill of exchange drawn under a letter of credit without having a sufficient balance to cover the overdraft. In such a case there is no place for charging interest.

Functions and Dimensions of an Islamic Bank

Islamic Banking or preferably called "Partnership/Profit and Loss Sharing Banking" is an economic and financial system based upon and operated according to the jurisprudence and the rules of the economic and social order of Islam. The founders of most of the Islamic Banks put the set of rules to govern their activities in the form of Articles of Association; statues and bylaws and sometimes under different headings such as objectives; scope of work…etc. The common features and main functions of most of the Islamic Banks are:

Establishing, developing and operating a financial and banking institution conforming to Shari'ah, Helping in establishing and developing capital markets according to Shari'ah and promoting Takaful (insurance) business.

- Supporting studies and research on Islamic Economics, Finance and Banking.
- Promoting business and trade relations among Muslim countries and encouraging trade financing and export-oriented products substitute to imports.
- Financing projects and long-term investments.
- Equity participation and share-holding either in already established and successful companies, or in new ones in various sectors of the economy.
- Financing, managing and up-lifting troubled companies with good potentials and sell them afterwards (Islamic leverage by-out)
- Financing small-scale industries and encouraging artisans and skilled people.
- Issuing Mudharabah bonds and investment certificates to finance public enterprises and to participate in building the infrastructure of the economy along the development plans of the country.
- Contributing to social projects and activities.
- Extending traditional banking services on commission basis.
- Mobilizing deposits and other funds.

As realized from this wide range of objectives, scope of work and instruments used to realize these objectives, scholars have outlined the main dimensions of this type of institutions as follows:

- Development Dimension: has deep roots in the production of various sectors of the economy, and has a wide social impact that focus along the objectives of government development plans.
- Universal Dimension: combining the activities of commercial banks, investment banks (merchant) and social banks. It's in a word an economics institution rather than a financial one.
- Ownership: equity dimension through direct ownership of companies or projects and equity financing.
- Direct Pro-active Dimension: not merely being a financial mediator. This is extended to be a catalyst for a positive social and economic change.
- Social Dimension: Restricting its role not only to investment and financing and subsequently maximizing the profit of shareholders but also balancing the interests of all parties of "social contract" i.e. share-holders, depositors, users of funds-beneficiaries- investors, general public using the services of the bank, and the society at large.

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- Legal/Shari'ah Dimension: i.e. exclusive and restrictive functions according to Shari'ah jurisprudence.

Structure of Islamic Banks

The organizational philosophy and consequently the managerial concepts and structures are reflections and practical applications of the overall objectives and ultimate targets of a bank. This is why the organization of an Islamic Bank, reflecting its peculiar characteristics, is by definition not similar to conventional banks. There is no one prototype of organization structure for an Islamic Bank, because of following:

- Different legal and administrative regulations in different locations and regions
- Professional and practical requirements in a given banking society,
- The possible size and complexity of operations and market.

Despite these sources of diversity, it is, however, possible and desirable to describe the main features of the organization structure based on the main functions of Islamic Banks. The organization structure will be based on the following main divisions. Highlighted below are the main functions of these divisions:

Banking Operations: The main point of departure here is the types of deposits and investment accounts, they are required to receive different treatments based on profit/loss as compared to the interest based deposits of conventional banks.

Investment and Financing: This includes short term, medium and long-term financing diminishing/decreasing or permanent partnership, equity participation and the like. Here, we notice the diversity of products and the need for extensive experience in all fields and especially financial analysis, economic and social feasibility studies and most important opportunity/project identification. Checking customers and partners accounts and finances play an essential role here.

Legal and Fiqhi Jurisprudence: The implication of medium-long term financing; project-financing and equity participation put tremendous effort and responsibility on the shoulders of the legal department towards documentation and legal structures of partnerships or deals. The Shari'ah jurist is the main vehicle to evaluate, approve contract documents and supervise all operations of the bank in conformity with its objectives and ultimately with principles of Islamic laws.

It is the absolute responsibility of the legal or any related department to observe and maintain these rules and regulations. It is as well the due obligation of the legal/Shari'ah advisor to monitor and check transactions on random basis. All types of new contracts have to be reviewed and agreed upon by him. A general statement of the Shari'ah/legal advisor should be issued to the general shareholders meeting in connection with the annual audited accounts of the bank, certifying conformity to Shari'ah rules and accepted Shari'ah interpretations and practices. This, of course, implies special manpower requirement with the needed qualification and experience.

Financial Control: This function doesn't differ from any conventional bank except in the following two main directions:

- The Islamic Bank is a universal bank with equity participation in subsidiaries, sister companies and the like. This means that the final shape of the balance sheet should be like that of a holding type company to reflect the true picture of the whole set of operations and involvements;
- The chart of accounts and details of accounting principles applied are different from those of a conventional bank which has to be observed, maintained and developed. It requires exceptional qualities of personnel as well.

Administration (including Training and O & M): As stated earlier, since the organizational set-up is different, the criterion of selection and the details of qualification of staff are therefore also quite different from a conventional bank. Though standard rules apply here as well. As for training,

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this aspect relates to types and quality of staff needed to perform the peculiar kind of functions which require initial and on-going training not only in the disciplines of Islamic Banking and the mission oriented jobs, but also the continuous development of products and instruments based on Shari'ah rules. Quality of the chief executive and Board members makes no exception. In fact there is a huge moral and professional responsibility on the Boards of such banks.

Planning, Research and Development: Planning function is principally the same as in conventional banks with two exceptions:

- It includes planning of complex and sophisticated product mix and activities;
- It includes planning for the bank including subsidiaries and (to a certain extent) associated companies and projects as a holding structure. Business ethics of Islam should be taken into consideration.
- Research and development covers many areas including:
- Collecting economic research and statistics;
- Studying trends and developments to identify prospective opportunities in sectors, projects or markets;
- Marketing research on products/customers (investors, partners and depositors);
- Developing services and conventional products, as well as new products in conformity with Shari'ah rules in coordination with similar banks in a dynamic and continuous way.

Control: This includes internal audit, follow-up and evaluation of projects and equity participation, and the external audit:

Internal audit: It doesn't differ from the traditional elements applicable in any bank. The only difference being in the details of operations have to be considered while auditing. The extra qualification of staff in Shari'ah disciplines is required.

Follow-up and Evaluation: Since the bank has this multiple function of financing, long-term/ partnership investment and equity shareholding, it requires special emphasis and certainly special qualification of staff and system in

- Follow-up and evaluation plans for projects;
- Institutional control measures to monitor and guide the activities of subsidiaries and sister companies to safeguard the "investors" interest.

External Audit: This function by and large doesn't differ from the generally accepted rules. Some differences, however, may appear in respect of the following:

- Qualification of the external auditor in this type of banking and its implications;
- The kind of statements he makes by the end of the year taking into consideration not only to safeguard the interest of stockholders, but also the depositors being effective partners with the bank and affected directly by the performance of the management.
- Conformity with the accepted rules of Islamic Accounting Principles and Practices as adopted by similar banks.

A close liaison should be developed between the external auditors (representing the shareholders) and the legal/Shari'ah advisors (representing the jurisprudence). It is important to note that the legal/Shari'ah Advisor is sometimes appointed directly the shareholders meeting.

Social Activities and Community Services: Apart from the financing and investing activities and extending banking services, the bank should be actively involved in the social activities and community services, such as:

- Establishing and/or managing social funds;
- Contributing to social activities in various forms such as gifts, contributions, promotion of business and social ethics, social research etc;
- Collecting and managing Zakat, Hajj and Umrah funds;

- Encouraging labour-intensive projects and enterprises, individual initiatives of entrepreneurs and promoting venture-capital investments, thus relieving the burdens of employment from the shoulders of the public sector.
- Extending benevolent loans for the general public or for charity without return.

Conclusion

The Islamic Banks can do the business without being involved in the forward swaps of the exchange dealings. When we move to borrowing and lending activities, the matters become different. Any extra repayment rather than the original principle in any lending-borrowing relation is considered to be usury. Usury in Islam is considered to be one of the big sins. In Islam, there is no difference between usury as an excessive interest or the so-called legal interest itself. Therefore depositors who in fact are a lender to the bank cannot be allowed to take interest in the Islamic measures; but he can be an investor. The percentage of profit must not be offered the same conditions applied to other investors by receiving a portion of the profit that comes out of the pool of the investment portfolio managed by the bank. The relation with the user of funds is not a borrowing- lending relation; but it has a different type of contractual arrangement.

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A Study on Impact of Consumer Trust in Online Buying Behaviour, Tirupattur

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Abstract

Trust plays critical part in the term of acknowledgment of the purchasing and merchant execute the exchange without seeing each other in electronic business. Customer trust can be assembled web-based climate is restricted differs as far as the elements of the issue that are analyzed subsequently; quite a bit of how we might interpret the precursors of confidence in web based purchasing setting stays divided. As per the outcomes got in this review, three elements comprising of safety framework and in sites, the site's standing and the visuality and plan of the site affect aim of the online purchasing.

Keywords: Trust, Online Consumer, Online Buying.

Introduction

Trust is conceptualized as existing when one party has trust in an exchange partner's reliability and the integrity (Morgan and Hunt, 1994). Hosmer (1995) has defined trust is an ethical behavior expectation based on the fact that the trusted party will behave correctly in the terms of ethics and the ethical behavior demand as to trust from the trusted party (ethically correct decisions and the actions based on the analysis of the ethical principles). Trust the one hand, would benefit personally from the opposite side, or at least not to abuse or loss of property that is defined as being in positive expectations (Rousseau et al., 1998). Trust, between the buyer and the seller during the buying process realized in electronic media, has a great role in terms of realization of the shopping and maintenance of continuous relationship. Security issue is the barrier as regards the potential online buying of the consumer s electronic media. As such, trust emerges as an important factor in the online buying decision of the consumer.

Meaning

Online purchasing is a type of electronic trade which permits customers to purchase labor and products from a merchant over the web straightforwardly. Utilizing an internet browser or portable application online stores typically empower purchaser to utilize "search" elements to track down unambiguous models, brands, or things.

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Objectives of the Study

- To analyze the precursors of trust conduct.
- To investigate the elements influencing purchaser trust.
- To identify the elements that impact online purchasing.

Methodology

Limitations of the Study

- The study is confined to Tirupattur only.
- The study is based upon the consumer behaviours of online buying.
- The data collected for the research is fully on primary data given by the respondents.

Research Design

The research design proposed in the review is based descriptive research The exploration concentrated on the current situation winning where research means to evoke data about qualities of shopper trust in online purchasing, restriction of internet purchasing, and so forth.

Scope of the Study

The present study has made to endeavor to grasp the consumer behaviour towards online purchasing. This study empowers to comprehend the buyer behaviour towards on the online and give understanding about internet purchasing.

Research Area

Tirupattur, Tirupattur district, Tamil Nadu, India

Research Technique

The sample collected in the study is convenience sampling technique. The data is collected through structured question survey.

Sample Size

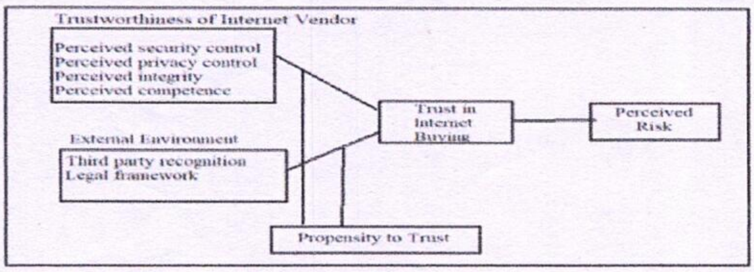
The research was done based on data collected from 50 consumers trust in online buying.

Data Collection

The study was based on both primary and secondary data. The primary data was collected from respondents of consumer trust in online buying.

Tools and Technique

The present study used to draw relevant conclusion follows percentage method.



