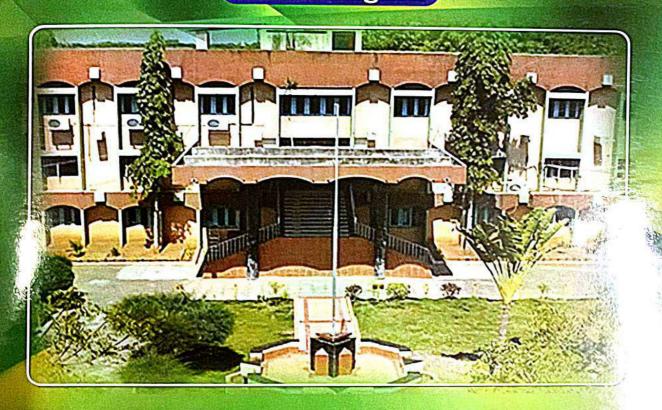
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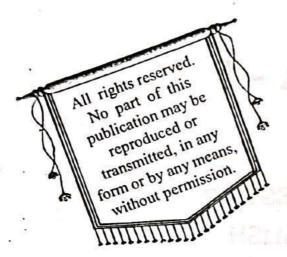
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Editors

Prof.Dr.K.Muthuchelian
Dr.P.Sundara Pandian
Dr.N.Jeyakumaran
Dr.J.Pandiarajan



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Recent Innovations, Trends and Challenges in Plant Science and Research

Editors

Prof.Dr.K.Muthuchelian, Dr.P.Sundara Pandian, Dr.N.Jeyakumaran, Dr.J.Pandiarajan

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Recent Innovations, Trends and Challenges in Plant Science and Research provides a domain for students, researchers, academicians and industry professionals to deliberate on the latest ideas, practical experiences, research results, innovation, and their applications in the field of plant science and research (*Plant Biotechnology, Plant Molecular Biology, Plant Physiology and Biochemistry, Plant Hormones, Plant Pathology and Entomology, Plant and Environment, Agriculture and Horticulture Research, Plant Genetics, Genomics and Proteomics, Plant Secondary Metabolites and Metabolic Engineering, Exotic Crops and Endangered Plants and Pharmacognosy). They also to present their research findings, propose new methodologies, disseminate the latest findings, and to learn from each other's research directions.*

This book contains full-length research manuscripts, insightful research and practice notes as well as case studies. In addition, the book will especially be interested in those research studies that show a significant contribution to the area by the way of inter and intra disciplinary approaches in pharmacognosy, biotechnology, molecular biology, physiology, biochemistry, pathology, genetics, environment etc., The book contains thirty-one chapters which are contributed by academic researchers from all over India.

The editors would like to thank all the authors for contributing their valuable research work as chapters for this book. We whole heartedly thank VHNSN College Management and Society for Plant Research for their constant encouragement and support to all of us.

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Prof.Dr.K.MUTHUCHELIAN is currently serving as Pro Vice Chancellor in Dayananda Sagar University, Bengaluru, Karnataka (formerly Vice Chancellor, Perlyar University, Salem, Tamilnadu). He is a world renowned biology scientist with more than 30 years of teaching and research experience at different hierarchical levels. He has published more than 220 research articles, 27 books, 42 book chapters and more than 500 popular scientific articles in leading SCI journals and magazines to attain his 'h' index 23. He served Chairman of NAAC Peer Team visits in many institutions across India and active member for different panels and committees in UGC, DST, MNRES and MoEF & CC. He received 40 prestigious International and National awards to his academic credentials.



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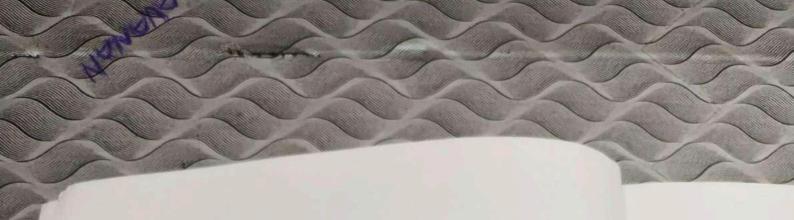
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Foreword



Prof. Dr. K. Muthuchelia Ph.D., D.Sc., FNABS., FPBS [Formerly - Vice Chance

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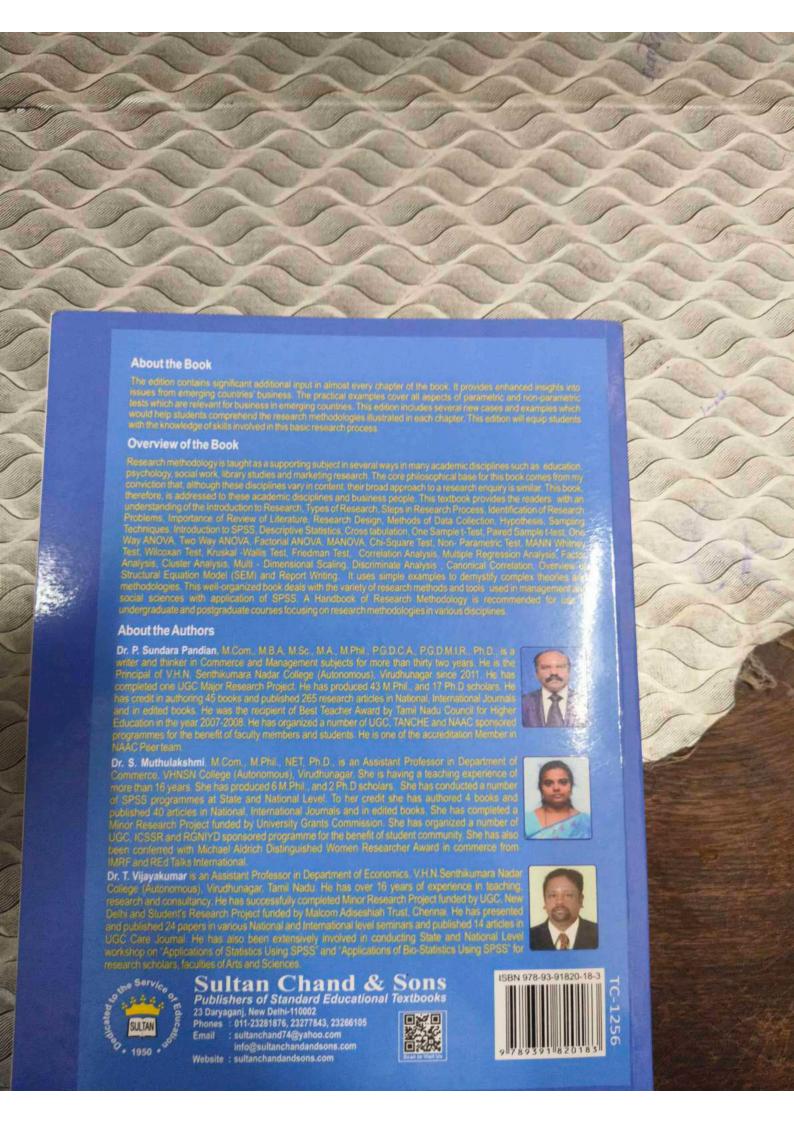
I am very much delighted to review "RESEARCH METHODOLOGY AND APPLICATIONS OF SPSS IN SOCIAL SCIENCE RESEARCH". SPSS, standing for Statistical Package for the Social Sciences, is a powerful, user-friendly software package for the manipulation and statistical analysis of data. The package contains an extensive range of both univariate and multivariate procedures much used in various disciplines. The authors have concentrated both on Research Methodology and Application of SPSS in Social Science and on how to use SPSS to get results and on how to correctly interpret these results. The basic theoretical background of many of the techniques used is also described in separately. The book deals a number of research techniques covering both qualitative and quantitative research methods and how these methods are practically used to understand the real world. Discriminate Analysis and an Overview of Structural Equation Model (SEM) are written in a very simple way with specific examples, to enable the reader to understand the concept and carry out the analysis easily and interpret the results. Throughout the book the authors have used screen snapshots of SPSS Data Editor with variable view and Data view, Dialog boxes and Outputs to illustrate finer aspects of the techniques. Our hope is that researchers and students with such a background will find this book a relatively self-contained means of using SPSS to analyze their data correctly. I congratulate the authors for their strenuous efforts in bringing

con this book as the book is aimed primarily at academic researchers, students of psychology, sociology, psychiatry, doctoral, masters and undergraduate students of mathematics, management and various other social science disciplines, practicing managers, marketing research professionals etc. In a nutshell, it is a simple book for the students who do not have adequate knowledge in the research process or in statistical analysis.

Prof. Dr. K. MUTHUCHELIAN

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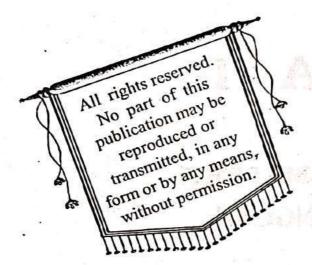
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November 2022



Principal's Message

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This compilation will serve as a panacea for the young researchers of English studies.

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Editors

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Academic Excellence in research is continued promoting in research support for young Scholars. Humanities, Arts and Science of research is motivating all aspects of encounters across research fields disciplines and in multidisciplinary views, by assembling research groups and consequently projects, supporting publications with this inclination and organizing programmes. Internationalization of research work is the unit seeks to develop its scholarly profile in research through quality of publications. And visibility of research is creating sustainable platforms for research and publication, such as series of Books; motivating dissemination of research results for people and society.

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INVOLUNTARY INFERIOR AND MULTIDIRECTIONAL INSTABILITY OF THE HUMAN PSYCHE: REPRESENTATION OF REPRESSION IN KAZUO ISHIGURO'S A PALE VIEW OF HILLS

P.V. Deepa

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Research Guide and Supervisor Madurai Kamaraj University, Madurai

Abstract

This paper traces the elements of trauma and migration in Kazuolshiguro's novel A Pale View of Hills (1982). In the novel, Etsuko, the novel's protagonist, has been subjected to a continuous process of repression throughout her life. The paper focuses on the ways in which instability of the human psyche is narrated in the novel, arguing that in depicting the protagonist's life, as it travels from Britain to Japan and back, evoking biographical gaps and uncertainties which blur the boundary between Etsuko's past and present, making it impossible for her to fully cross that boundary. Having created a fake version of traumatic events as a protective measure against their impact, she uses her dubious narration to emphasize a mental migration and her story as a result of the parallels between her life and that of her friend Sachiko. It is not a geographical location, but rather the recollections and musings of the protagonist, Etsuko, during her attempts to comprehend the suicide of her daughter Keiko, that constitute the functional stage of the novel. Through Etsuko's cognitive actions of recollection and representation, Ishiguro conveys symbolic connections or meaningful lacunae resulting from psychological repression. This novel celebrates the brilliance of our negative invention, as well as our infinite capability of living beyond annihilation as if we had forgotten to do so.

Keywords: migration, trauma, psyche, repression

Introduction

Ishiguro's first novel, A Pale View of Hills, centers on his upbringing. A wistful tale about an elderly woman remembering her past life in Nagasaki during the postsecond world war is set in rural England. The protagonist is forced to advance by a mass of suppressed memories, despite regretful experiences. The worries and concerns of three mother-daughter pairs are reflected off of one another. The first two pairs are found close to a revitalised Nagasaki. Living in a brand-new concrete apartment complex by the river is pregnant Etsuko, the narrator, and her husband Jiro. Etsuko can see an old cottage constructed in the traditional Japanese style from her window across a stretch of wasteland and considerably closer to the river. The third mother-daughter pair is from around 1980 and they are from England. This duo consists of an older Etsuko and Niki, a child born to a second English-born spouse. The novel does a good job of contrasting the two nations, the reactions of the populace, and the experiences this man had while living in both

Research Methodology & Findings

This article explores the narrator's use of prior events to rid her self of memories by applying Maurice Blanchot's selfdispossession theory as a research tool. It has been said that Maurice Blanchot's notion that narrators recall and repeat past experiences to rid themselves of memories and their history is best demonstrated by the first-person narrator in A Pale View of Hills, who tells the narrative of the suicide of one of her daughters. In A Pale View of Hills, the main character reflects on her life and attempts to evaluate the moments that have shaped it. The widow recalls her old life in Nagasaki, and while she rarely acknowledges the Bomb, it stands silently behind the events described in the narrative. DespiteIshiguro frequently deviating from traditional literary realism, A Pale View of Hills has been praised as a delicate novel about the repression of sentiments and emotions that suggests the value of studying history in order to comprehend the present.