Conceptual model of Trust in Internet Buying. (Source: Cheung and Lee, 2000)

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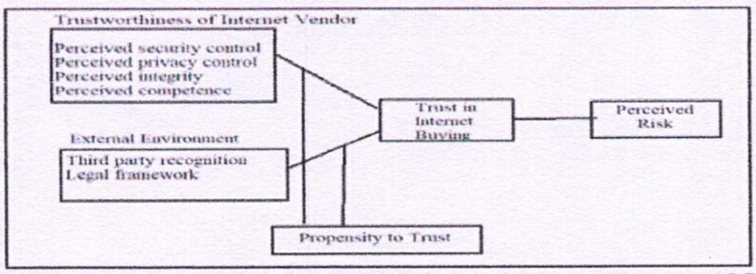

Conceptual model of Trust in Internet Buying. (Source: Cheung and Lee, 2000)

Review of Literature

It has been demonstrated that trusting beliefs positively influence online consumers' purchase intentions (Verhagen et al., 2006; 2004; Mcknight et al., 2002; Lim et al. 2001; Jarvenpaa et al., 2000). Consequently, understanding the factors that influence the generation of trusting beliefs in an online environment is of considerable interest to researchers (e.g., Wang and Emurian. 2005; Briggs at el., 2004; Corritore et al., 2003 Gefen et al., 2003, Gefen and Straub, 2003; Shankar et al 2002; Koufarid and Hampton Sosa, 2002; Mcknight et al., 2002, Chen and Dhillon, 2003; Lee et al., 2001). The literature provides considerable evidence that a number of factors have strong predictive importance and are therefore deserving of the consideration in any examination of the construct. These factors include the characteristics of the online vendor (Chen and Dhillon, 2003; Bhattacharjee, 2002; Lee and Turban, 2001; McKnight et al., 2002; Peters et al., 1997; Mayer et al., 1995; Covello, 1992; Barber, 1983), situational factors (Bigley and Pearce, 1998; Hagen and Choe, 1998; Lewicki and Bunker, 1995; Sitkin, 1995; Ring and Van De Ven; 1992), third party certification (McKnight and Chervany, 2001; Hoffmann et al., 2000a; 2000b; Cheskin research ,2000), the individual's propensity to trust (Kim and prabhakar, 2004; Lee and Turban, 2001; Gefen,2000; Kim and Prabhakar, 2000; Egger, 2000; Gefen, 2000; McKnight et al., 1998; Ambrose and Johnson,1998; Gurtman 1992) and the influence of perceived risk (Verhagen et al., 2006; 2004; Pavlou and Gefen, 2004; Van der Heijden, 2003; Pavlou, 2003; Grabner-Krauter and Kaluscha, 2003; Hardin,2001; Jarvenpaa et al ., 1999, Rousseau et al., 1998; Mayer et al., 1995).

Findings

44% of respondents agree that they are searching and selecting the right product while buying online. 50% of respondents agree that they trust the formalities. 46% of respondents agree that the websites provide a quality information. 50% of respondents strongly agree that it takes less time to purchase. 58% of respondents agree that online buying does not waste time. 42% of respondents agree that online buying takes less time in evaluating and selecting a product. 38% of respondent strongly agree that it is safe and secure while buying online. 52% of respondents agree that online buying will supersede traditional shopping. 36% of respondents agree that online shopping creates a risk for private information.

Suggestion

Purchasers today have more places and method for shopping than any other time. What's more, they stand out enough to be noticed ranges. In this way, in the event that you have an online business and you believe online customers should purchase from you, you should have the option to rapidly stand out for them and make the shopping experience lovely and simple.

Conclusion

Online purchasing is turning out to be more famous step by step with the expansion in the use of internet known as WWW. Shoppers need for web based selling has become challenge for advertisers. Exceptionally understanding the purchasers perspectives towards web based purchasing, making improvement in the variables that impact shopper to purchase on the web and dealing with factors that influence customers to purchase online will assist advertisers with acquiring upper hand over others. Albeit this study isn't yet finished, various remarks can be made with respect to the normal results. It is normal that this study will essentially expand our remarkable of the peculiarities along various dimensions. It is guessed that the outcomes will be utilized to refine a current model and increment our insight into the variables that foresee the web-based buyer's trust reaction.

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Library and Information Science Research

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Abstract

This article indicates the research is primary purpose is to help teach the skills necessary for a librarian to conduct rigorous, basic research. Yet many of the methods, techniques, and tenets of basic research are relevant for applied research, and a person conducting applied research should benefit from a solid understanding of basic research methods. The librarian wishing to carry out a cost study, evaluate the performance of his or her library, or survey the library's users will need to be able to apply many of the principles and techniques treated in this book to his or her specific project. The more rigorous the research, the more useful its results, whether it be basic or applied in nature.

Keywords: Research, Basic Research, Library and Information Science Research

Introduction

The increasing complexity and specialization of research has tied in with a further development—the professionalization of research. There are many ways of defining a "profession." All agree that it should form one's main paid occupation, that it involves a high level of specialist knowledge, and that it should entail maintenance of appropriate standards of competence both individually and across the professional group. General acceptance that research satisfies these requirements only came in the decades around 1800. This does not mean that recognizably professional researchers had not existed before 1800. Medicine is a typical example of a profession, and some of its practitioners were famous researchers long before that time. Similarly, surveying was a well-regarded profession in North America from the early days of European settlement, and some of its members contributed to early American research. However, in virtually all these cases, the research was regarded as ancillary to their work, rather than as an essential component of it. Even in the academic world, though a number of professors or fellows of colleges contributed to research, the main justification for their posts was teaching.

The belief that university posts should require ability in both teaching and research grew gradually throughout the nineteenth century. Again, Germany led the way. The different German states competed to obtain the most eminent staff for their universities. Such eminence was assessed most readily in terms of what they had in librarianship. several of the reports contained analyses of the types of research methods utilized during various time periods. Powell summarized some methodological studies ranging from an analysis of dissertations dating back to 1925 to an examination of research articles published in 1984. He also characterized more recent trends including qualitative. interdisciplinary. and technology-based research. Buttlar analyzed library and information science (LIS) dissertations to identify the authors' gender. the nature of the most highly cited materials. the most highly cited journals. the literature cited in disciplines other than LIS. the countries of origin of publications cited. and the currency of the cited literature.21 She did not identify the type of methodologies used. but did report that the literature from the LIS field is cited about 50 percent of the time and identified education. computer science. health and medicine. psychology. communications. and business as disciplines that impact LIS research.

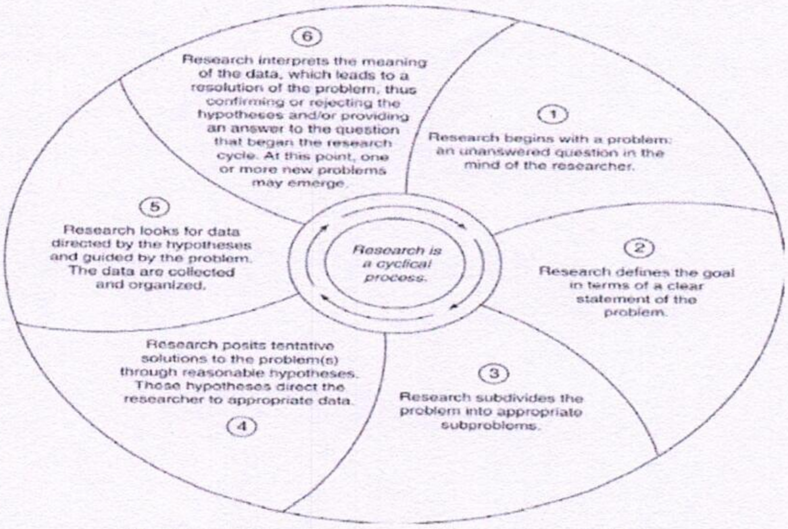

Figure 1 The Research Process is Cyclical

Throughout this process. but perhaps particularly at this point. the librarian will need to develop a plan for attempting to resolve the problem. In other words. it will be necessary to decide what methodology and data collection techniques. among other procedures. to utilize in the investigation. The librarian could elect to conduct an experiment during which a particular type of library instruction would be given. and after which the students' library skills would be post tested. Or a survey could be conducted in which students would. for example. be asked about their library use. Another characteristic of research inherent to most of the process is the necessity to deal with facts and their meanings. This activity is particularly crucial during the data collection and analysis stages. It is here that the researcher must attempt to gather information needed to solve the problem. organize it in meaningful categories. and analyze its significance. Data collected during the library instruction study could include scores on tests. attitudes toward the library. and self-perceptions of library skills.

And last. but not least. the librarian should keep in mind that this process is almost always circular in nature. The researcher's analysis and interpretation of the results of his or her study may well lead to new questions or fail to answer the original question. thereby starting the research process again. Leedy and Ormrod developed a diagram. reproduced below as Figure 1. which helps to illustrate the circular nature of research. As they state. "Every researcher soon learns that genuine research yields as many problems as it resolves". Such is the nature of the discovery of knowledge.

Growth of Basic Research of Library and Information Science

As indicated earlier, one of the major purposes of basic research is to create new knowledge. "It is the purpose of science [scientific research] to go beyond experience and common sense, which frequently are quite limited and inadequate—and often quite incorrect, . . . for advancing knowledge, for promoting progress, and for enabling man to relate more effectively to his environment, to accomplish his purposes, and to resolve his conflicts."(Mouly, p15.) According To Kunge indicates that 'Learning to master theoretically and in practical application, the ground rules of research creates the best foundation for continuing growth in a profession.' But perhaps even more basic to the advancement of the profession "is the need for the field to test the various myths, assumptions, rules-of-thumb, and other conventions by which it has operated for so long a time, to link concepts which have been proven through testing to be valid, and thereby establish theories indigenous to the field itself."

In addition, the profession needs to advance beyond its heavy dependence on descriptive data and establish principles and theories on which libraries and information systems and services can be based. "One of the hallmarks of a profession is the ability of its members to give advice to clientele derived from a body of generalized and systematic knowledge that comprises its theoretical core." "Putting OUR Knowledge to Work: The Role of Research in Special Libraries, "defining library and information science research as not well developed, with fewer peer-reviewed journals and grant-funded research in comparison to other disciplines.54 The statement identifies ways that special librarians, researchers, and SLA can work together to contribute to the library and information profession and to build a foundation for evidence-based practice. (Special Library Association, 2001).

The Future of Library Research

The past weaknesses of library-related research can at least partially be explained by the fact "that research in librarianship is still relatively young. Clear conceptions of the goals, objectives, and methodologies of library science research are only now beginning to be solidly formulated." (Busha, p6.)

It does appear clear, however, that it will become more and more "necessary to use the methodology of other disciplines—in particular, those of sociology, psychology, economics, linguistics, history—and to employ more generally applicable methodologies" in order to study the many problems facing librarianship today.

The American Library Association, a considerable number of programs and committee meetings directly deal with research and statistics. ACRL established a Research Mentoring Program to help members with various aspects of the research process. ALA's Committee on Research and Statistics is charged with promoting research to answer questions regarding library services.

"Research Statement" calls for evidence-based practice, which is decision making " . . . based on the strongest evidence" of what will work best for the libraries' clients. With the expanding role of library and information professionals and the widespread accessibility of information, SLA advocates for the selection, acquisition, organization, and management of information resources to be based on research findings. (Putting our Knowledge to Work," Special Libraries Association)

The vision of the society includes: "Advancing knowledge about information, its creation, properties, and use; providing analysis of ideas, practices, and technologies; valuing theory, research, applications, and service; nurturing new perspectives, interests, and ideas; and increasing public awareness of the information sciences and technologies and their benefits to society." ("Mission and Vision," ASIS&T: The Information Society for the Information Age)

It is always difficult to predict the future, but research in LIS will probably continue to incorporate more multidisciplinary and qualitative methods. Studies addressing the impacts and use of digital resources and technology are currently represented in the literature and will likely continue to pique interest in researchers and practitioners as the resources and technologies evolve and library users become more sophisticated in their demands for and use of these resources.

Hernon and Schwartz support this assessment and add, "The problems, research designs, the tool chest of methodologies, and data analysis techniques and software are richer today than ever before."

Conclusion

Research is endless process, there is mounting evidence that the quality, if not the quantity, of Library and Information Science research is improving. And, hopefully, there is increasing recognition "that the results of research in a broad spectrum of effort extending well beyond librarianship will, in large measure, determine the future directions of library services and the nature of the profession itself" ALA a statement that still resonates after 40 years.

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published. Professors acquired research students to help develop their research programmes. These students needed some certificate of their research ability, and so grew up the process of awarding the Ph.D. The research reputation of German universities and the availability of doctorates attracted both German students and others from abroad (not least, from the United States and the UK). In the latter half of the nineteenth century, the possession of a German Ph.D. was a widely accepted sign of a professional researcher. Though Germany especially attracted would-be researchers in science-based fields, its importance for research training extended into other fields (theology and philosophy, for example.

Basic Research

Mouly stated that "Research is best conceived as the process of arriving at dependable solutions to problems through the planned and systematic collection, analysis, and interpretation of data.

Research also can be dichotomized as quantitative and qualitative. "Quantitative research methods involve a problem-solving approach that is highly structured in nature and that relies on the quantification of concepts, where possible, for purposes of measurement and evaluation." Qualitative research methods focus on observing events from the perspective of those involved and attempt to understand why individuals behave as they do. They take a more natural approach to the resolution of research problems. Some research projects utilize both quantitative and qualitative research methods to study and report behaviors and events.

Library Research

According to Shera, Ralph Beals once categorized library literature into the tripartite classification of Glad Tidings, Testimony, and Research, and noted that there was little of the last.

Goldhor, in his text on library research, categorized library literature with regard to research as including: one, a relatively small body of published research as defined in the narrow sense; two, a larger amount of published and unpublished services studies, or applied research; three, an even larger number of reports or descriptions of specific situations, or simply opinions; and four, original data.