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REFLECTIONS ON INDIAN YOUTH IN CHIETAN BUAGAINS

Ph.D. Research Scholar (Part Thus) Research College VIIIISN Callege (Autonomous), Vitalian, bitting

Assistant Professor Bassardi Cente le ben Callede (Autonomone), Virulia VIINSN College (Autonomone), Virulinaye

Abstract

The strength of India is primarily dependent upon its youngsters and their capabilities. They are believed to be the pillors of life himself and ideas. With the increasing number of educated pendent pendents. The strength of India is primarily dependent upon its youngsters and ideas. With the increasing number of educated people in the nation. It is possible only if they are brought up with good morals and ideas. With the increasing number of educated people in the nation. It is possible only if they are brought up with good morals and ideas. With the increasing number of educated people in the nation. It is possible only if they are brought up with good morals and ideas. With the increasing number of educated people in the nation. the nation. It is possible only if they are brought up with poor meaning the nation. It is possible only if they are brought up with poor meaning the nation. It is evident that the country would prosper. It is the educated youth who determine the advancement of hidle. Not all educated problems to possible and engage in without jobs, and many are immersed in the internet for positive and engage in without jobs. It is evident that the country would prosper. It is the entire the internet for pastline and engage in wronglong in are wealthy; many of them struggle without jobs, and many are immersed in the internet for pastline and engage in wronglong in the internet for pastline and engage in wronglong in exposes them to plenty of stress at an early age. There are two different types of people living in modern India, followers of healthing the heritage of India. This paper explores the lifestyles of young people and also exposes them to plenty of stress at an early age, rivere are the life appears the life alyles of young people and also gainers of Western culture that value the heritage of India. This paper explores the life alyles of young people and also gainers. followers of Western culture that value the heritage of the nation from the perspective of ChetanBhagat's What Young India Walls

The strength of India is primarily dependent upon Ita youngsters and their capabilities. Their skills have become indispensable to other countries as well. The westerners are interested in preferring the youth of India for vital responsibilities in other countries and for leadership in offices there. Foreign nations try to recruit talents of their youngsters as India does, to ensure the prosperity and future of their nation. The rise of Indians did not happen overnight, they have achieved this developmentby following the good principles of many leaders.Swaml Vivekananda, who has played a major role in the development of the youth of India, eloquently said, "Youth is the best time. The way in which you utilize this period will decide the nature of coming years that lie ahead of you" (life11.org).ChetanBhagat, in his book What Young India Wants, explores the lifestyle of youth in India and the problems faced by them.

Education is a vital and a basic need for people from all walks of life. All young people must realizethe importance of education. There are also those who go to western countries for education. Children and young people should have access to quality, only then the needs of the country could be met. Gandhi said that villages are the backbone of the country. Similarly, the progress of the

country will gradually progress only when the rural you also get proper education. A lot of money is spent on education. But the question of quality education also arlses. This is why rich people send their children to shift abroad. There is corruption in education in India. Became of this, there are talented young people who are unable to cope with the corruption in education and sports. Bhagai describes, "When you have corruption in education, you have potholed minds. We are destroying an entire generation by not giving it access to the world-dass education it deserves" (126). Indian youths long for wolfclass education. Only then they think that the needs of the country could be met. Even if the new education policy comes into existence, they expect free education without corruption. Colleges should also be in the hands of good people. Bhagat explains, "Good people must be incentivized to open colleges" (126).

Today's youth are really confused about which poly to follow and which leader to follow. There are different religions in India. Each religion has its own specialies Each religion has different sects, which is what Bhaga compares, "there are many Indias within India" (4). youth want freedom. It also could be discussed as the influence of western culture, but they also on the offer

REFLECTIONS ON INDIAN YOUTH IN CHETAN BHAGATIS WHAT YOUNG INDIA WANTS

Ph.D. Research Scholar (Part-Time) Research Cagana VIIIISM College (Autonomous) v. ht. VIIIISH College (Autonomous), Virtualis

Assistant Professor Research Cente in Land (Autonomous), Vand Dr. M. Maanab VIINSN College (Autonomous), Virush

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APPERCEPTION OF ENDURANCE THROUGH VERSIFICATION IN

Mrs. B. Tamilselvi

Ph. D. Research Scholar (Part-Time) Madurai Kamaraj University, Madurai & Assistant Professor of English, The Madura College (Autonomous), Madurai

Dr. R. Meena

Assistant Professor of English V. H. N. S. N. College (Autonomous), Virudhunagar & Research Supervisor & Guide, Madurai Kamaraj University, Madurai

Abstract
Differences and divisions in native people and culture are encountered as a primary element in postcolonial discourses. The actual Differences and identifying the flexibility of the dissemination of dominant ideologies. disculty lies a distorted picture of differences between the ideological and material representation of the society that Postcolorium of the society that reshaped the structures of human knowledge. The present research article titled "Apperception of Endurance through Versification in the society that a structure of the second the Tide" portrays the endurance of Dollars and House Recome the Tide" portrays the endurance of Dollars and the second through Versification in reshaped the large state of Dalite and the transfer of Dalite and the trans postcolonial theories. The suppression of Dalits and the treatment of the other and their voice against the oppressed continue to confound the lives of many in independent India.

Keywords: dalits, poetry, identity, struggle, endurance, violence, resistance

Introduction

Recent Indian fictions are obsessed with the ideology of functioning of binaries highlighting the native and the other and the alterity in the postcolonial independent India. The thought of the 'other' and redefining their identity is preoccupied with many questions. Are humans same or different? Are we overemphasizing the binary between the native Indians? What should be our tactics to dismantle the cliché of hybridity of identities?

Materials and Methods

The writers are not only determined by their countries' history, beliefs, or class but also by their social experience of different measures. Githa Hariharan in I Have Become the Tide meticulously recorded the self-representation of insiders against power and reconceptualize the social and political domination of postcolonial discourses and theories which are indebted to criticize how colonialism has affected the civil society. It locates resistances, polarity and conflicts of the oppressed natives against the power.

Interpretation and Discussion

The innate state of the human mind can be developed only by the discussion of social power and supremacy. The virtues of historical, social and cultural rationality and cohesion confer the identity with the subjects of self and the society. The deep realization of self (i.e.) body and soul is a space of splitting which is caught between demand and desire.

...the question of identification is never the affirmation of a pre-given identity, never a self-fulfilling prophecy - it is always the production of an image of identity and the transformation of the subject in assuming that image. The demand of identification - that is, to be for an Other entails the representation of the subject in the differentiating order of otherness. (Culture 64)

The philosophical and the anthropological views of the division of human identity can be seen in the division of culture. Resistance is an effect of dominating discourses since it is achieved as a result of disavowal and power. These discriminatory practices

...do not simply or singly refer to a 'person' or a dialectical power struggle between self and the other, or to



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Special Desue on

RECENT TRENDS IN ENGLISH LANGUAGE AND LITERATURE

Special Dssue Editors

Dr. R. KABILAR | Dr. S. RAMANATHAN | Dr. S. BALAKRISHNAN



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DREADFUL AND DOUGHTY TRAVERSE IN ERNEST HEMINGWAY'S THE OLD MAN AND THE SEA

Dr. A. Kalidass Associate Professor of English V.H.N.S.N College (Autonomous), Virudhunaga

Abstract

The nautical fiction contains the story of a hero who attempts an adventure in the ocean or sea. The novel The Old man and The Sea possess the quality of the nautical fiction. The Novel is written in 1952 and it is considered as a remarkable novel of Hemingway. It is a simple story on the surface, but it is a tale with much deeper message and impact that transcends time and place. The story deals with an epic struggle between an old experienced fisher man and the greatest catch of his life. This paper describes how the protagonist of the novel suffers in the hands of natural disasters like the storm, starvation and dehydration. This paper also highlights how far a human being struggles for his livelihood emidst torment and also explains the conditions of fishermen who suffer endlessly in order to survive in the world. Apart from the sufferings and torments a fisherman exists by overcoming his miseries of hardships. It mainly deals with positive determination and self interfaces to go ahead in the life. It also focuses on the valiant and meaning life of the protagonist of the povel

Keywords: doughty, traverse, pervasive, harpoon, gaff, tiller, repercussion

The nautical fiction comprises the story of a hero who attempts an adventure in the ocean or sea. The settings of nautical fiction vary, including merchant ships, liners, naval ships, fishing vessels, life boats, along with sea ports and fishing villages. The development of nautical fiction follows the development of the English language novels.

Emest Hemingway is considered as the Nautical Fiction writer. He has a passion towards making adventure and taking risks in his life. His experiences in sea make him to record in the form of writings. Most of his works are based on his experiences faced during his voyages and fishing. The huge success of The Old Man and The Sea, published in 1952 was a much needed vindication. Philip Young comments:

Hemingway, taking a view of that failed novel which occasionally over rode his concern for his sea story, went way out and hooked his great prize, a book to keep a man all winter, but then the critics ate away at it until there was nothing left. He was still the master of many tricks and still up to bringing in the great novel. (26)

The most significant aspect of the novel deals with the environment of Santiago who lives with a struggle and pain.

We can't always choose our circumstances but we can choose how we respond to what life throws at us, and

there is power when we realize our ability to alter our destiny. (Grylls 278)

The novel begins with the situation that Santiago has been without catching a fish for eighty four days. On the eighty-fifth day he catches a very big Marline. He struggles for three days to kill that fish. After killing the fish he fies it at the side of the boat as the fish is bigger than the boat. While returning towards harbour due to the smell of marline's blood a group of sharks are attracted towards the dead fish. They eat the whole flesh of the Marline. In the end of the story after a fierce fighting, Santiago returns to the harbour only with the big carcass of the fish Marlin.

The environment of the fisherman Santiago is found to be difficult in his place. Santiago seems to have sympathy towards the birds and animals on the sea. Santiago seems to have sympathetic feelings towards all creatures he meets during histime on the sea. He regards the flying fish as his principal friends on the ocean. He is also sorry for the turtles that are killed by other fisherman. He does not like to kill turtle because turtle's heart beats for an hour after it has been butchered. The old man thinks that his heart too is like that of turtle. The old man is not like a commoner who has no feelings for animals and consider it as worthless as compared to human beings.

Man struggles against the forces of nature with all the strength at his command in order to assert his existence.



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SEXUALITY, ALTERNATING GENDER INCONGRUITY AND TRAUMATIC EXISTENCE: A COMPARATIVE STUDY OF LAXMI'SME HIJRA ME LAXMI AND LIVING SMILE VIDYA'SI AM VIDYA

Dr. S.Ramanathan

Assistant Professor, Research Center in English VHNSN College, Virudhunagar

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Assistant Professor, Research Center in English VHNSN College, Virudhunagar

histract transgender is viewed as a menace. Though in the past they acclaim reputable and reputed positions, their present telus is in the extinct of existence. They suffer because of ostracism, oppression and hypocritical untouchability. Recently, in literary there a few transgender personalities who pen their traumatic and suffocating experience of existence through their national attention of the international attention for preserving and upholding their rights. Vidya and Laxmi are the Hijras from wo different parts of India the former from Tamilnadu and later, Maharastra. They have penned their life stories in the form of autobiographies entitled as I am Vidyaand Me Laxmi me Hijra. They talk about their trials and tribulations in Indian society through their writing. Apart from Me Laxmi, Me Hijra, Laxmi also penned Red Lipstick. This paper is a form of exploration into the life of the transgenders in Indian society. This analysis is a comparative study of the life of two transgenders which can have universal appeal. Keywords: Transgenders, Discrimination, Androgynous, cross dressing.

Globalization has vehemently impacted on the life of people and invariably changed the modes of living, belief system and social access. Even our identities are forged. People have become more materialistic and have built castles around them. The face to face communication is diminished and the technological gadgets have replaced the traditional ways of human communication. Technology has improved and impoverished the standard of living. Even in such times there are some discrimination on the basis of caste, gender, race, class, an etc.