Library Research Trends

Losee and Worley stated: "There is a tendency among information professionals to write and publish in the 'How I done it good' genre, a genre that is very situation-specific." In short, as was noted earlier, and as Busha and Harter indicated in their textbook, the preponderance of library-related research has been applied in nature. A 1984 issue of Library Trends was devoted to research in librarianship, and it reviewed research as related to the history of library and information science, economics of libraries, political science, sociology, psychology of information use, organization theory, public administration, and operations research. This work thus provided a categorization of library research in terms of both methodology and subject. In the first chapter of this issue of Library Trends, Mary Jo Lynch identified her own general categories for describing different research activities as practical research, bibliographical research, scholarly research, and scientific research. She characterized practical research as problem solving with information; bibliographical research as reordering the thoughts of others; scholarly research as systematic collecting, organizing, and analyzing of data; and scientific research as discovering new knowledge.

Mathews described research performed by the U.S. Department of Education from 1977 to 1988.18 Along with analyzing the products of the research; she also discussed recent research agenda efforts of the Department and implications for future research. McClure and Bishop provided a useful summary of reports published from 1976 to 1988 related to the status of research

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A Study on Quality of Work Life and Performance of Employee in Leather Industries at Vellore District and Tirupattur District

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Abstract

The study on the quality of work life and performance of the employees are very important to know the relationship between quality of work life and performance of the employee of leather industries. The poor quality of work life is ultimately affect the performance of the employees in any concern. Quality of work life is very important for individuals, for growth of industries and employment and also for the sustainable development of economy. Therefore, organizations must create a working life which enable the employees that ensure the sustainability in the in industries development in turn which leads and creates more and better jobs. Everybody must also have the possibility to remain in work for a longer time than today. Working conditions must permit this, and this involves paying attention on learning, equality and influence. The improper work life balance will affect the performance of the employees and it leads lack of motivation and job dissatisfaction for the employee. The studying quality of work life and performance of employee is very important to know the relationship between many demographic variable, quality of work life and performance of the employees. The good quality of work life will lead the good performance which support the overall development of the industries.

Objectives

- *To identify the factors determining the quality of work life of employees in leather industries.*
- *To identify the relationship between the demographic variable and level of quality of work life of employees in leather industries.*
- *To identify the relationship between the level of quality of work life and level of performance*

Keyword: Work Life, Performance of Employees, Level of Quality of Work life

Introduction

The study on the quality of work life and performance of the employees are very important to know the relationship between quality of work life and performance of the employee of leather industries. The poor quality of work life is ultimately affect the performance of the employees in any concern. Quality of work life is very important for individuals, for growth of industries and employment and also for the sustainable development of economy. Therefore, organizations must create a working life which enable the employees that ensure the sustainability in the in industries development in turn which leads and creates more and better jobs. Everybody must also have the possibility to remain in work for a longer time than today. Working conditions must permit this, and this involves paying attention on learning, equality and influence. The improper work life balance will affect the performance of the employees and it leads lack of motivation and job dissatisfaction for the employees

Significance of the Study

The studying quality of work life and performance of employee is very important to know the relationship between many demographic variable, quality of work life and performance of the employees. The good quality of work life will lead the good performance which support the overall development of the industries.

Objectives

- To identify the factors determining the quality of work life of employees in leather industries.
- To identify the relationship between the demographic variable and level of quality of work life
- of employees in leather industries.
- To identify the relationship between the level of quality of work life and level of performance

Hypothesis

There is a significant relationship between the level of quality of work life and level of performance

Research Methodology

The suitable research methodology will lead the reliable findings without any bios. Therefore the methodology which has been adopted in the this study has been described. The pilot study was made by taking 30 samples and finalized for final study. The exploratory research method is followed in this study. The reliability test value is .80 and validity analysis has been made. The multi choice questionnaires have been used to collect the data from the sample units. The 150 samples have been taken from the Leather industry employees. The data are collected from the employees based on the convenient sampling methods, Finally 100 samples are finalized for the study. The chi square analysis, Correlation analysis, F- Test & Factor analysis, are made and got the findings.

Sample Frame of the Study

The convenient sample method will be adopted in the study. The Questionnaire are used to collect the data from 100 employees who are working in leather industries.

Area of Study

The study was undertaken in Vellore & Tirupattur district.

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Unit of Study

The Leather industries e employee in Vellore district and Tirupattur district are taken to study.

Period of Study

This research was done from the month October 2023 to December 2023.

Statistical Tools

The Factor, Chi square, F-Test, Correlation were used for this work.

Limitation of the Study

The financial & time constrains are the limitation of the study.

Review of Literature

Rice (1984-85) observed the correlation between work satisfaction and quality of work life. He founded out that work experience and outcomes can influence persons general quality of life both directly or indirectly through their result on family in traction, leisure activities and levels of health and energy. He also suggested that alteration in work place can have their affect by changing environment or changing workers own class and they can affect his quality and family life.

Correlation Between the Level of Quality of Work Life and Level of Quality of Performance

Null Hypothesis

There is no significant relationship between the level of quality of work life and level of performance:

Alternative Hypothesis

There is a significant relationship between the level of quality of work life and level of performance:

Descriptive Statistics

	Mean	Std. Deviation	N
Level of Quality of Work Life	1.9000	.79772	100
Level of Performance	2.1800	.80879	100

Correlations

		Level of Quality of Work Life	Level of Performance
Level of Quality of Work Life	Pearson Correlation	1	.091
	Sig. (2-tailed)		.369
	N	100	100
Level of Performance	Pearson Correlation	.091	1
	Sig. (2-tailed)	.369	
	N	100	100

The P value is more than 0.05. Therefore the Null hypothesis is accepted but Alternative hypothesis is rejected. Its concluded that there is no significant relationship between the level of quality of work life and level of performance.

F- Test (One Way Anova Table)

F-Test Analysis for Age and Level of Performance

Age and Level of Performance

Null Hypothesis: There is no significant relationship between age and level performance

Alternative Hypothesis: There is a significant relationship between age and level of performance.

Age and Level of Performance

					95% Confidence Interval for Mean			
	N	Mean	Std. Deviation	Std. Error	Lower Bound	Upper Bound	Minimum	Maximum
21-30 Years	33	2.1212	.81997	.14274	1.8305	2.4120	1.00	3.00
31-40 years	31	2.2581	.77321	.13887	1.9744	2.5417	1.00	3.00
41&above	36	2.1667	.84515	.14086	1.8807	2.4526	1.00	3.00
Total	100	2.1800	.80879	.08088	2.0195	2.3405	1.00	3.00

ANOVA

Level of Performance

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.309	2	.155	.233	.793
Within Groups	64.451	97	.664		
Total	64.760	99			

The P value is more than 0.05. Therefore the Null hypothesis is accepted and alternative hypothesis is rejected. It is concluded that there is no signification between age and level of performance.

Factor Analysis for the Level of Performance Appraisal

Rotated Component Matrixa

	Component				
	Performance initiative factor	Achievement factors	Advisory factors	Performance factor	Technical factor
Performance rating is helpful for the management to provide employee counseling	.817				
Training program is effective for individual and organization development	.503				
Performance of the organization is assessed by self superior	.686				

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Desired of the target of the organization is achieved by The performance appraisal	.554				
appraisal system keeps on major achievement of failure or success of work	.638				
Need of performance appraisal system in organization	.746				
Performance appraisal system is helpful in identify the strength & weakness of the employee	.724				
transfer , demotion, suspension & dismissal is based on the performance	.815				
separate committee`` to review your performance		.804			
Performance appraisal is helpful in improving in the personal skill		.681			
performance appraisal increase the employees motivation		.591			
Management fixed the salary through the performance rating			.856		
Performance appraisal is helpful in the reducing grievances among the employee			.650		
Performance rating are done periodically				.931	
Promotion is purely based on the performance					.753
transfer demotion, suspension are based on the appraisal system					
Eigen values	4.678	3.091	2.889	1.313	1.167
% of variance explained	27.517	18.181	16.995	7.721	6.865

Five Factors are not Load and Remaining Factor are Loaded

The five factors are identified and named based on the variables in each components as performance, Achievement, Advisory factor, performance factor, Technical factor. Since the Eigen values are more than 1 it is concluded that the above factors are relevant to the study and rotated matrix values are more than 0.05. Therefore it is concluded that rotated matrix value have more consistency with each factor.

Finding from Correlations Analysis

It is found that there is no significant relationship between the level of quality of work life and level of performance.

Findings from F-Test

It is found that there is no signification between age and level of performance.

Findings from Factor Analysis

The five factors are identified and named based on the variables in each components as performance, Achievement, Advisory, performance, Technical factor. Since the Eigen values are more than 1 it is concluded that the above factors are relevant to the study and rotated matrix values are more than 0.05.Therefore it is concluded that rotated matrix value have more consistency with each factor.

Suggestion

The leather industries are advised to improve the quality of work life.

Conclusion

It is concluded that there is no significant relationship between the level of quality of work life and level of performance. The demographic factors also influence the quality of work life and performance of the employee. The factor analysis reveals that all the factors are having consistency. It is advised to the leather industries to maintain quality of work life in the industries.

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A Study on Problems of Exporting Basmati Rice at Panjab

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Abstract

India clocking the highest ever agricultural exporter of over $50 billion in Financial Year 22, basmati rice, one of the country's oldest anchors in farm exports, seems to have fallen off the radar screen. For the third consecutive year, basmati rice exports saw a fall over the previous year in value. In 2021-22, India exported basmati rice worth $3.53 billion, the lowest since 2019-20. The reason for decreasing exporting of basmati rice is analyzed in this study at Panjab. The demographic factors and various problems faced by the basmati rice cultivator are taken into the study. The decreasing price is one of the factor demotivate the cultivators in most of the states.

Keyword: Problems, Factors Influence the Demand of Basmati Rice

Introduction

India clocking the highest ever agricultural exporter of over $50 billion in Financial Year 22, basmati rice, one of the country's oldest anchors in farm exports, seems to have fallen off the radar screen. For the third consecutive year, basmati rice exports saw a fall over the previous year in value. In 2021-22, India exported basmati rice worth $3.53 billion, the lowest since 2019-20. The reason for decreasing exporting of basmati rice is analysed in this study Panjab. The demographic factors and various problems faced by the basmati rice cultivator are taken into the study. The decreasing price is one of the factor demotivate the cultivators in many states.

Statement of the Problem

The agriculturalist are facing lots of problems in exporting basmati rice. They are investing money as well as their effort to cultivate the basmati rice but the export rate is keep on decreasing.

Objectives of the Study

The main objectives of the study are

- To describe the demographics profile of Basmati rice Cultivator
- To analyze the relationships between Demographic variable with level of problems faced by the basmati cultivator
- To identify the factors influence the Demand of basmati rice

Hypothesis

- There is significant relationship between demographic variable and levels of problems faced by basmati rice cultivator
- Demand is determined by Competition, Supply, Price Reduction, Importing Substitute Rice.

Research Methodology of the Study

The suitable research methodology will lead the reliable findings without any bios. Therefore, the methodology which has been adopted in this study has been described. The exploratory research method is followed in this study. The reliability and validity analysis has been made. The reliability analysis shows the value as 0.91. Therefore, the further analysis has been made. The multi choice questionnaire have been developed in Google form and posted to collect the data from the sample units. The 150 samples have been taken from Basmati cultivator and data collected based on convenient sampling methods, finally 100 samples are finalized for the study. The percentage analysis, chi-square analysis and multiple correlation analysis are made to derived conclusion and get the findings.

Sample Frame of the Study

The convenient sample method was adopted in the study. The questionnaires were used to collect the data from 100 cultivator.

Area of the Study

The study was undertaken in Panjab.

Period of the Study

This research done from the year 1st August 2022 to 30th September 2022.

Statistical Tools

The Percentage, Chi –Square and Multiple Correlation analysis was used in this research work.

Limitation of the Study

The financial and time constraints are the limitation of the study.

Analysis and Interpretations

Age and Levels of Risk

CHI – Square Test Between Age and Levels of Risk

Age	Levels of Risk			Total	P Value
	Low Level Risk	Moderate Level Risk	High Level Risk		
20-30	7	4	3	14	0.140
30-40	10	9	4	23	
40-50	4	10	5	19	
50-60	1	6	7	14	
60 and above	8	10	12	30	
Total	30	39	31	100	

Since the P value is more than .05 hence the null hypothesis that is there is no significant risk caused by age factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 12 cultivator belonging to age group of 60 and above perceived highest risk when compare to other age groups which constitute the highest frequency in the above table.