In India it is very common to notice beggars in the streets and ostracism of people based on caste, religion, gender class and race. There are ample evidences whereby one can witness some men in women's attire are begging in the bazars by clapping their hands, sometimes they call men for sex work, sometimes they fight among themselves and sometimes they are assaulted. These people form the part and parcel of our society but their very existence is threatened and their existential rights are derived by the general public due to their gender binary nature. They are identified as transgender. "Transgender" is a term, used to denote a person whose sense of gender identity or physique may not coincide with their sex, assigned during their birth. Transgender often shortened as "Trans" is an umbrella term, which includes gender binary persons-transmen, transvestites, cross dressers, transsexual. The term transgender was coined by Virginia Prince, a pioneer in the cross dresser movement in United states in 1970. Beasley, in this connectionobserves: "The term transgender refers to those who reject their socially assigned gender and refuse to place themselves in men and women gender binary"(4). Transgender reject their





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THEMATIC CONCERNS AND FICTIONAL TECHNIQUE IN ARAVIND ADIGA'S THE WHITE TIGER

M. Muthumari

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Abstract

his paper triesdiscoverexplore how AravindAdiga, in his novel titled 'The white tiger' defines the various diverse subject matters and Abstract This paper unconventional The white tiger is the narrative of a person named BalramHalwai, his fall shapes ethical values and social movement through crime and corruption. The writer describes a contraction of the contract technical convenient through crime and corruption. The writer describes a contemptuous and demeaning picture of Indian and his upward social movement the novel. Adiga projects Indian organisation as a warned system and and his upware noticed supports Indian organisation as a warped system and one of the main issues is the functionary of a society throughout the novel. Adiga projects Indian organisation as a warped system and one of the main issues is the functionary of a society throughout the novel. Adiga projects Indian organisation as a warped system and one of the main issues is the functionary of a society injury in the main issues is the functionary of a deceased societywhere political support, and monetary gain are deeply connected and define the playing ground of the depraved affinent. The present assessment of this paper effectively incorporates the social trouble in the novel. Keywords: social evil, modernization, materialism, social structure

Introduction

Aravind Adiga is an Indian writer and Journalist. His debut novel the white tiger, won the 2008 man booker prize, and has been adapted into aNetflix original movie. The white figer is the fourth Indian-born author town the Kiran Desai. The radical research, the comparison among Indian upward thrust as a current worldwide financial system leads the character, Balram, who comes from crushing rural poverty.

Balram Halwai narrates his life in a letter, written onseven consecutive nights and addressed to the Chinese premier, wen jiabao. In his letter, Balram existence how he, the son of a rickshawpuller, escaped an existence of servitude to erickshaw a hit businessman describing himself as an enterprener.Balram was born in a rural village inthe Gaya district, where he lived with his grandmother, parents, brother and extended family. He is a good studentbut is forced to leave school to help pay for his cousin's dowry and begins to work in a teashop with his brother in Dhanbad. While working there, he begins to learn about India's government and economy from the customer's conversations. astheworst servant but a good listener and resolves to Balram defines become a driver,

After learning how to drive, Balram identifies job driving Ashok, the son of laxmangarh's landlords. He takes over the job of the main driver, from a small car to a heavyluxury described Honda city. He stops sending money back to his family and lacks respect his grandmother during a trip back to his village.Balram moves to new Delhi with ashok and his wife, pinky madam. Throughout theirlifetime in Delhi, Balram is exposed to extensive corruption, especially in the government.In Delhi, the contrast between the poor and the wealthy is made even more evident by their closeness.

One night pinky madam takes the wheel from Balram. which druck, hits something in the road and drives away; We are left to assume that she has killed a child. Ashok's family pressure Balram to confess that he had been driving along. Ashok becomes increasingly involved in bribing government officials for the benefit of the family coal business. Balram then decides that killing ashok will be the only way.

After killing Ashok, stabbing him with a broken bottle. and stealing the large bribe Ashok was carrying with him, Balram moves to Bangalore, where he bribes the police to help start his own taxi business. Just like Ashok Balram pays off a family whose son one of his taxi drivers hit and killed. Balram explains that his own family was almost



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Dr.P.SUNDARAPANDIAN

Principal

November 2022



Principal's Message

I am happy to note that the department of English is organising a one day international conference on "Recent Trends in English Language and Literature" on 20 october 2022 in collaboration with Bodhi Intenational Journal of Research in Humanities, Arts and Science.

The Department of English always proves the mettle by organising many curricular and cocurricular events of national and international importance. The department is well equipped with all types of infrastructure and intellectual minds. It is also a research department hosting Ph.D programme. The department also unleashes many avenues in the field of research in English studies.

I am sure that this conference will enlighten the inquisitive minds with new developments in the field of English language, literature and Linguistics. Literature reveals life and life becomes the main concern of literature. As life changes literature also adopts the change. Thereby it garments itself with new attire. This conference adds the intellectual valour focusing all the changes in language and literature. This is right time the department had organised the conference to promote and exchange wisdom in the relevant field.

I appreciate the organisers, the faculty members of the department and the Editorial board members of The Bodhi International Journal of Research in Humanities Arts and Science. And congratulate the team for the success. Undoubtedly this conference is a gem in the throne of our college.

All the best

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THE EFFECTS OF RACISM IN TONI MORRISON'S THE BLUEST EYE

Dr. P. Jessintha

Assistant Professor of English V.H.N. Senthikumara Nadar College (Autonomous), Virudhunagar

Abstract
Abstract
American literature is the body of literature produced in the United States by writers of African descent. It begins with the works Abstract African American model and the state of African descent. It begins with the works of such late 18th-century writers as Phillis Wheatley. Before the high point of slave narratives, African-American Interature was also by autobiographical spiritual narratives. The result is a literature rich in average. of such late tour description of such lateral point of slave narratives, African-American literature was deminated by autobiographical spiritual narratives. The result is a literature rich in expressive subtlety and social insight, offering the assessments of American identities and history. Although since 1970 African American identities and history. dominated by automatical accidentations and history. Although since 1970 African American writers, led by Toni Morrison, have puninating assessment acclaim, this literature has been recognized internationally as well as nationally since its inception in the late estined widespread some of the most significant writers of African-American Literature. She not only advocates the need for strong what human bonding in African-American society as exemplified in her posset. 18th century. When the strong in African-American society as exemplified in her novel. She not only advocates the need for strong and healthy human bonding in African-American society as exemplified in her novel. She tries a reading that views the texts as an interval, and political response to the racist, sexist patriarchal, and society as exemplified in her novel. and healthy number of political response to the racist, sexist patriarchal, and capitalist oppression and domination of blacks. It ethnic, cultural, and capitalist oppression and domination of blacks. It demonstrates how the systems of oppression are sustained by using white supremacists and patriarchy. The Bluest Eye makes a demonstrates that the imposition of white standards of beauty on black women and the introduction of cultural perversion. It offers a stability of the dominant aesthetic that is internalized by way of the majority of the third transfer of the dominant aesthetic that is internalized by way of the majority of the transfer of the dominant aesthetic that is internalized by way of the majority of the transfer of the scathing assessment and the internal seasthetic that is internalized by way of the majority of the black community and attempts to deconstruct the artique of the black community and attempts to deconstruct the season which sports a hegemonic manage over the lives of black American critique of the black community and attempts to deconstruct the male ethnicity which sports a hegemonic manage over the lives of black America. The Bluest Eye is a powerful expression of Toni male ethnicity which sports of Racism. ethnic cultural feminism, a critique of black america. male ethnicity male ethnic cultural feminism, a critique of black poverty, powerlessness, and loss of positive self-image Morison's effects of Racism, ethnic cultural feminism, a critique of black poverty, powerlessness, and loss of positive self-image Monison of Diddle poveny, power represented by Pecola who feels that blackness has condemned her to ugliness and neglect. Key Words: Literature, Slave Narrative, Identity, Racism, Cultural Feminism.

Racism is a perception of the superiority of one race to another which ends up in discrimination and prejudice toward humans primarily based on their race or ethnicity. The lifestyles of African-American cloured people had been affected by racism. These so-called structures of social and psychological restrictions make colored people sense as inferiors. Toni Morrison has gained popularity internationally with the publication of her first novel "The Bluest Eye". This novel mirroring us the terrible effects for blacks personalizing the values of a white culture that rejects them and rejects them both directly and indirectly. Even though slavery is abolished legally through the difficult efforts of eminent leaders however nevertheless the African-Americans aren't taken into consideration as identical to whites. The Black people are boking to identify themselves with the white and their cultural approaches. Toni Morrison insists on Black cultural heritage and solicits African-Americans to be proud of their Black identity. This paper presents the nature of the colored people's struggle for their race and endurance in a predominantly multicultural post-colonial white America.

If there is a single exceptionality of African-American Women's literature, it is their authentic record of the thoughts and feelings of black women and experiences that make living conditions for African American women different than what men have written. A common scene in many of the black women's novels is the sharing of intimacies among the black women that can be trusted only by a kindred female spirit. African-American women writers explored the methods in which the shadow of slavery weighed upon their female protagonists' sense of themselves as women.

Morrison is one of the most significant writers of African-American Literature. She not only advocates the need for robust and healthy human bonding in African-American society as exemplified in her novel, but Sula (1974)however also, deals with the pain and agony caused by the African - American oppressor - the black male and the white racism. In an interview with Bennie Angelo, Morrison admits: "I feel personally sorrowful about blackwhite relations a lot of time" (March 10, 2004). She also talks about the Black experience: her singular concern with black women, the black community, black identity, black



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'A STUDY ON UDYOGINI SCHEME AND RURAL WOMEN EMPOWERMENT IN INDIA

Mrs.S.Monisha & Dr.K.Pushpa Veni

Research Scholar and Faculty, Department of Business Administration, Madurai Kamaraj University College, Madurai.

Guide and Assistant Professor, Department of Business Administration, V.H.N.Senthikumara Nadar College, (Autonomous), Virudhunagar.

Abstract: This paper deals with the problems of rural Indian women and the impact of UDYOGINI scheme on the financial empowerment of the rural women. UDYOGINI is a scheme especially for the poor rural Indian women to make them start their own micro level business and make their income. India is a country of contradictions- where women are lighten as deities and also the other side oppressed with their rights in an unfair way, especially the rural women are banned from providing education, suffering from child marriage, no right to choose their partner, gender biased pay for works, domestic abuse, etc.,. With these problems they are making their families empty handed at times. As they are grown up as mostly illiterate or under literate, searching for a proper job after the age of 20's is a challenge for them. They cannot migrate to other cities for jobs at times. Beyond these socio-economic problems of the rural women, they must get empowered as entrepreneurs through UDYOGINI scheme. By Udyogini loan schemes, they can start their own micro level business at their own places and make incomes. This will make them self reliant and financially empowered. Concentrating on this objective, the government introduced several schemes for rural women, where it increases the micro enterprises of the nation too.

Keywords: Financial empowerment, Women entrepreneur, Financial literacy, Rural women.

Introduction

Udyogini means Women Entrepreneur and the Government has initiated this scheme for the welfare and development of Indian Women Entrepreneurs. Udyogini Yojana has been implemented by Women Development Corporation under the Government of India. This scheme promotes and motivates women's entrepreneurship among the poor by providing financial support to women for doing business. Udyogini Scheme helps in the enhancement of income of an individual and families and contributes to the overall growth of the country. This scheme funds and helps in large part women living in rural and backward areas.

Today's India vs women empowerment:

Today India has reached the apex of success in many fields like science and technology, literature, movies and much more. But, there are still some issues that are prevailing in the country and more significantly in the rural India.

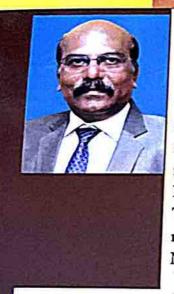
Rural India is the actual soul of the country where a maximum of its population resides yet it is also the most uncared for by the Government. The major issues that are present in rural India are for women.