Gender and Levels of Risk

Chi – Square Analysis Between Gender and Levels of Risk

Gender	Levels of Risk			Total	P Value
	Low Level Risk	Moderate Level Risk	High Level Risk		
Male	17	15	7	39	0.024
Female	13	24	24	61	
Total	30	39	31	100	

Since the P value is less than .05 hence the null hypothesis that is there is no significant risk caused by gender is rejected and alternative hypothesis is accepted. Further the percentage analysis reveals that 24 % cultivators are female equally perceived moderate risk as well as High risk which are constitute the highest frequency in the above table.

Marital Status and Levels of Risk

Chi – Square Analysis Between Marital Status and Levels of Risk

Marital Status	Levels of Risk			Total	P Value
	Low Level Risk	Moderate Level Risk	High Level Risk		
Married	18	25	18	61	0.688
Un Married	12	14	13	39	
Total	30	39	31	100	

Since the P value is more than .05 hence the null hypothesis that is there is no significant risk caused by Marital status is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 18 unmarried cultivator perceived highest risk when compare to married which constitute the highest frequency in the above table.

Income and Levels of Risk

Chi – Square Analysis Between Gender and Levels of Risk

Income	Levels of Risk			Total	P Value
	Low Level Risk	Moderate Level Risk	High Level Risk		
10000-100000	6	7	8	21	9.828
100000-200000	6	6	9	21	
200000-300000	5	6	3	14	
300000-400000	5	5	4	14	
400000-500000	5	6	4	15	

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500000 and above	3	9	3	15	9.828
Total	30	39	31	100	

Since the P value is more than .05 hence the null hypothesis that is there is no significant risk caused by Income factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 9% cultivator belonging to Income group of Rs.1,00,000 to 2,00,000 and 5,00,000 and above are equally perceived highest risk when compare to other income groups which are constitute the highest frequency in the above table.

Experience and Levels of Risk

Chi – Square Analysis Between Experience and Levels of Risk

Experience	Levels of Risk			Total	P Value
	Low Level Risk	Moderate Level Risk	High Level Risk		
1-10	6	2	5	13	0.643
10-20	6	11	9	26	
20-30	9	8	7	24	
30-40	4	9	5	18	
40 and above	5	9	5	19	
Total	30	39	31	100	

Since the P value is more than .05 hence the null hypothesis that is there is no significant risk caused by Experience factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 11% cultivator belonging experience having 10 to 20 years are more which constitute the highest frequency in the above table.

Multiple Correlation Between Demand and Competition, Supply, Price Reduction, Importing Substitute Rice

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	P Value
1	.291[a]	.085	.056	1.15786	0.036

Since the P value is less than .05 hence the null hypothesis is rejected and alternative hypothesis that is Demand is determined by Competition, Supply, Price Reduction, Importing Substitute Rice is accepted.

Findings

- There is no significant risk caused by age factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 12% cultivator belonging to age group of 60 and above perceived highest risk when compare to other age groups which constitute the highest frequency.
- There is no significant risk caused by Gender is rejected and alternative hypothesis is accepted. Further the percentage analysis reveals that 24 % cultivator Female equally perceived moderate risk as well as High risk which are constitute the highest frequency.

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- There is no significant risk caused by Marital status is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 18 Unmarried cultivator perceived highest risk when compare to married which constitute the highest frequency.
- There is no significant risk caused by Income factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 9% cultivator belonging to Income group of Rs.1,00,000 to 2,00,000 and 5,00,000 and above are equally perceived high risk when compare to other Income groups which are constitute the highest frequency.
- There is no significant risk caused by Experience factor is accepted and alternative hypothesis is rejected. Further the percentage analysis reveals that 11% cultivator belonging experience having 10 to 20 years are more which constitute the highest frequency.
- Demand is determined by Competition, Supply, Price Reduction, Importing Substitute Rice is accepted.

Suggestion

- The Government can provide the training for cultivating basmati rice
- The Government can provide some subsidies for the basmati rice exporter

Conclusion

It is found in the study that risk factor do not vary according to gender but study reveal that there is no significant relationship between age, marital status, Income ,Experience and Levels of risk faced by the basmati cultivator in Panjab. The multiple correlation analysis reveals that few factor influence the Demand of Basmati rice.

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A Study on Corporate Social Responsibility of Industrial Owners in Vellore District

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Abstract

Corporate social responsibility (CSR) is a form of international private business self-regulations which aims to contribute to societal goals of a philanthropic activity or charitable nature by engaging in or supporting volunteering or ethically-oriented practices. The rendering service to the society by the owner is important concept in the business scenario. They have to do social service to the society. This article explore the factor rendering service and its significance.

Objectives of the Study

- *To identify the demographic variables*
- *To identify the factor determining the CSR*
- *To identify the relationship between the demographic variables and level of CSR*

Keywords: Corporate Social Responsibility, Services, Factors of CSR

Introduction

Corporate social responsibility (CSR) is a form of international private business self-regulations which aims to contribute to societal goals of a philanthropic activity or charitable nature by engaging in or supporting volunteering or ethically- oriented practices. The rendering service to the society by the owner is important concept in the business scenario. They have to do social service to the society. This article explore the factor rendering service.

Objectives of the Study

- To identify the demographic variables
- To identify the factor determining the CSR
- To identify the relationship between the demographic variables and level of CSR

Significance of the Study

The rendering service to the society by the owner is important concept in the business scenario. They have to do social service to the society. This article explore the factor deterring rendering service.

Hypothesis

- There is a significant relationship between age and the level corporate social responsibility
- There is a significance relationship between marital status and the level of corporate social responsibility
- There is a significance relationship between education and the level of corporate social responsibility
- There is a significance relationship between income and the level of corporate social responsibility
- There is a significance relationship between nature of family and the level of corporate social responsibility
- There is a significance relationship between area of respondent and the level of corporate social responsibility
- There is a significance relationship between religion and the level corporate social responsibility

Research Methodology

The suitable research methodology will lead the reliable findings without any bios. Therefore, the methodology which has been adopted in this study has been described. The pilot study was made by taking 30 samples and finalized for final study. The exploratory research method is followed in this study. The reliability test value is .78 and validity analysis has been made got validity. The multi choice questionnaires have been used to collect the data from the sample units. The 150 samples have been used taken from the owners of various industries in Vellore and data are collected from the owners based on the convenient sampling methods, finally 100 samples are finalized for the study. The percentage, chi-square, f-test, and correlation were used to drive conclusion and get the findings.

Sample of the Study

The convenient sample method is adopted in the study. The Google Form was used to collect the data from 100 owners of the industries in Vellore district.

Area of the Study

The study is under taken Vellore district.

Unit of Study

The industrial owners from Vellore district are taken to the study.

Period of Study

This research has done in the month October 2022 to December 2922

Limitation of the Study

The financial and time constraints are the limitations of the study.

Findings

Chi-Square Findings

- It is found that there is no significance relationship between age and corporate social responsibility.
- It is found that there is no significance relationship between marital status and corporate social responsibility.
- It is found that there is significance relationship between Age and corporate social responsibilities.

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SUSTAINABLE DEVELOPMENT GOALS (SDGS): THE ROLE OF LIBRARIES AND ACCESS OFINFORMATION FOR TRANSFORMATION

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ABSTRACT

Sustainable Development Goals (SDGs), also known as 'Global Goals' were adopted by all United Nations Member States in 2015 to make the world a better place for all living beings by protecting the planet. In order to ensure to attain the Goals by 2030, partnership among government, private sector, educational institutions, and civil society is a requirement. Lot of work has been taking place around the globe to provide solutions to 'complex' and 'wicked' problems. International Federation of Library Association and Institutes (IFLA) is campaigning the coalition and national advocacy to realize the inclusion of access of information, universal literacy, public access to Information and Communication Technology (ICT) and cultural heritage in the UN 2030 Agenda. At this juncture, the present paper would emphasize on the involvement of library associations and libraries in various countries that are supporting the parent organizations and institutes that are working to achieve the SDGs. The author has tried to mention about the work that has been planned and now taking place at Knowledge Management Centre/Resource Centre of National Institute of Design, Ahmedabad like developing an archive for the work put on by the institute on SDGs to bring awareness on the importance of the participation of each individual towards the noble work of transforming the world to be a better place for humanity.

Keywords: Sustainable Development Goals (SDGs), UN 2030 Agenda, IFLA, Information Access, Information Literacy.

INTRODUCTION

The United Nations Member States in 2015 adopted the 2030 Agenda for Sustainable Development, which is an integrated framework of 17 Sustainable Development Goals (SDGs) with a total of 169 Targets covering economic, environmental and social development. The UN 2030 Agenda will help all Member States focus their attention on eradication of poverty and other deprivations like improving health & education, reduce inequality and spur economic growth all while tackling climate change and working to preserve our environment (United Nations, 2015) so that 'no one is left behind' while ensuring peace and prosperity by 2030. The below mentioned are SDGs.

	Sustainable Development Goals Number	
1	No Poverty	End Poverty in all its forms everywhere
2	Zero Hunger	End Hunger, achieve food security and improve nutrition and promote sustainable Agriculture.
3	Good Health and Well-being	Ensure healthy lives and promote well- being for all at all ages
4	Quality Education	Ensure inclusive and equitable quality education and promote lifelong learningopportunities for all.
5	Gender Equality	Achieve gender equality and empower all women and girls
6	Clean Water and Sanitation	Ensure availability and sustainable management of water and sanitation for all
7	Affordable and Clean Energy	Ensure access to affordable, reliable sustainable and modern energy for all

8	Decent Work and Economic Growth	Ensure access to affordable, reliable, sustainable and modern energy for all
9	Industry, Innovation and Infrastructure	Build resilient infrastructure, promoteinclusive and sustainable industrialization and foster innovation
10	Reduced Inequalities	Reduce inequality within and among countries
11	Sustainable Cities and Communities	Make cities and human settlements inclusive, safe, resilient and sustainable
12	Responsible Consumption and Production	Ensure sustainable consumption and production patterns
13	Climate Action	Take urgent action to combat climate change and its impacts
14	Life Below Water	Conserve and sustainably use the Oceans,Seas and Marine resources for sustainable development
15	Life on Land	Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss.
16	Peace, Justice and Strong Institutions	Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels
17	Partnerships for the Goals	Strengthen the means of implementation and revitalise the global partnership forsustainable development.

Table No.1 Sustainable Development Goals

In this scenario, libraries play a vital role in helping to meet the challenges "from promoting literacy, to offering free access to information, libraries are safe welcoming spaces, at the heart of communities. They advance digital inclusion through access to ICT, internet connection and skills. They promote innovation, creativity and access to the world's knowledge for future generations" (https://www.ifla.org/publications/libraries-and-the-sustainable-development- goals--a-storytelling-manual). As access to information is key enabling right for governmentsto deliver quality, inclusive services to its people (Ashwill and Norton, 2015).

LITERATURE REVIEW

Since 1990s, library literature on sustainability and environmental concerns has grown and gathered much attention on four major categories: sustainability of scholarship and collections, Green library operations and practices, Green library buildings, and measuring and improving sustainability (Jankowska and Marcum, 2010). In September 2015, after more than three years of negotiations and intense involvement from many stakeholders, including the IFLA, the Member States of UN adopted the post-2015 Development Agenda to succeed the Millennium Development Goals, *Transforming our World: the 2030 Agenda for Sustainable Development*. In 2013 IFLA articulated 'Access to information supports development by empowering people, especially marginalised people and those living in poverty, to exercise their rights, be economically active, learn new skills, enrich their cultural identity and take part in decision making' as 'Information access is a fundamental requirement for personal and social development' (IFLA, 2014).

ROLES OF LIBRARIES IN SUPPORTING SDGS

As per IFLA's Lyon Declaration, "Public access to information enables people to make informed decisions that can improve their lives. Communities that have access to timely and relevant information for all are better positioned to eradicate poverty and inequality, improve agriculture, provide quality education, and support people's health, culture, research, and innovation." IFLA ALP (Action for Development through Library Programme), as the committee that oversaw IFLA's work on the UN 2030 Agenda, provides capacity building on advocacy through Building Strong Library Associations programme and International Advocacy programme to library associations, libraries and individuals around the world.".

Pinto & Ochôa (2017), discussed about the role of impact evaluation practices and competencies in evidence gathering and advocacy process of libraries' contributionsto UN 2030 Agenda. The project Public Libraries and Sustainability: Gathering Evidences of Contribution to SDGs (Projects PLS) has been initiated during November 2016. It aims to develop a framework for evaluating public libraries' contribution to SDGs and tailor it to Portuguese public libraries. The 'Bibliosuisse' (The National Swiss Library Association) has started a working group 'Biblio2030' that inform, teaches and coaches libraries on their role in the SDG work. As a part ofit they conduct workshop for library staff, share best practices of SDGs work as examples, network in society, and policy; develop different working tools. By doing so, they want to bring awareness that libraries (through their work) can be involved in achieving SDGs (Siegrist, 2019). Singh, Brahma, & Vaiphei (2019) examined the national information and library polices and their contents that were formulated in India to understand whether they have supportive perspectives to UN SDGs. They have suggested to incorporate provisions for the same if such policies are revised and reformulated in future in the country.