Rural Indian Women are facing a lot of problems. Some of them are listed below: 1. Ban to education

According to ASER report 2014, only 1 out of 100 girls from Rural India make it to colleges. This number is both shocking considering the fact that women form almost half of our population. They are in the real sense the backbone of our society but in rural India, their role is considered to be that of caretakers and child rears and education would not benefit them in their roles according to the typical mentality of people living in the

2. Gender Discrimination

Gender Discrimination is widespread in many villages of India especially in the states of Rajasthan, Haryana and Uttar Pradesh. Gender discrimination implies giving a



Dr. P. Sundara Pandian, M. Com. M. B. A. M. Sc. M. A. M. Phil. P. G. D. C. A. P. G. D. M. I. R. Ph. D. is a writer and thinker in Commerce and Management subjects for more than thirty two years. He is the Principal of V.H. N. Senthikumara Nadar College (Autonomous). Virudhunagar since 2011. He has completed one UGC Major Research Project. He Produced 43 M. Phil., and 17 Ph. D. Scholars. He has credit in authoring 45 books and published 265 research articles in National, International Journals and in edited books. He was the recipient of the Best Reacher Award by Tamil Nadu Council for Higher Education in the year 2007-2008. He has organized a number of UGC, TANCHE and NAAC-sponsored programmes for the benefit of faculty members and students. He is one of the accreditation members of the NAAC peer team

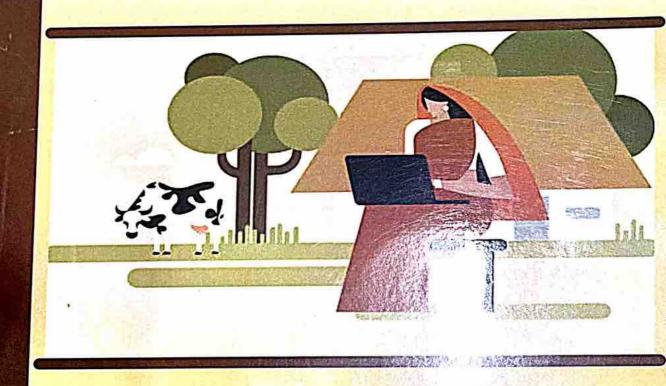


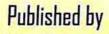
Dr. J. Vimal Priyan is presently working as an Head and Assistant Professor of Commerce CA (SF) in V. H. N. Senthikumara Nadar College (Autonomous), Virudhunagar. He has 15 years of teaching experience in different institutions. He has published 3 books and 53 research articles both in National and International Journals. He is on the editorial board and serves as reviewer of various international journals. He has received funding agency from ICSSR for conducting National Level Seminar





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Assistant Professor of Commerce (CA) - SF, V.H.N.S.N. College (Autonomous), Virudhunagar I M.Com (CA), Department of Commerce (CA) – SF, V.H.N.S.N. College (Autonomous), Virudhunagar

Abstract: Our country India very proudly claims to be living in the motherland and worship various woman deities and goddesses but the dire concern of this is women sadly do not get the same respect and equal status. The women in India fight a fight much harder than a man can even conceive it to be. Indian women's problems are not just limited to social rights; the problems are widespread even in workplaces and homes. So the researcher aims to study the issues and problems faced by the women in rural India.

Keywords: Problems, Issues, Women in Rural India, Issues Faced by Rural Women, Government Schemes for Rural Women.

Introduction

Our country India very proudly claims to be living in the motherland and worship various woman deities and goddesses but the dire concern of this is women sadly do not get the same respect and equal status. The women in India fight a fight much harder than a man can even conceive it to be. Indian women's problems are not just limited to social rights; the problems are widespread even in workplaces and homes. The problems are infinite and are only rising by the day, let us understand some of them.

Women and Society

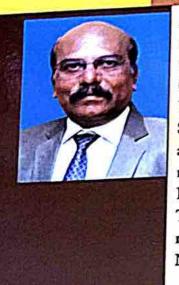
In a country with the largest democracy where the goddesses are hailed and worshipped one might think women too are protected and enjoy safety. The reality is far from that. Women face problems on a daily basis that men cannot comprehend, they are stared at by others and judged for their choice of clothes, behaviour and everything connected to them, at homes they are expected to be caretakers, mothers, cooks, nurses, a good wife, a daughter-in-law.

It is so sad to see that so much in human and machine level expertise is expected from them and yet nobody is happy with them. They are ill-treated on roads, public transports, at the workplace and even in their own homes and personal relationships. The problems are many like dowry-related harassment, right from childhood young girls are neglected and not encouraged for personal growth which creates a weak foundation for their entire love. When girls from such toxic environments grow up they tolerate domestic violence, marital rape and even they do not speak up when they encounter abusive behaviour in a relationship.

The problems are in every sphere of life for women and to stop that we have to be understanding of them. As a society, we should support girl education and seeing women in powerful positions in government offices and the corporate world and enforce stricter laws for those who harass others in any form. The way to grow is together and empowering women will build up a nation that is very powerful and when women grow they build up economies. When we as a nation do not turn a blind eye to women's contribution we will prosper in many ways.

Women in Rural India

The women play a crucial role in ensuring sustainability of rural households and communities, improving rural livelihoods and overall wellbeing, has been increasingly recognized. Women account for a substantial proportion of the agricultural labour force. including informal work, and perform the bulk of unpaid care and domestic work within families and households in rural areas. They make significant contributions to agricultural production, food security and nutrition, land and natural resource management, and



Dr. P.Sundara Pandian, MCom.MBAMSc.MAMPhil.PGD.CA.PGDMIR.PhD. is a writer and thinker in Commerce and Management subjects for more than thirty two years. He is the Principal of V.H.NSenthikumara Nadar College (Autonomous), Virudhunagar since 2011. He has completed one UGC Major Research Project. He Produced 43 M.Phil., and 17 Ph.D Scholars. He has credit in authoring 45 books and published 265 research articles in National, International Journals and in edited books. He was the recipient of the Best Reacher Award by Tamil Nadu Council for Higher Education in the year 2007-2008. He has organized a number of UGC, TANCHE and NAAC-sponsored programmes for the benefit of faculty members and students. He is one of the accreditation members of the NAAC-peer team

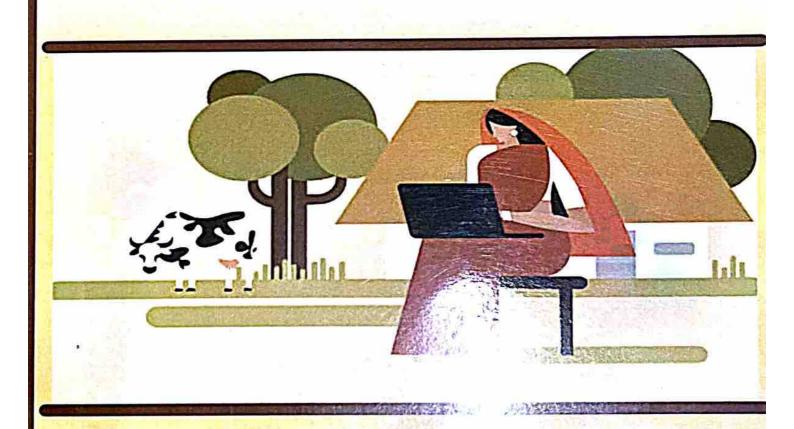


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EMPOWERMENT OF RURAL WOMEN: CHALLENGES AND OPPORTUNITIES

Dr.P.Sundara Pandian & Dr.J.Vimal Priyan

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S.I

ROLE OF GOVERNMENT ON RURAL WOMEN EMPOWERMENT Dr. N. Vijayalakshmi

Assistant Professor of Commerce, V.H.N.S.N. College, Virudhunagar

Abstract: Rural women are key agents for achieving the transformational economic, environmental and social changes required for sustainable development. But limited access to credit, health care and education are among the many challenges they face, which are further aggravated by the global food and economic crises and climate change. Empowering them is the key not only to the well-being of individuals, families and rural communities, but also to overall economic productivity, given women's large presence in the agricultural workforce worldwide. To ensure women are empowered, the government and the public sector need to play important roles to enable their welfare in various sectors. Whether it's providing free cooking gas and education schemes or enabling women to leverage technology, a slew of schemes have been launched in recent years to empower women to be independent in their lives. The focus of Government is progressively shifting towards promoting women entrepreneurship to motivate rural women to participate in the economic activities. This study analyses the Role of Government on Rural Women Empowerment.

Introduction:

Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Empowerment of women means developing them as more aware individuals, who are politically active, economically productive and independent and are able to make intelligent discussion in matters that affect them. Recognising the importance of women in the economic growth of the nation, the Government of India along with State Governments has been taking several efforts since post-independence period to uplift women from their conditions in general. Attempts were made by the Government to address the issues through employment, empowerment, labor force participation, education, gender equality and entrepreneurship. The focus of Government is progressively shifting towards promoting women entrepreneurship to motivate women to participate in the economic activities.

Statement of the Problem

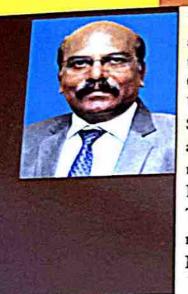
Women-entrepreneurs have been making a considerable impact in all most all the segments of the economy. Women have become aware of their existence their rights and their work situation. There are many challenges faced by rural women entrepreneur that is 1) Male dominated society 2) Lack of education 3) Problem of finance 4) Low risk bearing capacity 5) Lack of self confidence 6) Lack of knowledge regarding the resources. The Government of India has launched a various schemes for uplifting rural women Entrepreneur. In this context, the following research questions arise 1. What is the level of their utilization of the schemes?

2. What are their problems in the utilization of the schemes?

Review of Literature

Prasanna Kumar (2014) stated that it is our need to identify the areas where women are still facing problems and are unable to access resources, institutional knowledge & basic education.

Suresh & Sivakumar, T (2017) published their article entitled "Women Empowerment in India- A Changing Scenario." They observed that empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones in the society. It is the process of guarding them against all forms of violence.



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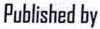
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Assistant Professor, VHNSN College(Autonomous), Virudhunagar

DUCTION

ICT is a crucial resource in education. Information and Companies has permeated in every walk of life affecting the technology fields and also enabling the technology fields and also enabling the technology fields and companies are recognized information and companies. INTRODUCTION

ICT is a crucial resource in education. Information and Technology has permeated in every walk of life affecting the technology communication and also enabling satellites, managing businesses across the globe and also enabling satellites, managing businesses across the globe and also enabling the economic activity. ICT is a crucial resource ...

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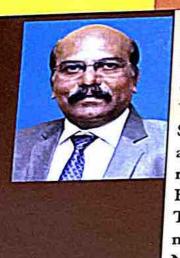
Education women is more important, when women gets educated the entire transfer of society. Creak Education women is more important, when women sets educated the entire family gets educated. it has a significant impact on multiple facets of society. Creating society is meaning the family gets educated. it has a significant impact on multiple laters of society. creating more awareness about the importance of women education in the society creating newspaper, radio, television) are playing important is more maken. more awareness about the importance of women education in the society is more important. Medias(e.g., newspaper, radio, television) are playing important role for the following important role for the society is more awareness about the importance of women education in the society is more awareness about the importance of women education in the society is more awareness about the importance of women education in the society is more awareness about the importance of women education in the society is more awareness. important. Medias(e.g., newspaper, radio, television) are playing important role for making awareness about education. Apart from traditional class room education, setting video conferencing will increase their involvement. making awareness about education. Apart from traditional class room education, setting up virtual class room using video conferencing, will increase their involvement in the rural parts will definitely make transmit up virtual class room using video conferencing, with increase their involvement in education. By increasing literacy level in the rural parts will definitely make tremendous

Apart from literacy women and vocational training to uplift their status. They Apart from literacy women and vocational training to upint their status. They should be able to stand on their feet and provide support for their families. Depending can be provided and they has to be married. should be able to stand on their feet and provide support for their families. Depending upon the literacy level. Computer training can be provided and they has to be motivated upon the literacy level. Computer training can be provided and they has to be motivated to have internet browsing centers, Desk Top publishing centers, Providing training on Internet and Email services will be very useful for expanding their business to lock national as well as international level.

They can even run BPO centers if they have more people in their locality. Depending upon the trend information system with multilingual facility has to be developed which will provide guidance and other related information for setting up their

Self help group has become popular in rural parts of India. Most of the group small scale industries and developing and develo started small scale industries and developing good quality goods/service to the cucked full formation custom about the cucked full flow. consumers. Developing a web based information system about the SHG(self Help Group) and providing more information about the various related datailed a training details. and providing more information about the should the should be support, Marketing, Government policies at a star of their groups to their groups to financial support, Marketing, Government policies, etc), will help other groups to their expertise. communicate and enhance their business activity relevant to their expertise





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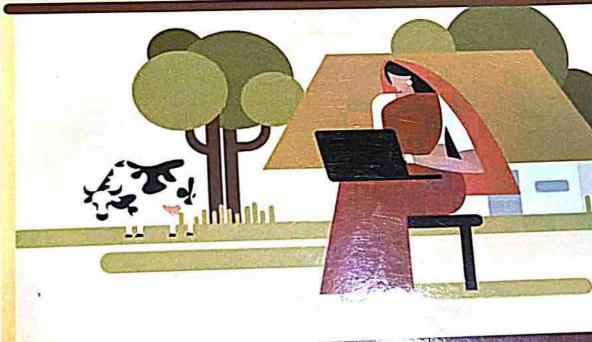
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IMPACT OF SOCIAL MEDIA ON WOMEN'S BUSINESS IN ONLINE PLATEON R. Preethi & S. Cindhana

R. Preethi & S. Cindhana

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Assistant Professor of Commerce with Computer Applications, V.H.N.Senthikumara Nadar College

Management Group, National Aerospace Limited, Bengaluru, Karnataka College

Common in Society

Abstract: In today's world, social media has become more common in society, and day by day media itself faces a lot of innovative changes with the help of emerging technologies, and day by day of media and it influences them to make purchases online. At press soline to achieve more and create their own in a low in longies. Abstract: In today's world, social media has become more common in society, and media itself faces a lot of innovative changes with the help of emerging technologies, and dependence are using social media and it influences them to make purchases online. At by doy who are interested to do business. Social media, in India, in Abstract: In today's world, social media nus media itself faces a lot of innovative changes with the help of emerging technologies and it influences them to make purchases online. In special series women are educated and they aspire to achieve more and create their own indicates on the indicate of the indicates of the indicate of the indicates Abstract: In today's worm, media itself faces a lot of innovative changes media and it influences them to make purchases online. In At production times women are educated and they aspire to achieve more and create their online. In In India to achieve more and create their online. In Interested to do business. Social india in Interested to do business. Social indentity recent in this study, you will be able to discontinue hours the hours of the social interested to discontinue hours the hour media itself faces a lot of minimum people are using social media and it influence times women are educated and they aspire to achieve more and create their of india, and it influence times women are educated and they aspire to achieve more and create their of india, and ind people are using social images with the study will also reveal the key aspects and the difficult. Social will be able to discover have the social will be able to discov times women are eaucus.

media has become a boon for women with a convenience to do business anywhere using technology. The women who do business and the women who do business anywhere using technology. The women who do business anywhere using media has become u convenience to do business anywhere using convenience to do business. The study will also reveal the key aspects and the cover have the how women while doing business online. Overall this study will help you to know how how women where the how the how women use so the convenience to do business online. Overall this study will help you to know how how women use so the convenience to do business online. convenience to uo value own creative ideas to market their production own creative ideas to market their production media helps women to do business. The study will also reveal the key aspects and the over how by women while doing business online. Overall this study will help you to know how how women to do business online.

Cacial Media, Women

Cacial Media, Women Keywords: Online business, Social Media, Women 1. INTRODUCTION

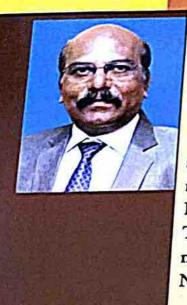
RODUCTION

In today's technology driven world, social media has emerged as vital media has emerged as vital media media 1. INTRODUCTION

In today's technology driven world, social media has emerged as vital media communication with people around the globe using internet connection. Due to the availability of internet available for all available for all the social media available In today's technology communication with people around the globe using internet connection. Due and of availability of high speed internet connection at less cost makes internet available to the report of Union at less cost. communication with people availability of high speed internet connection at less cost makes internet available to the in lindia. Increase in usage of smart phones, availability of internet connection at less cost makes in usage of smart phones, availability of internet connection at less cost local to hike in number of social media users. As per the report of Union Minister Mr.Ray availability of High Special in India. Increase in usage of smart phones, availability of Hiter Het Connection at less to hike in number of social media users. As per the report of Union Minister Mess cost and the social network in India which leads to hike in number of social media users. As per the report of onion Minister Mr. Sankar Prasad by February 2021 Whatsapp is the most used social network in India Which has 44.8 crores users, followed by Youtube which has 44.8 crores users followed L Sankar Prasad by February 2021 Whatsapp is the most used social network in India wind has over 53 crores users, followed by Youtube which has 44.8 crores users followed by India which has and Twitter. Apart from using social media as the platform for communication has over 53 crores users, followed by Youtube which has a 44.0 crores users followed by Instagram and Twitter. Apart from using social media as the platform for communication, has taken a new dimension. People started to use social media as medium for media as medium for the social media as medium for the soc Instagram and Twitter. Apart from using social media as the pration in for communication now it has taken a new dimension. People started to use social media as median as median for products. People for now it has taken a new dimension. People started to use social media as medium for business, promoting their business products and advertising the products. People form business, promoting their business products and advertising the products. People forms and groups in social media to sell their products. Thus social media has become and sellers meet. A seller received forums and groups in social media to sent their products. Thus social media has become an environment for social networking where customers and sellers meet. A seller gets meet. A seller gets an environment for social networking where customers and seller seller gets opportunity to meet millions of customers across the globe. At present in India Women has higher ambitions and many have dream of starting their sellers. opportunity to meet millions of customers across the globe. At present in india women are well empowered, has higher ambitions and many have dream of starting their own their agrammatical are well empowered, has higher amplitions and many have discarring their own business irrespective of their educational qualification, age and their geographical models have become a great platform to market and all business irrespective of their educational quantication, age and their geographical location. For those women social media has become a great platform to market and sell to show that their products. It provides an opportunity for many young women to show their marketing and business skills. Many women not just do business to make money, they Marketing and Dusiness skills. Maily Wollien Hot Just up Dusiness to make money, the for the mealure and make them stand 2. OBJECTIVES

- To identify the key features that attracts women to do online business on social
- To identify the challenges faced by women in doing online business on social 3. REVIEW OF LITERATURE

The various authors who have studied about the impact of social media where helpful in conducting this research and some of them are R. Venkateswaran [1] addressed about the pros and cons of social media that companies can be also concluded that can be also concluded that can be also concluded that companies can be also concluded that can be als impact business He also concluded that companies can use the social media in a use the social media if online image matches with their brand image.



Dr. P. Sundara Pandian, MCom.MBA.MSc.MA.MPhil.P.G.D.CA.P.G.DMIR.Ph.D., is a writer and thinker in Commerce and Management subjects for more than thirty two years. He is the Principal of V.H.N.Senthikumara Nadar College (Autonomous), Virudhunagar since 2011. He has completed one UGC Major Research Project. He Produced 43 M.Phil., and 17 Ph.D. Scholars. He has credit in authoring 45 books and published 265 research articles in National, International Journals and in edited books. He was the recipient of the Best Reacher Award by Tamil Nadu Council for Higher Education in the year 2007-2008. He has organized a number of UGC, TANCHE and NAAC-sponsored programmes for the benefit of faculty members and students. He is one of the accreditation members of the NAAC-peer team



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♥ Virudhunagar Hindu Nadars' Senthikumara Nadar College (Autonomous), Virudhunagar.

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CHALLENGES FACED BY RURAL WOMEN IN ACCESSING EDUCATION Mr.V.M.Kannan

Assistant Professor, VHNSN College(Autonomous), Virudhunagar

Abstract: If you educate a man, you educate an individual. But if you educate a woman, you educate the nation. The purpose of the study is to find out the various dimensions that Contributes to the challenges faced by rural women for accessing basic education in rural areas. Exploratory factor analysis was used to list various dimensions that contribute to challenges faced by rural women for accessing basic education in rural areas. Total four factors were extracted Family problem, Personal problem, Infrastructure & Society Problem .The study definitely helps to find out important factors contributing the challenges faced by rural women for accessing basic education in rural areas.

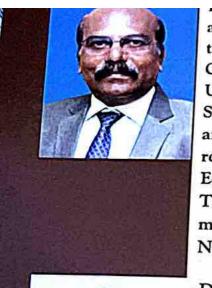
Women in Rural India: Prospectus and Challenges

India is a country of villages as the majority of its population lives in villages and far-flung remote areas. The interesting aspect is that every region of the country though connected with the cities now; however, still possesses its own peculiar traditional ethos. Also most of the rural communities are still devoid of modern facilities like education, electricity, proper drinking water, health care, ample transportation, etc. But the lack of education in many of the rural belts of India is proving fatal and acting as the breeding ground for social vices, evils and paving the way to anti-social/national activities.

Women emerged as a distinct interest group in the 19th century primarily because the bourgeoisie democratic revolutions of 17th and 18th century that excluded women from their concept of equality. This distinction was based on gender. Since then women as a commune had waged struggle for recognition of their rights as a human being. Women's execute multilateral role in the society i.e. as a mother, wife, daughter and service provider to the society. In spite of the fact that the women's contribution to the country's development is equal to that of man, still they experience a number of limitations that restrain them from comprehending their potential for expansion. It was against this background that the government's all over the world felt the need to prioritize the interests of women and their participation at every stage of the development process. UN stated that 'Gender Equality and Women Empowerment' as one of the Millennium Development Goals to be attained by the year 2015. The term Women's empowerment implies the ability of the women take all the important decisions independently related to her throughout her life span that will ensure her success in all aspects of life. A woman is a person who accepts challenging role to meet her personal needs and become economically independent. In fact often women in India are deprived of their fundamental right to dignity also leave alone the question of gender equality. The present paper explores the questions central to women's development in India that is fundamentally patriarchal in nature. The article attempts to grapple with the few challenges faced by the women in India like the Sanitation issues, educational beliefs, community customs, etc. The objective of the paper is to evolve strategies to empower women who are as human beings as men are.

Challenges faced by Women in Rural India:

Against this backdrop, a research has been conducted to know the various problems faced by a woman in rural India i.e. mainly the villages. The main objectives of the study are to know the various social, psychological, economic and health problems of the women. The study also suggests remedies for tackling their problems. The empirical study is made in Bissau, a village in the Jhunjhunu district, Rajasthan. A random sample survey of women on the basis of age group, marital status, religious status, caste status, type of family, educational status, professional status etc., is done. A sample consisting of



a writer and thinker in Commerce and Management subjects for more than thirty two years. He is the Principal of V.H.N.Senthikumara Nadar College (Autonomous). Virudhunagar since 2011. He has completed one UGC Major Research Project. He Produced 43 M.Phil., and 17 Ph.D Scholars. He has credit in authoring 45 books and published 265 research articles in National, International Journals and in edited books. He was the recipient of the Best Reacher Award by Tamil Nadu Council for Higher Education in the year 2007-2008. He has organized a number of UGC, TANCHE and NAAC-sponsored programmes for the benefit of faculty members and students. He is one of the accreditation members of the NAAC peer team

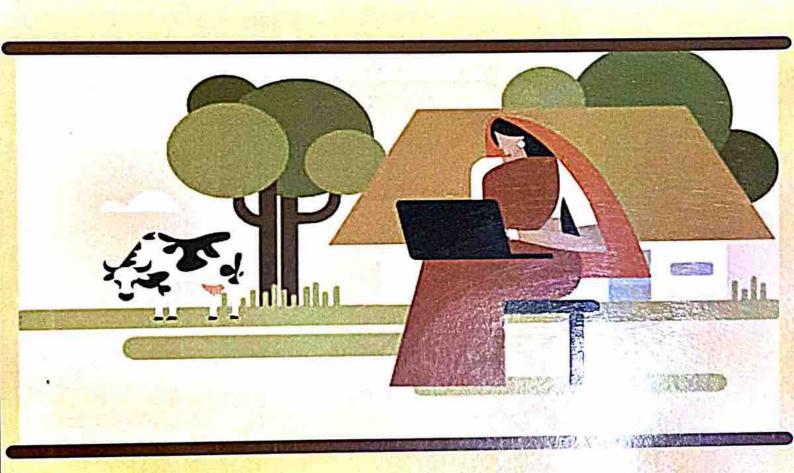


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A STUDY ON RETAIL BANKING SECTOR PROCESS AND METHODS OF SERVICES IN PUBLIC AND NEW INDIAN PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO ARUPPUKOTTAI

Dr. L. Joshua Paul Moses

Assistant Professor Department of Management Studies, V.H.N.S.N.College (Autonomous)

Virudhunagar

Abstract: Economic prosperity has changed consumer demographics and technological factors have made consumers demand for better quality and efficient service. The service industry is becoming major contributor to the economy of many countries which were earlier dependent on the manufacturing sector. Service industry particularly the banking sector is not left behind in the competition. Banking industry has been highly commoditized. To be in business, every retail bank should have competitive difference that can be realized to a great extent through customer service excellence. The aim of retail banking industry is to satisfy customers and deepen their relationships. This can be achieved by taking the benefits of every cross-selling and up-selling opportunity. The availability of advanced technologies will help in boosting the cross-selling, increase customer retention and differentiate the brands in the retail banking sector. This empirical study assesses the current status of retail banking in service sector with special references to Banking Sector. The study focuses on service quality parameters and customer satisfaction. On the basis of an empirical study which was conducted in Malwa Punjab, the study concludes that all the service quality parameters play a vital role in customer satisfaction.

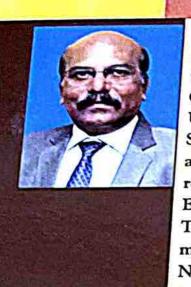
Keywords: Retail Banking, Service Quality, Customer Satisfaction.

Introduction

The banking system in India is significantly different from that of other Asian Nations because of the country's unique geographic, social and economic characteristics. India has a large population and land size, a diverse culture and extreme disparities in income, which are marked among its regions. There are high levels of literacy among a large percentage of its population, but at the same time, the country has a large reservoir of managerial and technologically advanced talents between about 30-30% of the population reside in metro and urban cities and the rest is spread in several semi urban and rural centres.