In order to ensure to attain the Goals partnership among government, private sector, educational institutions, and civil society is a requirement. "South Korean university libraries are making contributions to IN SGDs in matters of higher education (Goal 8) also contributing to Goal 9 – industry, innovation and infrastructure powered bytechnologies, recognizing that the advancement of technologies cannot be discussed without the nationwide R&D efforts mainly led by the government, industries, universities and their libraries" (Garcia-Febo, et al., 2017).

The Sustainable Development Goals Fund (SDG Library, 2016) is an international, multi-donor and multi-agency development mechanism established in 2014 by the United Nations Development Programme to work across the UN System. The SDG Fund builds on the experience, knowledge, lessons learned and best practices of the Millennium Development Goals (MDG) experience, while expanding its activities towards sustainable development and a stronger focus on public-private partnerships. It brings together UN agencies, national governments, academia, civil society and businesses to support sustainable development activities through integrated and multidimensional joint programmes. All programmes are facilitated in a "co-design, complement and co-finance" fashion and bring together an average of three UN agencies per programme. Currently operating in 23 countries, SDG Fund joint programmes are directly improving the lives of more than 1.4 million people.

Australian Library and Information Association (2018) has derived a framework including academic libraries (school, college and universities), national and state libraries, and Australian Public Library Alliance to take part to contribute to SDGs.

Ali & Bhatti (n.d.) felt that Higher Education Commission Digital Library (HEC DL) plays a vital role in dissemination of information and quality literature in Pakistan Higher Education under SDG 4. This is the biggest resource sharing network of Higher Education Institutions of Pakistan.

Garcia-Febo, et al. (2017) opined that "a successful agenda to advance the UN SDGs require partnership among government, private sector, educational institutions, and civil society". Some of the initiatives taken by the Government of India for the promotion of education and research, SDG 4

'Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all' are:

NITI Aayog (www.niti.gov.in/) has undertaken "a mapping of schemes" of SDGs and their targets, with the lead and supporting ministries for each target. Its government- wide approach emphasizes the interconnected nature of SDGs across economic, social, and environmental pillars.

e-shodhSindhu (https://www.inflibnet.ac.in/ess/) provides access to more than 15,000 core and peer-reviewed journals and a number of bibliographic, citation, and factual databases in different disciplines from a large number of publishers and aggregatorsto its member institutions.

E-PG Pathshala (http://epgp.inflibnet.ac.in) is a gateway to post-graduate e-content in 77 subjects at postgraduate level, is an initiative of the National Mission on Education through Information and Communication and Technology.

NPTEL (http://nptel.ac.in/) is the National Program on Technology Enabled Learning, is a joint initiative of the Indian Institutes of Technology and Indian Institute of Science, which provides about 1,000 free online courses.

NDL India (https://ndl.iitkgp.ac.in/) is a virtual repository of learning resources designed to hold content of any language and provides an interface in leading Indian languages. SWAYAM (https://swayam.gov.in) is an online platform providing opportunities for a lifelong learner.

Beyond the Government of India initiatives, there are many other initiatives by NGOs corporates and researchers working towards attaining different SDGs. The Higher Education Institutes are also working towards SDGs and making their impact in the world rankings. Some of the examples are Kalinga Institute of Information Technology deemed to be university, Bubhaneswar (KIIT, 2019) is among handful of Indian universities to enter World University Impact Ranking 2019 of the Times Higher Education (THE). KIIT has been rated high on sustainable development parameters such as Reduced Inequalities (SDG 10); Peace Justice and Strong Institutions (SDG 16); Partnership for Goals (SDG 17) and Quality Education (SDG 4). Sircar (n.d.) opined that M.A. Developmental Programme at Azim Premji University offers broad understanding of the interrelated nature of the development challenges and critical abilities to engage with these challenges at the level of theory, policy, programme and social actions that involve SDGs.

After reviewing the above-mentioned literature, the author thought its important to share about the SDGs work that is taking place at the institute she is currently placed.

INFORMATION ECOLOGY

We, the library professionals will have to learn, before understanding any task, to first ask the question, "What information do I need, and in what form, and when?". The next question people have to learn to ask is, "To whom do I owe which information, when and where." said Peter Ducker. Information ecology includes a much richer set of tools. Information ecologists can mobilise not only architectural designs and IT but also information strategy, politics, behavior, information staff and work processes to produce better information environment. Besides thinking holistically about an organization, there are four key attributes of information ecology: 1) integration diverse types of information; 2) recognition of evolutionary change; 3) emphasis on observation and description; and 4) focus on people and information behavior. The ecological management approach encompasses six most critical components of information ecology- 1) strategy, 2) politics, 3) behaviour/culture, 4) staff, 5) processes, and 6) architecture. The information staff are the best identifiers, categorisers, filterers, interpreters, and integrators of information. By this it is not indicative to the IT people running the computers but those, who provide and interpret information. They handle the more valuable forms of information such as organisational knowledge and follow best practices

DIVERSITY OF KNOWLEDGE LANDSCAPES

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Quality and quantity of education is directly related to the appropriate syllabus/curriculum, which matches the labour market and the need of the society/community. Similarly the quality approach to information service in digital era is also applicable to Library and Information services. The effective use and drive for use depends on flexible delivery and integration of ICT, which varies from simple web browsing tools to artificial intelligence, which can extract intelligence/scholarship from contents. The basic services range from traditional approach to functional approach; social needs to document delivery; knowledge-based to technology-based with value addition to information services; from conservation-preservation to use of hard-core technology, from legal and ethical issues of information to academics of practicing librarians i.e. information literacy and participation in pedagogy/curriculum. As is happening in other fields, transformation is also taking place in all levels in LIS education. For example: service models, access to resources, interaction with users, user participation etc. Use of web 2.0 has solved most of the problems in libraries bringing the services to the required heights in digital environment. The strategy in knowledge society is moving towards value addition to user-centric services like information acquisition, navigation, dissemination, interpretation, understanding and archiving, which support to research and development leading to information ecology.

FOUR PILLARS OF EDUCATION

According to the UNESCO report "Learning: the treasure within"- there are four pillars of learning. Those are: 1) Learning to know: by combining a sufficiently broad general knowledge with the opportunity to work in depth. This interprets to gyan yoga, meaning capacity to learn/ urge to learn; 2) Learning to do: in order to acquire not only an occupational skill but also more broadly, the competence to deal with many situations and work in teams. This does not mean –what you are doing. But it is how you are doing it. ; 3) Learning to live together: by developing an understanding of other people and an appreciation of interdependence. This is the most significant one as now we are living in a world that is unified by technology. 4) Learning to be: interprets to develop one's personality and be able to act with ever greater autonomy. This is the most important value. We have to find out which is our inner consciousness? It is seen that, greater beings are shining like a thousand suns beyond the great darkness. Computers may think they are very complex. But there are things more complex than the computer and that is the human mind. Hence, knowledge management, skill development, individual identity and team spirit are the essential elements for the emerging learning society, which can easily be fulfilled through information literacy programmes as mentioned earlier.

QUALITY EDUCATION

"The destiny of India is now being shaped in her classrooms. This we believe."—said Prof. D. S. Kothari, Education Commission (1964-66) .DR. R. A. Mashlekar while providing a roadmap for future progress and development of our country gave five- point agenda for the twenty-first century India as Child-centric education, Woman-centred family, Human-centred development, Knowledge-centred society and Innovation- centred India. According to John Dewey, "Education is a social process; education is growth; education is not preparation for life but life itself."

According to "Education for all" of UNESCO, Quality education is improving all aspects of the quality of education and ensuring excellence of all so that recognised and measureable learning outcomes are achieved by all, especially in literacy, numeracy and essential life skills. Quality is the heart of education and what takes place in classrooms and other learning environment is fundamentally important to the future well-being of children, young people and adults. A quality education is one, which satisfies basic learning needs and enriches the lives of learners and their overall experiences of living. NCF 2005 (National Curriculum Framework) reports that, learning has become an isolated activity, which is not encouraging for children to link knowledge with their lives in any vital way. It needs to be remembered that, "every child is unique". But what is presented and transmitted in the name of learning in school is bypassing vital dimensions of the human capacity to create new knowledge. Quality education includes a concern for quality of life in all dimensions like maintaining peace, protecting the environment and predisposition towards social change. Quality is not merely a measure of efficiency, it has a value dimension. Those, who complete their school education, are in need of continuous learning, as knowledge is dynamic, tumultuous and infinite in nature. Learning is possible through reading. The books not only teach few facts but also enriches the imagination, widen the outlook, develop a fact finding attitude and train to use the leisure hour properly. This shows that social and educational significance of books cannot be underestimated. Knowledge outside the classroom is cross-curricular and organic in nature. It is not confined to single subject/ discipline. Knowledge may be constructed through education. Quality is the heart of education and what takes place in classrooms and other learning environment is fundamentally important to the children, young people and adults. A quality education is one, which satisfies basic learning needs and enriches the lives of learners and their overall experiences of living. Tbilisi conference in 1997 recommends that, all the concerned international agencies should take necessary steps to establish an international programme in environmental education, interdisciplinary in approach, in school and out of school, encompassing all levels of education, and directed towards the general public and the ordinary citizen living in rural and urban areas in particular.

ROLE OF LICS/CHALLENGES FOR LIS PROFESSIONALS

The roles of library and information professionals have changed. They are no longer keepers of information, but teachers of information. Organising user education programme, bibliographic instruction programme, computer literacy and digital literacy programmes are some of the challenges faced by the professionals. The LICs strike a balance between print and digital technology, encourage interdisciplinary interactions, develop institutional repositories and tap the knowledge-base of their institutions. The librarian acts as a bridge between large resources and the users they need them. The librarian does a proper selection of quality content from the web resources, do value addition and then give it to the users. Libraries have been the centre of the academic environment. It is said that, "Google can bring you back one lakh answers, but it is the librarian, who would give you back the right answer."So, librarian is above the Google. According to John Naisbitt, "We are drowning in the sea of information but starving for knowledge."Due to information explosion and technological advancement, somebody has to filter the information. Metadata has a greater role in discoverability, especially in the context of linked and open data. The librarian has the skill to organise, aggregate and to crowd- source. Advent of e-resources and their increased usage has changed the library scenario from physical to virtual. Hardware and software compatibility is an issue with e-resources. Besides usage, security of information is very important. We must know how to use information in a most secured manner. When the library procures the discovery tools, collection of the library becomes more visible and it becomes easier to provide services through single window. EZproxy and Open Athens helps in networking the libraries. Both libraries and librarians are proved to be irreplaceable and have evolved new functions in the digital era for the reasons like: Information on the internet is limited, Digital library is still online but no longer on the internet, Internet is not free as numerous academic research papers are accessible through registration, Digitisation doesn't mean destruction of libraries as only copyright free documents are available freely, Digitisation is for survival from natural disaster. The libraries are above Google-the popular search engine. The hard copies of the books are highly popular because of their convenience in reading. The libraries and librarians are inevitable to the knowledge society. An open access to scholarly literature is highly beneficial to researchers and has a wide support as a concept. But it needs viable revenue models and great commitment among the promoters. Librarians play a vital role in promoting open access both through OA (Open Access)self archiving and OA journal publishing proving as a leader in the era of open access .Library and Information managers have adopted a number of quantitative methods in order to evaluate library resources and services more objectively andeffectively.

Librametrics, Bibliometrics, Scientometrics and Nettometrics have emerged in different periods of time to evaluate the resources and services of LICs. The study of information seeking behavior can stand on its own as an era of applied research, where the motive for the investigation is pragmatically related to system design and development. Therefore, libraries have a recognized social function in making knowledge available to all besides preserving the available indigenous knowledge. The library professionals also play a key role in protecting IPR (Intellectual Property Rights), which reflects their responsibilities in the knowledge society.

CONCLUSION

Even if there is a paradigm shift in the field of LIS, many libraries are passive repositories of knowledge, where information comes in but does not go out. Librarians focus too much on preservation and librarians tend to view users as potential threats. Librarians do not create information & preserve information created by others but rarely do they synthesise the information. Economic pressures are being felt as libraries now face the choice between further investment in physical library acquisitions, infrastructure and streamlining of their resources in digital era .How do we harness knowledge? How do we distribute knowledge? How do we connect people with knowledge? This is very challenging indeed. The library model typically assumes a physical repository. Rare and few, who still consider library time is important and wedge into their schedule are reluctant to do so, for fear that they are being caught reading. When the readers visit the library can evaluate the resources, use the resources, recommend for betterment and feel the importance of the library as the third space- next to home and workplace. Inquisitiveness for data/ information /knowledge will prove that librarians as programmers, system analysts, database administrators, information resource managers, system and network administrators and finally they are above Google. The most significant part is: marketing of available information. Marketing is possible through organising different information literacy programmes. SWOT- analysis of the library resources, services by the library staff would be beneficial in bringing transformation in LICs. Use of library can convert the country to a reading nation and finally a leading nation. Therefore, our former president-Late A.P.J. Abdul Kalam very rightly said, "Great Books Ignite Imagination, Imagination leads to Creativity, Creativity Blossoms Thinking, Thinking provides Knowledge, Knowledge makes us Great." We can strengthen our knowledge economy and can contribute in achieving the sustainable development goals.