These features are reflected in the structure, size and diversity of the country's banking and financial sector. Until now, banking is generally understood as a place where financial services are offered viz. Checking, savings, and providing credit to the customers.

Cut throat competition and highly stressed profits have introduced the new marketing practices in the Indian banking sector and has also brought the customer satisfaction to the centre of the focus. It has become very important for the banks to retain their existing customer base as well as to enlarge the same. As the numbers of banks are increasing; customers' expectations of service quality is growing. It has become imperative to measure the service quality of the bank so that the service providers can assess their level of service quality and identify the quality gaps for improvements. Service quality is seen to be one of the main determinants of customer satisfaction. Product differentiation is impossible in a competitive environment like the banking industry. Banks everywhere are delivering the same products. Thus, bank management tends to differentiate their firm from competitors through service quality. Service quality is an imperative element impacting customers' satisfaction level in the banking industry. In banking, quality is a multi-variable concept, which includes differing types of convenience, reliability, services portfolio, and critically, the staff delivering the service. Process of service purchase and delivery is very complex for both customer and seller.

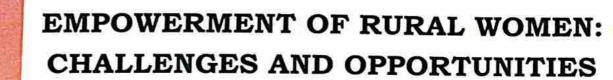


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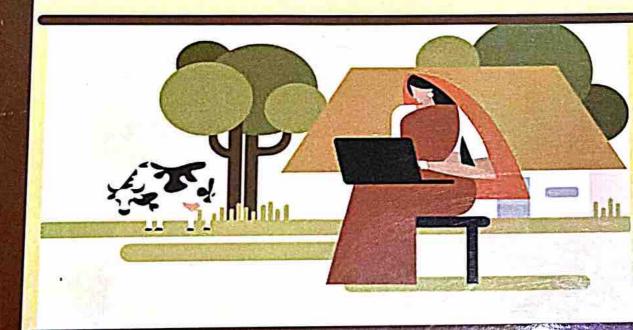








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Empowerment of Rural Women: Challenges and Opportunities CHALLENGES OF WOMEN ENTREPRENEURS DURING PANDEMIC PERIOD CHALLENGED CHALLENGE TO WORK LIFE BALANCE IN VIRUDHUNAGAR WITH SPECIAL REFERENCE TO WORK LIFE BALANCE IN VIRUDHUNAGAR

Dr.P.Sundara Pandian & Dr.R.Shobana Devi

Assistant Professor, Department of Commerce, VHNSN College (Autonomous), Virudhunagar Principal, VHNSN College (Autonomous), Virudhunagar

uction
Entrepreneurship has emerged as a global concept and contributed for economic Introduction Entrepreneurs. It utilizes competencies of entrepreneurs for success of their development of the country. Working women executives suffers the problem of the country. development of the common development of the working women executives suffers the problem of work-life balance.

enterprises. Loning family responsibilities as well as their potential roles. enterprises. Working the problem of work-life balance. enterprises family responsibilities as well as their potential roles, generate the issue of peveloping family responsibilities as well as their potential roles, generate the issue of peveloping family responsibilities as well as their potential roles, generate the issue of peveloping family responsibilities as well as their potential roles, generate the issue of peveloping family responsibilities as well as their potential roles, generate the issue of peveloping family responsibilities as well as their potential roles, generate the issue of peveloping family responsibilities as well as their potential roles, generate the issue of peveloping family responsibilities as well as their potential roles, generate the issue of peveloping family responsibilities as well as their potential roles, generate the issue of peveloping family responsibilities as well as their potential roles, generate the issue of peveloping family responsibilities as well as their potential roles, generate the issue of peveloping family responsibilities as the role of the perfect of the perfe peveloping ranning representation of the style of peveloping ranning representation of the style role conflict. In order to gain more flexibility and control on their work and personal life style. To gain more flexibility and control on their work and personal personal women start up their own business. They contribute and personal personal life style. The style women start up their own business. They contribute in job creation, obligations, and economic development of nation through their contribute in job creation, obligations, women of the property of nation through their entrepreneurial activities. innovation, and economic development of nation through their entrepreneurial activities. innovation, and the selves in entrepreneurship and leaving their careers to women are engaging and work-life balance. Women and the selves in entrepreneurship and leaving their careers to Women are engaged and work-life balance. Women entrepreneurs have long been overcome gender bias and work-life balance. Women entrepreneurs have long been overcome gentled overcome gentled and balancing the family. These obstacles have only successful in gaining access to capital, and balancing the family. These obstacles have only successful in games of the pandemic. Challenges facing women entrepreneurs as a result of been exacerbated by the results found a ripple effect of declining. been exacer patch of the results found a ripple effect of declining revenue for women-owned covid-19. Also, the results work-life balance and current businesses due to issues with work-life balance and support.

In many industries, women entrepreneurs are disadvantaged. Travel and business were severely restricted as a result of the pandemic and subsequent lockdown. business were disproportionately affected by crises. During the pandemic, small and women are undoubtedly one of the hardest hit industries. Many business growing business many business support services have moved online to ensure that customers have access to the information they need, even if they cannot meet in person.

Increasing levels of unpaid health care:

Increased health care needs, as well as physical isolation and confinement to their 1. homes, have reduced their time for business. Traditionally, women have carried the burden. Support services such as re-entry centers and daycare centers are also affected.

Uneven gender balance in affected sectors: 2.

Small and emerging industries are undoubtedly one of the worst affected sectors during the pandemic. According to the Sixth Economic Survey, women own 13.8 percent of Indian businesses, most of which are small and self-financed. On the other hand, many of those women-owned businesses are in the tourism, education and beauty industries, which are more affected by the new physical distancing measures, although specific economic losses are still being calculated.

3. Lack of external investment:

Women's entrepreneurship before the pandemic was promoted, encouraged and monitored by intermediaries and investment firms. All equipment has now been diverted to provide immediate relief. By working together, the company says they can achieve their goals "When the pandemic hit, we were almost ready. Let's raise our seed capital. For a



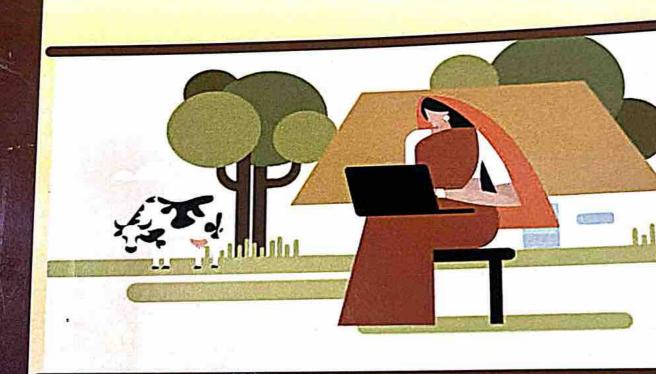
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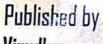






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Exponerment of Rural Women: Challenges and Opportunities AWARENESS OF RURAL WOMEN TOWARDS DIGITAL PAYMENTS-A STUDY

Assistant professor, Department of Commerce, V.H.N.S.N.College (Autonomous)

oduction:
Women in India participate in the administration of family and determine the 1) In Women in Hall Production in the development of family and determine the investment decisions. Their contribution in the development of the economy of our nation investment roles and responsibility of women in Indian Society have well investigation in the last few years. Increasing investment decisions. The responsibility of women in Indian Society have undergone is high evolution in the last few years. Increasing number of women are in the past few decades. Finance in the past few decades. investing. The roles and the last few years. Increasing number of women entered the tremendous evolution in the last few decades. Finance is an important domain and knowledge on Tool. is high evolution in the past few decades. Finance is an important domain of Indian Indian Financial literary and knowledge on Technology play a major and indian Financial literary of our nation. Women are reneworkforce in the partial literary and knowledge on Technology play a major role in the Women. Financial literary of our nation. Women are prepared to adapt the most of Economy of our country. Women. Financial field of Financial field of Indian Women are prepared to adapt themselves to the development of Economy of Economy will have the light of development of Lation of L

Revolution happy
The Digitalisation of Economy will have tremendous impact on the activities of The Digitalisation of India has been taking several measures to the India has been taking several measures to the Indian Women. The digital transactions in the country. The Digital India promote and encourage the 1st July 2015 with a vision to transform India. promote and encourage the 1st July 2015 with a vision to transform India into a digitally programme is launched in the 1st July 2015 with a vision to transform India into a digitally programmed society. Many financial products have been seen in the financial programme is lauricular and financial products have been seen in the financial markets due empowered society. Many financial development. One of the methods to transfer and markets due empowered society.

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Payment mode.

2) Statement of the problem: The success of Digital India depends on the involvement of people especially The success of the involvement of people especially women in doing commercial activities through online mode. Many women do not know women this programme. In rural areas, online financial transcett women in doing comme. In rural areas, online financial transactions as well as digital much about this programme. In rural areas, online financial transactions as well as digital payment show slow growth due to unawareness on it.

The attitude and perception of the rural women play significant role in the groups of digital economy. Hence the paper made an attempt to know about the awareness of

rural women towards digital payments.

3) Objectives:

To study the awareness of rural women towards digital payment in Virudhunagar,

Tamil Nādu. 4) Research Design:

- > The study is limited to employed women in Virudhunagar.
- > Sampling design: 50 samples are taken.
- > Sampling method: cluster sampling method.

5) Review of Literature:

Some of the important articles reviewed are discussed here to give a preview of

the background of the study.

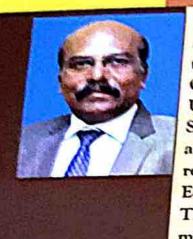
Ankita Pathak and Sunil Mishra (April 2019): Ankit Pathak and Sunil Mishra in their article pointed out that awareness and acceptance level of mobile banking services are high among Literates. They are aware of the services from their friends and colleagues.

> Amola Bhatt pointed out that modern technologies play a vital role and differ for different age group people. Adults like to use the e-banking services for money

Prena Sharma revealed in her study that the customers face a number of issues

and threats in mobile banking system.

Dr. Keshav Gupta pointed out that the maximum awareness level among the respondents is on aim usage followed by online fund transfer.

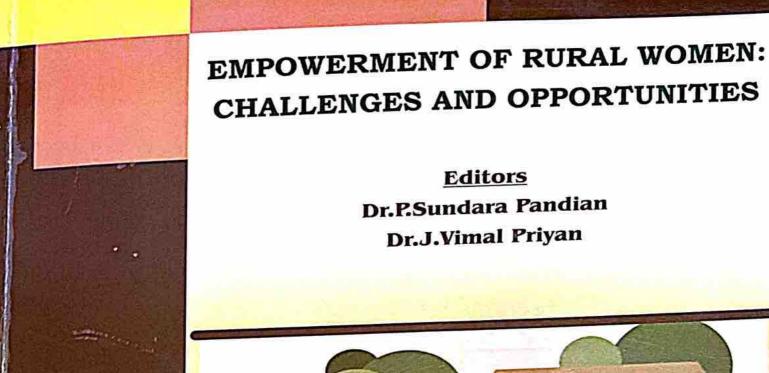


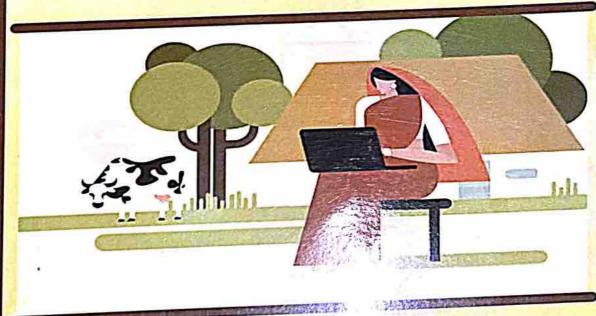
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ISBN 978-81-951746.1.4 A STUDY ON THE CHALLENGES FACED BY RURAL WOMEN IN ACCESSING

Assistant Professor, Department of Commerce (CA), V.H.N.S.N. College (Autonomous), Virudhunagar (CA) Department of Commerce (CA) – SF, V.H.N.S.N. College (Autonomous), Virudhunagar Assistant Professor, Department of Commerce (CA), V.H.N.S.N. College (Autonomous), Virudhunagar I.M. Com (CA), Department of Commerce (CA) – SF, V.H.N.S.N. College (Autonomous), Virudhunagar I.M. Com (CA), Department of Commerce (CA) – SF, V.H.N.S.N. College (Autonomous), Virudhunagar

Abstract: If you educate a man, you educate an individual. But if you educate a woman, you educate a man, you educate an individual. But if you educate a woman, you educate a man, you educate a man, you educate a man, you educate a woman, you educate a woman, you educate a man, you educate an individual. But if you educate a woman, you educate a man, you educate a man, you educate a man, you educate a man, you educate an individual in the various dimensions that Contributes to find out the various dimensions that contributes the various dimensions that contributes to find out the various dimensions that contributes the various dimensions the various dimensions that contributes the various dimensions the various dimensions the various dimensions the various dimensi Abstract: If you educate a man, you educate an individual. Dut if you educate a woman, you educate the nation. The purpose of the study is to find out the various dimensions that Contributes to the nation. The purpose of the study is to find out the various dimensions that Contributes to the nation. The purpose of the study is to find out the various dimensions that Contributes to the nation. The purpose of the study is to find out the various dimensions that Contributes to the nation. The purpose of the study is to find out the various dimensions that Contributes to the nation. The purpose of the study is to find out the various dimensions that Contributes to the nation. The purpose of the study is to find out the various dimensions that Contributes to the nation. Abstract: If you educate a mun, you the nation. The purpose of the study is to find out the various annual areas. Exploration the nation. The purpose of the study is to find out the various in rural areas. Exploratory to the challenges faced by rural women for accessing basic education in rural areas. Exploratory to the challenges faced by rural women to list various dimensions that contribute to challenges faced by rural women to factors were extracted Family production. the nation. The purpose of the stand, challenges faced by rural women for accessing basic eaucation in rural areas. Exploratory to the analysis was used to list various dimensions that contribute to challenges faced by rural women for analysis was used to list various dimensions that contribute to challenges faced by rural women factors were extracted Family problem, person to 72 percent of variation. The purpose of the challenges faced by rural women for analysis was used to list various dimensions that contribute to challenges faced by rural women for accessing basic eaucation in rural areas. Total four factors were extracted Family problem, person for the purpose of the challenges faced by rural women for accessing basic eaucation in rural areas. challenges faced by rural women, analysis was used to list various dimensions that contribute to challenges faced by rural women for accessing basic education in rural areas. Total four factors were extracted Family problem, personal accessing basic education in rural areas. Total four factors were extracted Family problem, personal accessing basic education. The Study definite. accessing basic education in rural areas. Total four factors were extracted ruring problem, problem, accessing basic education in rural areas. Total four factors were extracted ruring problem, problem, problem, Infrastructure & Society Problem contributes to 72 percent of variation. The study definitely and the challenges faced by rural women for accessing the challenges faced by rural women faced by rural women for accessing the challenges faced by rural women faced by rural women faced by rural women faced by rural women faced by rural wo problem, Infrastructure & Society Problem contributes to 12 percent of variation. The study definitely helps to find out important factors contributing the challenges faced by rural women for accessing factor analysis. helps to find out important factors contributing the cnamenyes jucce by a women for accessing basic education in rural areas. Further studies can be made by applying confirmatory factor analysis technique. I. INTRODUCTION

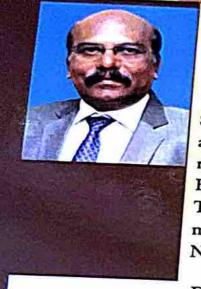
Education is the exercise of easing learning, or the gaining of understanding morals, optimism, and practices. Education Education is the exercise of easing learning, or the same of uniquerstanding knowledge, capabilities, practicality, morals, optimism, and practices. Educational same of the ability to educate, teaching, proper explanation, converges knowledge, capabilities, practicality, morais, optimism, and practices. Educational techniques comprise of the ability to educate, teaching, proper explanation, conversation generally occurs in the direction of teachers decreased techniques comprise of the ability to educate, teaching, proper explanation, conversation and guided examination. Education generally occurs in the direction of teachers, despite acknowledge. Right to Education has been acknowledge. and guided examination. Education generally occurs in the discrete students also are able to school themselves. Right to Education has been acknowledged to school the United Nations. In maximum countries, education has been acknowledged. by few governments and the United Nations. In maximum countries, education has been by few governments and the United Nations. In India it is compulsory for everyone to acquire education till the age of 14 years. There is a stir for education improvement, and specifically for evidence-driven programmes with worldwide initiatives intended at attaining the Sustainable Development Goal 4, which encourages excellent and merit II.REVIEWOFLITERATURE

Selvan, A. (2017) identified that there are a number of issues that female students had to face for gaining their career prospectives. Some of the grave issues are as such issues related to family, educational institutes, Society, Economic problems, educational problems, Girl dropout ratio has increased with design of gender inequity with approach to education, which seems to be achievable and applicable from urban to rural and to disadvantaged group in the society. Access should be provided for local applicable highqualities in education and providing training opportunities is important to retain rural girl students in Higher Educational Institutions. III.OBJECTIVEOFTHESTUDY

To find out the various dimensions that Contributes to the challenges faced by rural women for accessing basic education in rural areas. IV The problem of uneducated for rural woman;

According to ASER report 2014, only 1 out of 100 girls from Rural India makes it to colleges. This number in both shocking and depressing considering the fact that women

They are in the real sense the backbone of our society but in rural India, their role is considered to be that of caretakers and child rears and education would make not benefit to them in their roles according to the typical mentality of people living in the

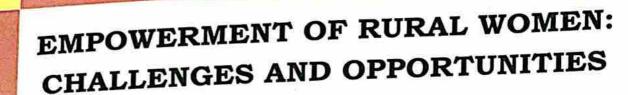


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Head & Assistant Professor of Commerce (SF), VHNSN College (Autonomous), Virudhunagar

Associate Projessor of

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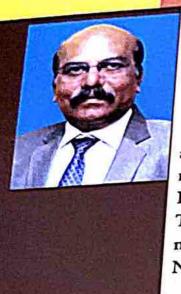
INTRODUCTION

"A woman entrepreneur is defined as an enterprise owned and controlled by a "A woman entrepreneur is defined as an entrepreneur is defined by a woman having a minimum financial interest of 51 percent of the capital and giving at least woman and a woman are least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of the capital and giving at least of 51 percent of 51 perce woman having a minimum financial interest of the enterprise to women," Women to been recognized as an important source of economic of economic of the enterprise to women. 51 percent of the employment generated in entrepreneurship has been recognized as an important source of economic women entrepreneurship has been recognized as an important source of economic growth. women entrepreneurs create new jobs for themselves and others and also provide provide Women entrepreneurs create new jobs to management, organization and business problems, society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often However, they still represent a limited of the growing their businesses, like discriminatory face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; limited mobility and access to information and networks, etc.

- To know the status of women entrepreneurs in India
- To study various problems faced by women entrepreneurs in India
- To know the future opportunities for the development of women entrepreneurs

WOMEN ENTREPRENEURSHIP IN INDIA

It is appraised that presently women entrepreneurs comprise 15% of the total entrepreneurs in India. "Women Entrepreneurship means the act of business ownership and business creation that empowers women economically and increases their strength as well as position. Indian women business owners are changing the style of businesses today, both literally and figuratively. The dynamic growth and expansion of women oriented is one of the defining tends of the past decade, and all indicators are that it will continue unchanged. For more than a decade the number of women owned businesses has grown at one-and-a-half to two times the rate of all businesses. The expansion in revenues and employment has far exceeded the growth in numbers.



Dr. P. Sundara Pandian. M. Com. M. B. A. M. Sc. M. A. M. Phil. P. G. D. C. A. P. G. D. M. I. R. Ph. D. is a writer and thinker in Commerce and Management subjects for more than thirty two years. He is the Principal of V. H. N. Senthikumara Nadar College (Autonomous). Virudhunagar since 2011. He has completed one UGC Major Research Project. He Produced 43 M. Phil., and 17 Ph. D. Scholars. He has credit in authoring 45 books and published 265 research articles in National, International Journals and in edited books. He was the recipient of the Best Reacher Award by Tamil Nadu Council for Higher Education in the year 2007-2008. He has organized a number of UGC, TANCHE and NAAC-sponsored programmes for the benefit of faculty members and students. He is one of the accreditation members of the NAAC peer team







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EMPOWERMENT OF RURAL WOMEN: CHALLENGES AND OPPORTUNITIES Dr.P.Sundara Pandian & Dr.J.Vimal Priyan

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Empowerment of Rural Women: Challenges and Opportunities Dr .J. Kamatchi Eswaran

Assistant Professor, Department of Commerce, VHNSN College (Autonomous), Virudhunagar Assistuated Adeveloping economy as India, with the ambitions to foster an environment of sustainable apportunities to all in term of equal stake in the provision of equitable opportunities to all in term of equal stake in the provision of equitable opportunities around the provision of equitable opportunities are all in terms of equal stake in the provision of equitable opportunities are all in terms of equal stake in the provision of equitable opportunities. Abstract: A developing economy as man, with the ambitions to foster an environment of sustainable apportunities to all in term of equal stake in income abstract: A development with the provision of equitable opportunities to all in term of equal stake in income development with incentives, gender parities, resource entitlement and access to formal sequelopment inclusion is a measure of broadening and decrease. 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Manywomen remain dependent upon their husbands, and about one in three over economic resources. Manywomen remain dependent upon their husbands, and about one in three over economic resources. over economic resources developing countries have no control over household spending on major married Nations, 2015). About one in 10 are not consulted about pending on major married women of the Nations, 2015). About one in 10 are not consulted about the way their own purchases (United Nations, 2015). In addition, women often have purchases (United Nations, 2015). In addition, women often have more limited opportunities earnings are spent (United Nations, 2015). In addition, women often have more limited opportunities earnings are specific to the s for educational assets, and control over their financial futures in general. 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Introduction

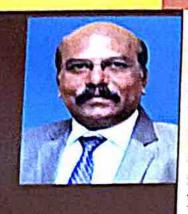
Empowerment of women is an indispensable tool for achieving growth and advancing development. Gender development enhances the development of a country. Empowermentenables individuals to realise their identity and powers in all spheres of life. It consists of greater access and autonomy in relation to knowledge, resources, and decision-making, i.e. being free from the shackles imposed on them by custom, belief and practices in the society. There are inequity and vulnerability of women in all sectors, i.e. economic social, political, education, health care, nutrition, right and legal etc. Women are oppressed in all spheres of life. Women need to be empowered in all walks of life in order to fight against the socially constructed genderbasis. Women have to swim against the tide, and that requires more strength. Such strength comes from the process of empowerment and empowerment will come from awareness, education and inclusive growth and development.

Inclusive growth is quantifiable through financial inclusion achieved by individual and institutional efforts (collective). Banks, SHGs, cooperatives become crucial stakeholders offinancial inclusion and women empowerment. Further, as we move faster in the national mission of "Make in India" we can ill afford to exclude women both in action and outcomes. Empowerment of women has evolved as the safest way to ensure

that the development process is not unjust and incomplete

Conceptual and Operational Framework:

Women play a crucial role in the development of the country. So we cannot neglect the importance of education in reference to women empowerment in India. The



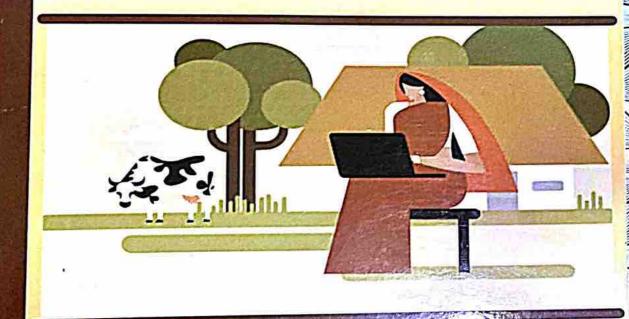
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CHALLENGES FACED BY THE RURAL WOMEN ENTREPRENEURS IN VIRUDHUNAGAR DISTRICT

P. Geetha

Assistant professor of commerce, Virudhunagar Hindu Nadar Senthikumara Nadar College, Virudhunagar.

Introduction

uction

Entrepreneurship refers to the act of setting up a new business or renovating an Entrepreneurs are generally and properties. Entrepreneurship refers to the act of setting an existing business to take advantage of new opportunities. Entrepreneurs are generally existing business to take advantage in the economic development of the country. existing business to take advantage of new opportunity development of the country; They considered to play a significant role in the economic development of the country; They considered to play a significant role in the economic considered to play a significant role in the eco are the ones who turn thoughts into action. The considered and psychological factors society depends on the economic, social, religious, cultural and psychological factors society depends on the economic, social, rengious, prevailing in that society. An entrepreneur is considered to be capable of scanning and prevailing in that society. An entrepreneur is constant the necessary resources to exploit identifying opportunities in his environment, gathering the necessary resources to exploit identifying opportunities. The exploit identifying opportunities in his environment, gautering between the opportunities. Therefore, the opportunities, and executing successful action to exploit the opportunities. Therefore, the opportunities, and executing successful action to the opportunities and the opportunities and the opportunities are the opport new products and services.