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Impact of Humor Advertising Appeals on Consumer Purchase Intention in Vaniyambadi Town

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Abstract

The study aims to ascertain the relationship between the humor in ads and customer purchase decisions. In order to control consumers' purchasing inclinations nowadays, all firms employ a range of advertising appeals in their advertisements. The researcher used convenience sampling procedures; for data collection in this study, percentages were used, and the chi-square test was performed for analysis. Theoretical information was acquired through publications, books, and earlier scholars. Finding out the benefits and relationships between humor in advertising and purchase intention is the major objective of this study. This study examined how humor in advertising influences customers' propensity to purchase, and it found that comedy in the advertisement had a stronger impact on consumers' purchasing decisions.

Keywords: Advertising, Humor Appeal, Consumer Desire to Purchase

Introduction

Meaning of Advertising

"Advertising" is defined as any paid type of non-personal presentation and promotion of ideas, commodities, or services by an identifiable sponsor. The name "advertising" comes from the Latin word "advert ere," which means "to direct the thoughts towards." The American Marketing Association defines "publicity" as "non-personal stimulation of demand for a product, service, or business unit by securing positive presentation on radio, television, or stage that is not paid for by the sponsor" (R.S.N. Pillai & Bagavathi 2015)

Choosing themes and appeals, translating articles and attraction requirements into layout, and writing content make up the majority of an advertisement's design.

The subjects of advertising are themes. They relate to a specific feature or benefit of a product that the marketer wants to highlight. The concept is compelling in some way. It has the ability to grab people's attention, in other words. The consumer appeals that are mentioned in commercials are the targets' motivations. The appeal acts as the focal point around which the whole advertisement is centered. A common term or phrase that captures the topic and appeals to both is "Surf is affordable in price and great in cleaning power." The selling elements of the products are frequently the basis for copy themes, which may entice the customer and overcome his resistance to purchase.

Indeed, a printed advertising appeals to the mind immediately through the sense of sight. Nonetheless, a successful commercial would make an effort to engage as many senses as possible. For instance, if the product is food, the advertisement can emphasize its purity, flavor, or nutritional worth. To show good taste, words emphasizing delicacy may be utilized. The appropriate language can point to a fragrance's alluring aroma when it comes to perfumes. The commercial must appeal to as many people as it can through a variety of media. 2019 (P. Saranavel & Sumathi-2019)

Significance of the Study

Every company seeks to build a strong brand reputation in the marketplace in order to enhance sales and profit levels. Marketers use a variety of advertising strategies to build brand awareness and promote the development of loyal customers. Advertisers believe that including humor in their adverts increases brand awareness and boosts sales. Humor advertisements help to increase positive thoughst about the product.

Objectives of the Study

- To determine how humor advertising affects customer purchasing behavior
- To understand how humorous commercials affect customers' purchasing decisions

Literature Review

The primary goal of the study, undertaken by Irfan Hameed, Muhammad Babar Khan, and Atif Shahab (2020), is to examine consumer purchase intentions and how they relate to perceived humor. This research examines various comedy techniques that have been applied in advertising campaigns. The information gathered from 617 respondents was presented after the relevant advertising. Once the data had been verified to be normal, AMOS was used to generate Conformity models, which were also investigated using hierarchical regression and bootstrapping. The study found that perceived humor was positively correlated with purchasing intentions.

The researcher outlines the effects of television ads and how they relate to the likelihood of making a purchase. Findings indicate a favorable relationship and demonstrate the range of concepts (Hemamalini, 2014); (Khuong& Nguyen, 2015)

This study aims to determine the effects of television advertising on consumers' purchasing intentions. All criteria (trust, duration, mood, and repetitiveness) had positive associations with customer purchase intentions, according to a study that employed a quantitative method and collected data from 200 respondents.

A study by Hamid Mehmood and Masood (2016) sought to determine the effect of humor in advertising on customer purchase intentions in the Ufone network of the Pakistani telecommunications industry. The statistical tests for the data employed correlation and regression. Analysis revealed that humor in advertising significantly affects consumers' intentions to make purchases.

The purpose of Ramzan Sama's (2019), study is to investigate how different media ad styles affect customer awareness, interest, conviction, purchase, and post-purchase behavior. The study used an online survey approach, and the analysis included the Kruskal Walls test, exploratory factor analysis, and Cronbach alpha. The results show that magazines and news publications are effective forms of media for influencing consumer purchase and post-purchase behavior.

According to Sakshi Padole (2021), it was discovered that various people approach these attractions differently, mostly depending on their gender. Women believed that they could relate more to the emotional aspects of advertisements and their appeal than to their rational side, and as a result, they could not relate to the emotional approach alone.

Hypothesis

- H_0: Using of humor in advertising does not affect on consumers' intentions to make purchases.
- H_1: Using of humor in advertinghas an effect on consumers' intentions to make purchases.

Methodology

The crucial information needed for this inquiry was gathered through the use of questionnaires. It's helpful to comprehend how humor influences consumers' purpose to buy.

Sampling Method

Data are gathered by the researcher using a convenience sample technique.

Sample Size

Just 86 of the 100 respondents in the study's sample of Vaniyambadi town could be collected.

Data Analysis

SPSS are used to analyze data statically. The Researcher used the chi-square test and a simple Percentage method.

Analysis and Data Interpretation

Table 1 Respondents Gender

Gender	Frequency	Percentage
Male	34	40%
Female	52	60%

Interpretation

It can be inferred from Table 1that Female gender 60% of respondents during Male form 40% of respondents.

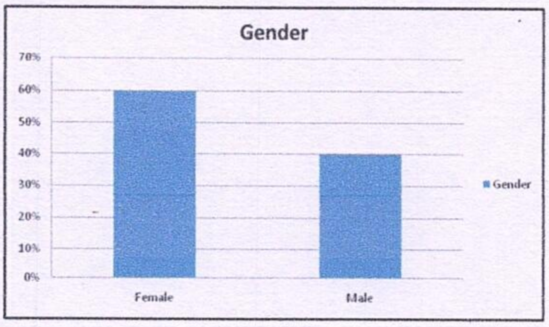


Table 2 Educational Qualification

Qualification	Frequency	Percentage
High School	22	26%
Under Graduates	33	38%
Post Graduates	28	33%
Others	03	3%

Interpretation

According to Table 2 above, the majority of respondents (38%) fall under the group of respondents with a master's degree, followed by 33% of respondents who have only completed high school and 3% of respondents who fall under any other category.

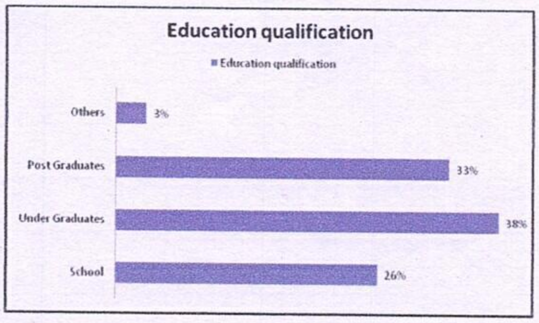


Table 3 Age

Age group	Frequency	Percentage
18-25 years	22	25.6
25-35 years	36	41.9
35-45 years	18	21
Above 45 years	10	11.5
Total	86	100%

The frequency and proportion of responders by age are shown in Table 1. 41% of respondents are between the ages of 25 and 35, while 11.5% are between the ages of 45 and beyond and 21% are between the ages of 35 and 45.

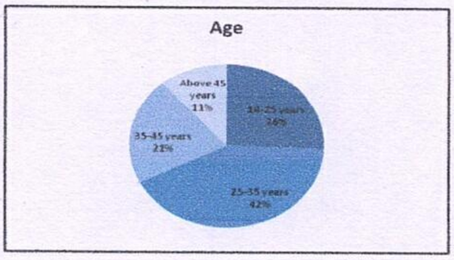
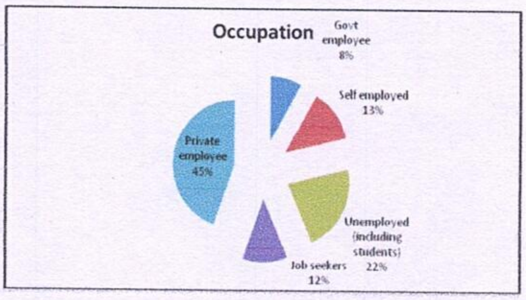


Table 4 Occupation of Respondents

Occupation	Frequency	Percentage
Private employee	38	44.2
Govt employee	07	8.1
Self -employed	12	13.1
Un employed (including students)	19	22
Job seekers	10	11.6
Total	86	100 %

The occupational level of the respondents is shown in Table 4. (44% of respondents) work for private companies. Seven employees—a minuscule percentage—have government jobs, yet none of them are unemployed.



Chi-Square Tests

Chi-Square	Value	df	Sig (Table value)
Pearson Chi-square	1.68	12	21.03

Inference

- The significance value is more significant than 0.05, as seen in the above table.
- As a result, we rejected the alternative hypothesis and accepted the null hypothesis.
- No such thing as Age and occupation do not significantly correlate with one other.
- The frequency and proportion of responders by age are shown in Table 1. 41% of those surveyed
- Under the age range of 25 to 35, while 11.5% of respondents were beyond the age of 45

Table 5 Opinion Survey

Opinion survey	SA	A	N	DA	SDA	Total
Participation of Respondent in the humorous advertisement	(42)49%	(19)22%	(18)20%	(7)8%	-	(86) 100%
Focus on humorous ads	(12)14%	(18)21%	(36)42%	(11)12.7	(9)10%	(86)100%
Humorous advertisement is simple to understand	(8)9%	(48)56%	(20)23%	(6)7%	(4)5%	(86)100%
Humorous advertisements are deceptive	(18)21%	(32)37%	(20)23%	(12)13%	(04)5%	(86)100%
Humor advertisements are Uncertain	(03)3%	(16)19%	(49)57%	(12)14%	(6)7%	(86)100%
After viewing the humor, the merchandise makes you feel happy.	(32)37%	(18)21%	(20)23%	(16)18%	-	(86)100%
The advertising was appealing to me.	(9)10%	(20)23%	(35)41%	(18)21%	(1)1%	(86)100%
I make precise evaluations before buying	(9)10%	(16)19%	(42)49%	(8)9%	(11)12.7%	(86)100%

Limitations

Research sampling size of only 86 respondents. Researchers believe a larger sample size could give a better view and conclusion.

Conclusion

Studies have shown that humor increases consumer buying intent. In this study, there was no correlation between age and occupation. The results demonstrated that consumers' propensity to purchase increases along with their income. Responder participation, the second factor, also has a favorable value of (49%). A strong influence on consumer purchase decisions is humor.

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Epitaphs as Exponents of Literary Flavour

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Abstract

Headstones with the Passage of Time

In olden days, stones were used to mark the graves. Stones were kept as a mark of respect to the dead. People were buried in smaller plots. And those plots were near their homes. Many of them were not buried in Cemeteries meant for the dead. An individual chamber was used to bury all the dead in the family. Time passed and churchyard burials became popular. The dead in the particular Parish were buried in the same churchyard. The ı .ce was owned by the church. In course of time, there came, individual or family graves. Stones were kept near the head of the dead as an honour. These Stones contained simple inscriptions such as the name of the dead. As time passed, there came a change in the process of commemoration of the dead. Short Sayings and Drawings adorned the grave stones. Elaborate funeral customs included the art of filling the headstones with literary flavour.

Symbols started appearing on such stones as a religious belief. Images such as a pair of wings were carved depending on the social status of the dead. In addition to the name of the dead, his occupation and his position in the society started appearing on the headstone. And thus, inscriptions on the stone grew with the passage of time. In recent times, these stones are becoming more personal with the help of the increased technology. Some are etching into the stone the portraits of the dead. Some are carving the pictures of the mementoes of the deceased.

RETURN TO HOME PAGE

Contents of Headstones

Headstones are also kept at the feet. This is to differentiate the grave from other graves. It is because all graves look mostly similar. The earliest grave markers were monuments. Such tombs were formed using large stones. Letters on the headstones varied from Carver to Carver. As calendars rolled by, monuments were created with marble which suited excellently well for hand-carving. Specialized Letter Carvers were engaged to beautify the headstones. They beautified such stones using different alphabets and lettering styles. The headstone epitaph includes the name of the dead, his date of birth, date on which he died and a Quote from the Bible or from a holy religious book.

The purpose is to speak highly of the virtues of the dead. This, in turn, will strengthen the bond between the living and the dead. It may even be a symbol that reminds the onlooker of his temporary life on earth or mortality. The epitaphs are mostly sentences from popular Poems or Songs. The inscription will stand for hundreds of years or at least as long as the headstone stands at the grave. And therefore, the Saying or the Quotation should not be chosen in a hurry. Care should be taken to write or quote a beautiful Couplet that sounds more meaningful. The simplest

Epitaphs are always the most profound. More emphasis should be laid on analyzing what should be engraved on the tombstone. Attention should be focused to choose a better, rather, the best Epithet.

Nature of Epitaphs

Epitaphs ought to be short and simple. They should be in few lines. They offer an opportunity to sum up a person's life in few words. They are like ventilators for real emotions. They convey real emotions. They convey a strong feeling. The best Epithets are eternal or last long. Once, the Epitaph is engraved, there should not be any secondary feeling to change it. Exaggerated sentimental Epitaphs should be discouraged. The Epitaph should speak directly and it means that the sentences should be clear and in a catchy one. Epitaphs can be drawn from Prose, Poetry, Drama, Fiction, Biography, Autobiography or Essay.

Epitaphs are to be chosen so that they should live long as a fitting memorial to the person who is no more. They should make the readers remember the dead person more clearly and more dearly. The Epitaph should be a free expression or celebration of life.

Only then, it will bring peace to such of those who visit the grave. And therefore, an Epitaph should have life in itself.

- Some are uplifting Epitaphs.
- Some are emotional outbursts.
- Some are mourners in stone.
- Some are tears in slab.
- Some are verbal inspirations.
- Some are deep sentimentalists.
- Some are pessimistic
- Some are optimistic.
- Some are fanciful
- Some are lighter in vein.
- Some are heavy doses of tragedy.
- Some are like burnt-out candles.
- Some are torches of guidance.
- Some are like milestones on the highway of life.
- Some are path-setters.
- Some are ideals to be adopted.
- Some are an ennobled track.
- Some are like beating the bush around.
- Some are stone angels of goodwill.

Examples of Short Epitaphs:

- Beloved
- Most beloved
- Loved One
- So Loved one
- Remembered with love

❖ Bedded in Gods care

❖ Love continues forever

❖ Never forgotten

❖ Always green in memory

❖ Golden are the Memories

❖ A life well lived

Examples of Longer Epitaphs:

❖ You are always in my heart and memories

❖ Tears water our bond and growth.

❖ Let angels sing in chorus to rest you in peace.

❖ Blessed sleep be yours and yours alone.

❖ What we were are still we are.

❖ Our brief partings will bring us together again

❖ No one spread more love than you

❖ You live in the hearts of those that always love you

❖ Your song is ended but the melody lingers on

❖ No one thinks of winter when it is still spring.

❖ The story of your life has no end at all.

Familiar Epitaphs on Headstones:

❖ A colourful dream lies buried here.

❖ I am not today what I was Yesterday.

❖ Life is not about waiting for the storm to pass.

❖ The leaves of memory fall which are collected and preserved.

❖ Unseen but you are always near.

❖ So loved, so dearly, so close but so far.

❖ Let your soul stand supreme before Million Universes.

- ❖ May you be remembered as you remembered all others.
- ❖ Where there is lighter, deeper are the shadows.
- ❖ Life given to us is short but memory lives longer and longer.
- ❖ Born but died to be born again.

Quotes by Writers of fame:

- ➢ Death is the golden key that opens the palace of Eternity. (Milton).
- ➢ Dim funeral candles are heaven's distant lamps. (Longfellow).
- ➢ When my heart is sky-bound, the shadow of my body lies here. (Kepler)
- ➢ There is no pain as great as the memory of grief. (Aeschylus)
- ➢ The best portion of a good man's life lives outside the grave. (Wordsworth)
- ➢ Heaven is the treasury of everlasting joy. (Shakespeare)
- ➢ When you are sad, search for joy. (Gibran)
- ➢ The heart of man is restless until he finds rest in God. (St. Augustin)
- ➢ What you seek is seeking you. (Rumi)
- ➢ When soft voices of joy die, they vibrate in the memory. (Shelley)
- ➢ We die to live in Eternity's sunrise. (William Blake)
- ➢ We're like butterflies that see few summer days. (Keats)
- ➢ God's garden needs flowers and so you are gone there. (Byron)
- ➢ Earth has to borrow that God cannot heel. (Alexander Pope)

Epitaphs as Literary Ornaments

Epitaphs are ornaments adorning the neck of the Goddess of Literature. They are rich in literary elegance emanating the celestial fragrance of literary flavour. Some Epitaphs are like miracles that keep the eyes open to see only the good, hear the better and do the best.

Epitaphs coined by Giants of Literature are like Classics of Literature. They excel in the art of counseling and in putting the passer by on the path of nobility and reality. Death is certain but some have conquered it by planting the banners of popularity with their good deeds. They were like candles burning bright and filling the world with the brilliance of kindness, charity and fraternal excellence. They had disproved the doctrine that Death is the end of all. They had redefined Death as the harbinger of new life. They had withstood the test of times by putting up a tryst with destiny to prove that man is superior to all creatures. These stones are not just pieces of rock but are towers proclaiming eternal truths. They are like rocky trumpets voicing out the melody of birth and death. They are certainly the stone-bugles blowing out the realities of existence and the purpose of life. A well-worded Epithet is like a well orchestrated musical extravaganza that thrills the heart and delights the soul.

Headstone Epitaphs not only commemorate the dead but also stand as verbal Testimonials of his ace-qualities, abilities, ambitions, aspirations and achievements.

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SPACE SAVING FURNITURE AS A SMART SOLUTION FOR 2BHK APARTMENTS

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Abstract

Urbanization growth and marketing prices compel citizens into less space, due to increase in population the appearance of small flats and houses came into being. In cities many people live in small flats and homes. Many apartments fail to provide spaces with quality and comfort. Growing migration to cities leads to the growing of vertical housings and small apartments. Therefore, living in a small space necessitates minimalist and space-saving furniture solutions to sustain human wellbeing. This necessitates the amendment in space saving furniture solutions which gives full advantage of these reduced spaces while still achieving greater comfort, usability, and order in these spaces.

This research paper contributes to the factors that influence the purchase of space saving furniture on the space efficiency of apartments, through a survey that was conducted randomly among 500 respondents residing in apartments in Tirupur and Coimbatore through purposive sampling technique. This study finds that most participants have difficulties with their small spaces and supported the idea that space saving furniture can be a smart solution for their problems.

Key Words : Minimal Space, Furniture, apartments, 2bhk apartments.

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1.1 INTRODUCTION

In India there is a domination of middle class people and owning a own house seems impossible. It is also a known fact that majority of middle class people live in cities. These cities face problems with continuous population growth, but human desires and wants are unlimited. Urbanization growth and marketing prices compel citizens into less space, due to increase in population the appearance of small flats and houses came into being. In cities many people live in small flats and homes. Many apartments fail to provide spaces with quality and comfort. Growing migration to cities leads to the growing of vertical housings and small apartments.

Therefore, living in a small space necessitates minimalist and space-saving furniture solutions to sustain human wellbeing. This necessitates the amendment in space saving furniture solutions which gives full advantage of these reduced spaces while still achieving greater comfort, usability, and order in these spaces.

This research paper contributes to the factors that influence the purchase of space saving furniture on the space efficiency of apartments, through a survey that was conducted randomly among 500 respondents residing in apartments in Tirupur and Coimbatore through purposive sampling technique. This study finds that most participants have difficulties with their small spaces and supported the idea that space saving furniture can be a smart solution for their problems. Since furniture is a duty and a luxury, everyone needs it. Furniture occupies a lot of space and causes a lot of irregularity and wasted spaces. Space saving furniture as a flexible method can increase space sustainability and improve the quality of living by serving several functions at once. These types of flexible furniture can balance spaces in terms of beauty and efficiency.

1.2 REVIEW OF LITERATURE

Kristoffer Thogersen (2016), in his study pointed out that, a significant connection between furniture, small apartments and human wellbeing, as well as the physical surrounding in an apartment having a large impact on its residents. With these two factors in mind when designing furniture for an apartment, the result could end up affecting human wellbeing in a positive way. Firstly: having a piece of furniture with more than one function is essential to save as much valuable space as possible. Secondly, the arrangement of the furniture could be used to affect the flow and feel of an apartment.

Oday Q. Abdulpader, Omar A. Sabah, and Hussein S. Abdullah (2014) in their study finds that flexibility in architectural design can solve the area problems and multi-use plan. It could provide many possibilities to change the shape and size of internal space in addition to the economic and social impacts on the housing system. The increase of moving from the rural and suburban to the main city offset router by new and creative designs and experiences that seek to solve the problems associated with immigration. Because of these necessary needs, designers have started new and creative ideas to design skyscrapers and multi-story buildings to cover the housing and economic needs. These solutions vary mechanism from one area to another mismatch of vertical buildings and use them depends on the reduced space. This research studies the possibilities of flexible designs and the impact on the efficiency of interior design in addition to the using of integrated serves to get a creative and sustainable design to make our city more livable.

1.3 STATEMENT OF THE PROBLEM

Most cities face problems with continuous population growth, while human needs remain the same or increase. Urbanization growth and marketing prices force citizens into less space. There is less restricted build up space especially in 2bhk apartments. The residents in these apartments face problems like less storage, minimum facilities, no zoning of spaces, less privacy and less psychological satisfaction. Therefore there is a

Thus, it is concluded that all the seven factors namely, Compact and Space Saving factors, Quality based factors, Price Based Factors, Style Based Factors, Psychological based factors, Stress based factors and Environment based factors. have significant impact on the purchase of space saving furniture at 5 percent level of significance.

1.8. CONCLUSION

Nowadays, people tend to move to metropolises for their greater employment opportunities and progressive lifestyles. This trend towards urbanization causes cities to have relatively less available free space, and also increases the price of their properties. People who live in large cities can only afford small apartments or condos. This provides a good opportunity for the development of space saving furniture. Space saving furniture is an innovative product that has much opportunity for future development, and a huge potential market in metropolises. Space saving furniture provides small properties with greater space and multiple functions. This paper explored the factors and the importance of space saving furniture in 2bhk apartments in Tirupur and Coimbatore districts.

Using 37 items, seven factors and a five-point scale, a purposive sampling survey of the factors influencing the purchase of Space saving furniture was conducted. Standard statistical processing of the generated data revealed a number of factors related to the purchase of Space saving furniture. The prominent factors are Compact and Space Saving factors, Quality based factors, Price Based Factors, Style Based Factors, Psychological based factors, Stress based factors and Environment based factors. Therefore it can be concluded that residents in 2bhk apartment prefer space saving furniture. Design and art should always be created based on the needs of the society and solve the issues to provide people a better living environment, that is why the multifunction furniture and product design needs more attention and development.

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ACADEMIC PERFORMANCE AND BEHAVIORAL CHANGE AMONG ONLINE CLASS ATTENDANTS - STUDY WITH REFERENCE TO DIGITAL EDUCATION

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Abstract:
COVID-19 Pandemic brought tremendous changes to the whole world. The people around the world had to transform all of a sudden to the digital era. College students had the opportunity to continue their learning from remote areas. Managing technology is even more crucial as basic skills required in navigating day-to-day life. Every innovation has pros and cons but the learners have to be brave and cautious in adapting them effectively. The Post COVID-19 had brought difference in the attitude and behavior in College Students. The aims of the study are to find out the level of Academic Performance (AP) of students who attended online classes during and after COVID-19, analyze the Behavioral Change (BC) among the students who attended the Online Classes, to find out the whether the students have had Opportunity (OP) to gain knowledge and enhance their skills. The data were collected through structured questionnaire using Google Form from 276 College Students. It has been found that E-learning has been a support to teaching-learning process by providing customizable materials for teachers and learners in new forms such as MOOC, OER, and Educational Apps which potentially make education available to anyone, anywhere, at any time.

Keywords: *COVID-19 Pandemic, Digital Technology, Digital Education, Behavioral Change, Innovation, Post COVID-19, Academic Performance, Opportunity.*

Introduction

Education is sometimes perceived as a sector which is resistant to change, while at the same time it faces a crisis of productivity and efficiency [7].education is perceived in most countries as a means of enhancing equity and equality. Innovations could help enhance equity in the access to and use of education, as well as equality in learning outcomes [7]. Technology-based innovations in education reshape the environments in which colleges operate. In general, they tend to open up learning environments, both to the digital world and the physical and social environment [7].

Statement of the problem

Education sector could foster an innovation-friendly environment, with a greater focus on methods over technologies [7]. Despite the many challenges involved in integrating technology in teaching and learning, digital technology offered a great opportunity for education during covid-19 pandemic [7]. The classrooms were shifted to digital mode supported by quality teaching-learning and student engagement through collaborative workspaces, remote and virtual labs. Many ict tools help connect learning to authentic, real-life challenges [7]. Hence, this study was undertaken to know whether the digital technology based education has rescued the students or changed the attitude and behavior of the college students.

Objectives of the study

1. To examine the level of academic performance (ap) of students who attended online classes during and after covid-19.
2. To analyze the behavioral change (bc) among the students who attended the online classes.
3. To know whether the students had an opportunity (op) to gain knowledge and enhance their skills.

Research gap

Articles relating to online education were extensively reviewed. Most of the studies were related to the improvements of student learning outcomes, development of higher-order thinking skills, preference and satisfaction of online education, and expand the range of learning

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opportunities available to students using ict tools. No specific study has been carried out to analyze the attitude and behavioral changes of the college students through online education. Hence, the present study was undertaken.

Review of literature

Sabah, nasser. (2013) investigated the impact of four learning approaches: face-to-face learning, blending learning, virtual classrooms and video streaming by students at alquds open university. We explore the students' attitudes, motivations and expectations towards e-learning. Also, realistic implications to incorporate e-learning model and their impacts on the teaching and learning process were included. The collected results show that students appreciate and favor the blending of e-learning and face-to-face learning. E-learning is more efficient when the whole learning and teaching approach is applied. The paper induces that e-learning should be incorporated as part of the whole learning approach in which technology is one of the integrated tools that enhances the learning quality [1]. Hunt, a., &tickner, s. (2015) "online pedagogies based on sociocultural methods require openness to difference, understanding, and sharing; but it is a challenge to support productive learning communities that span diverse cultural backgrounds. The survey was trialed with 112 students and four lecturers in 11 online teacher education courses offered by a new zealand university. Although respondents exhibited a wide range of choice in the survey, the participants were not sufficiently diverse to reveal any differences that might be attributed to culture. It was concluded that the cultural dimensions of learning framework could provide a useful stimulus to promote discussion amongst learners and teachers and that this discussion could raise awareness of the diversity of approaches to learning that could have a cultural basis" [2]. Suner, a. Et.al., 2019 "evaluated usage habits, attitudes and perceptions towards mobile learning (m-learning), as well as to identify variables related to those attitudes amongst undergraduate dental students. The dental students have generally positive attitudes towards m-learning. Students raise awareness towards the promise of m-learning in order to apply their individual technology use and learning behaviours. Designing learning materials and applications for mobile devices may increase students' performances" [3]. Laura sbaffi& john bennett (2019) conducted a study to gain insights of students' experience of a jointly-taught, distance learning, part-time postgraduate programme. A mixed-methods approach involving an online survey and semi-structured interviews was adopted. The results show that students concentrated their perceptions on three main areas: the academic content of the programme, seen as current, interesting and relevant to their professional lives; delivery processes, including the advantages of the flexibility and tailored approach and the disadvantages of being exposed to different teaching styles and lack of face to face interaction; the administrative and practical aspects, accounting for the majority of complaints due to the discrepancies across the two schools responsible for the delivery of the programme. Differences in experience emerged depending on gender and year of enrolment [4]. Hawley, s. R., et al., 2021 "the covid-19 pandemic has altered the landscape of higher education, forcing institutes across the globe to lock down campuses and shift instructional methods. To determine the impact of these changes on students, the author collected qualitative information about the pandemic-related concerns of higher education students across multiple countries and continents. Major areas of concern included education, safety of others and self, mental health, financial and employment instability, uncertainty about the future, and the pandemic's impact on relationships. The results of this study provide broadly endorsed international information on student needs for support and continuity of learning. Overall, student feedback about concerns can guide institutes of higher education in better supporting students during the covid-19 pandemic, as well as other emergencies that require a modification of usual learning methods [5]. Hargitai, d. M. Et al., 2021 "investigated about the students' pre-epidemic learning habits, their use of communication tools and their preferences for solutions usable in distance education, with a special focus on gender and education level. An important contribution to knowledge management studies by addressing the lessons that universities should learn and translate into managerial frameworks after the usage of extensive e-learning systems as a result of the covid-19 pandemic, and adds to existing research on business students' learning preferences and habits with respect to the influence of the internet. The author explored that the relationship between knowledge management and e-learning in the case of universities, can be used for future academic studies as well as to make practical improvements and develop a culture and processes that promote and implement concrete km measures and actions after the covid-19 pandemic in universities with respect to students' opinions regarding e-learning and, more generally, learning habits [6].

Research methodology: convenient sampling method was applied to collect the data from 276 students belonging to arts and science college and diploma college of vellore district. Structured questionnaire using google form circulated to the college students. The secondary data was collected from journals, magazines, newspaper, books, websites etc. The analysis used for the proposed hypothesis was factor analysis and sem model.

Data analyses & interpretations

Demographic profile: table 1 outlines the details of the respondents selected for the study. Majority of them are male (72%), 18 to 20 years of age (68%), belong to rural area (65%), pursuing graduation programme (65%), in the second year (63%), mostly attended classes in the online mode (92%) during and post covid-19.

Table 1: respondent demography

Demography	Category	Frequency	Percent
Gender	Male	198	71.7
	Female	78	28.3
Age	18-20	188	68.1
	20-22	59	21.4
	22-24	29	10.5
Geography	Rural	178	64.5
	Semi-urban	42	15.2
	Urban	56	20.3
Education	Diploma	25	9.1
	Graduation	179	64.9
	Post graduation	67	24.3
	Others	5	1.8
Level	I year	42	15.2
	Ii year	173	62.7
	Iii year	57	20.7
	Iv year	4	1.4
Online class	No	9	3.3
	Sometimes	13	4.7
	Yes	254	92
	Total	**276**	**100**

Reliability analysis

Table 2 elucidated the cronbach alpha which help to find out the reliability of scale and validity of items. The table reveals that the reliability statistics for 24 items was 0.953 indicating high reliability and most suitable for the analysis.

Table 2: reliability and validity

Item	No. Of items	Mean	Variance	Std. Deviation	Cronbach's alpha
Abc	24	92.84	280.997	16.763	0.953

Source: computed

Factor analysis

Table 3 reflected that the value of kmo for 24 items was 0.949 which clearly states that the sample taken to process factor analysis was statistically reliable and valid.

Table 3: factorial validity by kmo and bartlett's test

Kmo and bartlett's test		
Kaiser-meyer-olkin measure of sampling adequacy.		.949
Bartlett's test of sphericity	Approx. Chi-square	5066.740
	Df	276
	Sig.	**.000**

Table 4 illustrates that after examining the reliability of scale and the appropriateness of data, the questionnaire about abc analysis was subjected to principle component factor analysis followed by varimax rotated factor analysis which yielded 3 factors. The solution was obtained by using fixed number of factors. Accordingly 9 items were selected for factor dimension **academic performance**, 10 items for **behavioral changes** and 5 items for **opportunity**. The total variance explained for these 3 factors was 62.765%.

Table 4: loading of scale items on factors by rotated factor matrix

Factors	Component		
	1	2	3
Factor 1 – academic performance Attended classes regularly		.669	
Online classes were comfortable		.804	
Understood the subjects handled by teachers		.868	
Internet access were easy		.550	
Ability to clarify your doubts		.721	
Assignment & assessment were satisfactory		.760	
Ability to access the app's used for online classes		.733	
Utilization of time for online classes was appropriately used by me		.893	
Satisfied with online semester exams		.610	
Factor 2 – behavioural changes Communication skills	.839		
Time management	.742		
Understanding & grasping power of chapters	.753		
Reading and writing speed	.853		
Memorizing power	.793		
Physical & intellectual development	.830		
Extra-curricular activities	.739		
Moral values	.832		
Distraction by daily college routine	.775		
Addicted towards social networks	.683		
Factor 3 – opportunity Acquisition of new knowledge			.659
Enhanced my learning experience			.854
Online classes were convenient			.754
Quality of learning increased due to inclusion of all forms of ict tools			.849
Acquisition of ict tools for online classes were useful			.863
Extraction method: maximum likelihood. Rotation method: promax with kaiser normalization.[a]			
A. Rotation converged in 5 iterations.			

Factor correlation

Table 5 depicts that there is a high degree of correlation between the 3 factors of attitude and behavioural changes in college students post covid-19.

Table 5: correlation matrix

Factor correlation matrix			
Factor	**Academic performance**	**Behavioral changes**	**Opportunity**
Academic performance	1.000	.589	.557
Behavioral changes	.589	1.000	.650
Opportunity	.557	.650	1.000

Extraction method: maximum likelihood

Rotation method: promax with kaiser normalization.

Structural equation modelling: the sem model combines various analysis like factor, regression and simultaneous equation model. This helps to analyse the structural relationship between the variables. Table 6 illustrates the model fit summary indicating that cmin/df is 2.227/249 and the other variables in the model fit are also within the particular range. The model fit summary elicits that rmsea is 0.067 and pclose is 0.000; cfi is 0.938 and tli is 0.932; ifi is 0.939, nfi is 0.894 and rfi is 0.883. Hence, it is revealed that the goodness of fit indices support the model fit and the structural model is said to be acceptable. All the co-variances among the variables and regression weights were statistically significant ($p < 0.001$).

Table 6 criterion for model fit

Criterion for goodness of fit model	Result
Cmin/df	2.227/249
P value	**0.000**
Root-mean squared error of approximation (rmsea)	**.067**
Pclose	**.000**
Tucker lewis index (tli)	**.932**
Incremental fit index (ifi)	**.939**
Comparative fit index (cfi)	**.938**
Nfi	**.894**
Rfi	**.883**

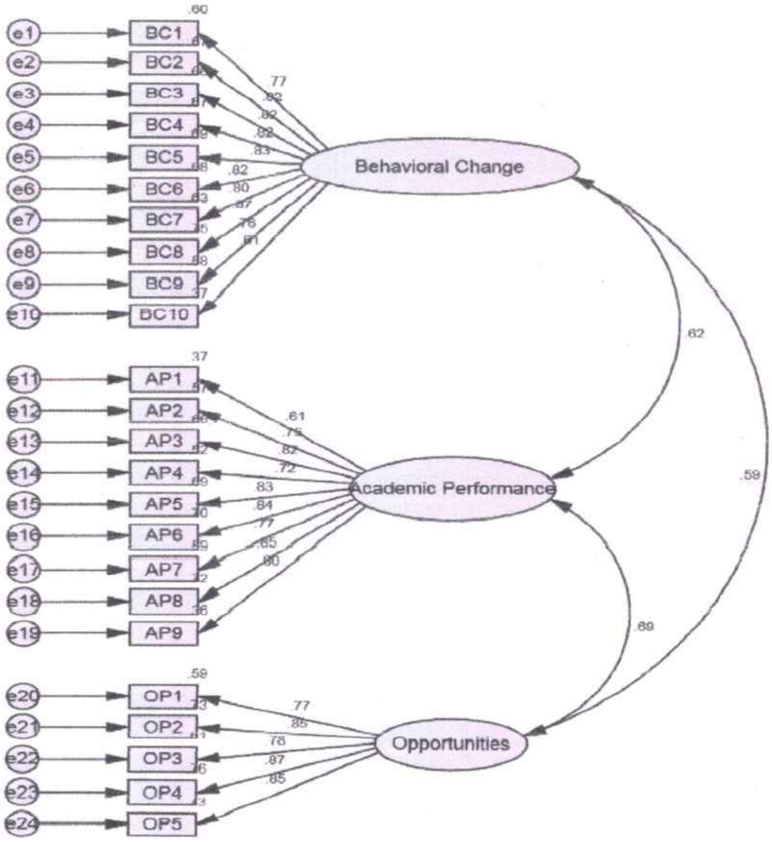

Figure 1 structural modeling (cfa)

Findings and implications

Based on the study, it is inferred that the students were satisfied with their academic performance wherein technological tools helped them to gain lot of insights in higher education. And also students feel that they had an opportunity to learn and develop new technologies such as learning analytics, enhancing skills and understanding for tomorrow's innovation societies. Every innovation has pros and cons. In such a way, students agree that these digital tools used for education has brought lot of changes in their attitude and behavior post covid-19. Students believe that changes have occurred in their communication skills, time management, lsrw, moral values, addicted towards social networks and so on [7]. E-learning has grown steadily in recent years as an option for higher education and is expected to expand progressively around the world [7]. From the student's perspective, online teaching-learning should be a part of curriculum in a positive and effective manner.

Conclusion

E-learning has been a support to teaching-learning process by providing customizable materials for teachers and learners in new forms such as mooc, oer, and educational apps which potentially make education available to anyone, anywhere, at any time. The successful integration of technology in education is not so much matter of choosing the right device, the right amount of time to spend with it, the best software or the right digital textbook. The key elements for success are the teachers, college management and other decision makers who have the vision, and the ability to make the connection between students, computers, mobiles and learning in a best possible manner [7].

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