Why is women's empowerment important for economic development?

Investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth. Women make enormous contributions to economies, whether in businesses, on farms, as entrepreneurs or employees, or by doing unpaid care work at home.

What is the current status of women in India?

The principle of gender equality is enshrined in the Indian Constitution. The Constitution not only guarantees equality to women, but also provides the State with the power to take measures of positive discrimination in favor of women in order to mitigate their cumulative socio-economic and political disadvantages.

Problems faced by rural women entrepreneurs

Even though women entrepreneurs are encouraged by government and other supporting agencies they are faced with many challenges. Major challenges faced by women entrepreneurs are lack of finance, lack of skilled labour, lack of family support, raw material, competition etc.

Objectives of the Study

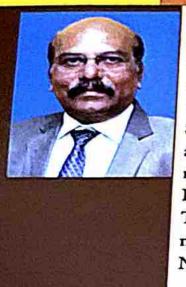
- · To study the challenges faced by small- scale women entrepreneurs in Virudhunagar district
- To suggest certain remedial measures to solve the problems of rural entrepreneurs in Virudhunagar district

Methodology

The study is exploratory in nature. Primary data was collected using survey method using questionnaire. Women entrepreneurs were identified using sampling method.

The study was carried out in Virudhunagar, Aruppukottai, Sivakasi, Rajapalayam, Sattur and Watrap. Data was collected from women entrepreneurs in these gram panchayats. Sample: 50 women entrepreneurs were selected randomly for the study. Result and Discussion

Profile of rural women entreprenuers in Virudhunagar district



Dr. P. Sundara Pandian, M. Com, M. B. A. M. Phil. P. G. D. C. A. P. G. D. M. I. R. B. A. Writer and thinker in Commerce and Management subjects for more than thirty two years. He is the Principal of V.H.N. Senthikumara Nadar College (Autonomous), Virudhunagar since 2011. He has completed one UGC Major Research Project. He Produced 43 M. Phil., and 17 Ph. D. Scholars. He has credit in authoring 45 books and published 265 research articles in National, International Journals and in edited books. He was the recipient of the Best Reacher Award by Tamil Nadu Council for Higher Education in the year 2007-2008. He has organized a number of UGC, TANCHE and NAAC-sponsored programmes for the benefit of faculty members and students. He is one of the accreditation members of the NAAC-peer team

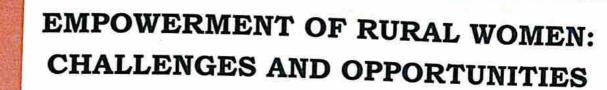


Dr. J. Vimal Priyan is presently working as an Head and Assistant Professor of Commerce CA (SF) in V. H. N. Senthikumara Nadar College (Autonomous), Virudhunagar. He has 15 years of teaching experience in different institutions. He has published 3 books and 53 research articles both in National and International Journals. He is on the editorial board and serves as reviewer of various international journals. He has received funding agency from ICSSR for conducting National Level Seminar

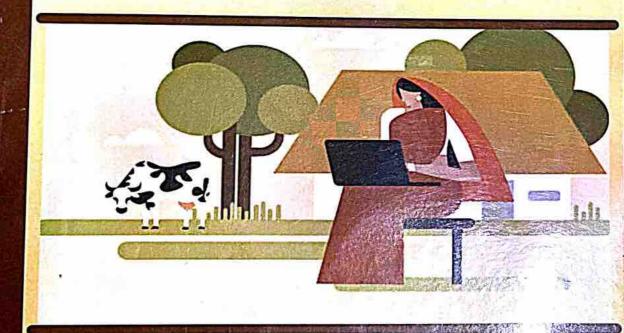


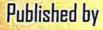






<u>Editors</u> Dr.P.Sundara Pandian Dr.J.Vimal Priyan





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Dr.P.Sundara Pandian Dr.J.Vimal Priyan

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EMPOWERMENT OF RURAL WOMEN: CHALLENGES AND OPPORTUNITIES - Dr.P.Sundara Pandian & Dr.J.Vimal Priyan

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RURAL ENTREPRENEURESHIP DEVELOPMENT IN INDIA Dr.S.Selvanathan & Dr.A.Anitha

Head & Assistant Professor of Commerce (SF), VHNSN College (Autonomous), Virudhunagar Assistant Professor of BBA, Mangayarkarasi college of Arts and Science for Women, Madurai

Abstract: India lives in its villages, nearly 73 % of the total population live in rural areas where agriculture and allied activities are the main stay of their lives. The economic development of our country largely depends on the development of rural areas and the standard of living of its rural mass, Rural entrepreneur is one of the most important inputs in the economic development of a country and of regions within the country. Rural entrepreneur uses the scarce resources in the most efficient manner thereby increasing profits and decreasing costs. Due to lack of education, majority of rural people are unaware of technological development, marketing etc. Shortage of finance and raw materials are main problems face by rural entrepreneurs. Most of the rural entrepreneurs face peculiar problems like illiteracy, fear of risk, lack of training and experience, limited purchasing power and competition from urban entrepreneurs. Promotion of rural entrepreneurship is a key to develop rural areas and backward towns. This paper focuses on the identification of various problems associated with rural entrepreneurship. Suitable cures have also been discussed to overcome these problems.

Key words: Economic development, Lack of training, Purchasing power, Rural entrepreneur, Rural

mass.

1. Introduction

The basic definition of entrepreneurship is the act of starting a business with the intention of turning a profit. However, in our modern age, the concept of entrepreneurship has expanded to include the act of transforming the world by solving large-scale problems. With the advent of the internet, entrepreneurship has the power to create social change through the creation of a service or product that affects individuals in positive ways and addresses social issues with innovative ideas.

Entrepreneurship is also an opportunity for self-motivated individuals to create their own career path and income, working for themselves to develop goods or services that people want or need. It's a risky approach to making a living, but it can result in amazing rewards and lasting success.

2. Objectives of the study

- · To know the various types of rural entrepreneurship.
- To know the importance of rural entrepreneurship.
- To study the problems and challenges of rural entrepreneurship.

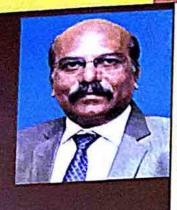
3. Types of Rural entrepreneurship

- 1. Agro Based Enterprises
- 2. Forest Based Industries
- 3. Mineral Based Industry
- 4. Textile Industry
- 5. Handicrafts
- 6. Engineering and services.

4. Significance of Rural entrepreneurship

- Provides employment opportunities
- Check on migration of rural population
- Balanced regional development
- · Awaken the rural youth
- Improves standard of living
- · Proper utilisation of local resources





Dr. P. Sundara Pandian, M.Com, M.B.A.M.Sc., M.A.M.Phil.P.G.D.C.A.P.G.D.M.I.R.Ph.D. is a writer and thinker in Commerce and Management subjects for more than thirty two years. He is the Principal of V.H.N.Senthikumara Nadar College (Autonomous), Virudhunagar since 2011. He has completed one UGC Major Research Project. He Produced 43 M.Phil., and 17 Ph.D. Scholars. He has credit in authoring 45 books and published 265 research articles in National, International Journals and in edited books. He was the recipient of the Best Reacher Award by Tamil Nadu Council for Higher Education in the year 2007-2008. He has organized a number of UGC, TANCHE and NAAC-sponsored programmes for the benefit of faculty members and students. He is one of the accreditation members of the NAAC-peer team

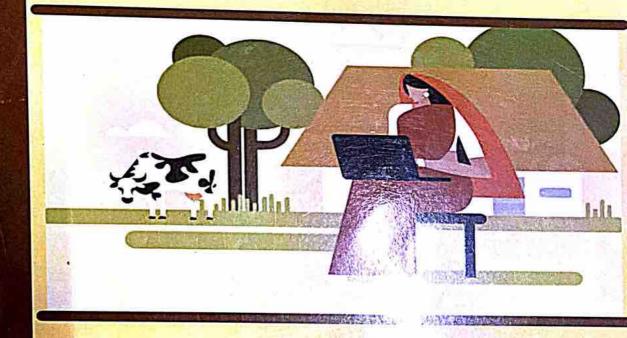


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OCCUPATIONAL STRESS AMONG WOMEN EMPLOYEES IN BANKING **INDUSTRY**

Dr. P. Rajmohan & Mrs. A. Revathi

Assistant Professor of Commerce (SF), V. H. N. Senthikumara Nadar College (Autonomous) Virudhunagar.

Assistant Professor of commerce, G. Venkataswamy Naidu College, Kovilpatti.

Abstract: Job stress can defined as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress can be lead to poor health and even injury. Raised blood pressure, nervousness, cold sweating, depression, daily headaches, and loss of interest at work, septic ulcer and empty stomach. These are some of the major symptoms of work related stress. Tensions related to daily work are said to be a major factor in almost all of the above mentioned physical ailments. Most of the organizations reducing the employees who survive the axe are being expected to bear the increased work load. Keywords: Occupational Stress, Organizational Factors, Job Concerning Factors.

INTRODUCTION:

Banking system occupies an important place in our nation's economy. A banking institution is indispensable in a modern society because it plays a pivotal role in the economic development of a country and forms the core of the money market in an advanced country. Banking is very much a service function. The banks have been doing the service provide facilities to cater to the needs of customers. Banks constitute a predominant segment of the banking system in India. They cater needs of trade, commerce, industries, agriculture, small business, transport and other services with a wide network of branches throughout the country. Stress is a dynamic condition in which an individual is confronted with an opportunity, demand or resource related to what the individual desired and for which the outcome is perceived to be both uncertain and important is a complicated definition.

CHARACTERISTICS OF STRESS:

The word stress portrays the idea of a 'system in tensions'. This will be true for people who posses strong moral values of good and bad deep sense of personal and organizational responsibility. Tension may arise because one might have to content with the whistle blowing against one's own colleagues, time deadline, which force an employee to perform the jobs hurriedly and some other undesirable consequences, which have to be pitted against one's sense of duty.' Stress is intangible in nature' which can neither be seen nor touched but its presence can be felt through its damaging but sometimes to take a turn for the better.

TYPES OF STRESS:

Acute Stress

It is type of stress that throws you off balance momentarily. This is the type of stress that comes on quickly and often unexpected and doesn't last too long, but requires a response and shakes you up a bit, like an argument with someone in your life, or an exam for which you don't feel adequately prepared. These stress relievers can help you to relax and more quickly recover from acute stress.

Chronic Stress ٠

It is a type of stress that trends to occur on a regular basis. This type of stress may leave you feeling drained and can lead to burnout, if it's not effectively managed. This is because when the stress response is chronically triggered and the body is not brought back to relaxed state before the next wave of stress hits, the body can stay triggered indefinitely.



Dr. P. Sundara Pandian. M. Com. MBAMS. MA. M. Phil. P.G. D. CA. P.G. DMIR. Ph.D. is a writer and thinker in Commerce and Management subjects for more than thirty two years. He is the Principal of V.H.N. Senthikumara Nadar College (Autonomous). Virudhunagar since 2011. He has completed one UGC Major Research Project. He Produced 43 M. Phil., and 17 Ph.D. Scholars. He has credit in authoring 45 books and published 265 research articles in National, International Journals and in edited books. He was the recipient of the Best Reacher Award by Tamil Nadu Council for Higher Education in the year 2007-2008. He has organized a number of UGC, TANCHE and NAAC-sponsored programmes for the benefit of faculty members and students. He is one of the accreditation members of the NAAC-peer team

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INDIA Dr.S.Selvanathan & Dr. S. Selva Rani

Head & Assistant Professor of Commerce (SF), VHNSN College (Autonomous), Virudhunagar HOD & Associate Professor, Department of Commerce, Idhaya College for Women, Sarugani

Abstract : In India, the SHG movement began in the 1980s, when several non-government organizations mobilized and organized poor communities in rural areas and offered them formal channels for social and financial support. This programme gained momentum with the National Bank for Agriculture and Rural Development linking a small number of such groups with banks. Called the Self-Help Group Bank Linkage Programme, this revolutionary initiative connected group members, many of whom had never had a bank account before, to formal financial services in a sustainable and scalable manner. SHGs provide women entrepreneurs with micro-loans to sustain their businesses, while also creating an environment for them to develop greater agency and decision-making skills.

Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self- confidence to which they hitherto have been strangers," - Mahatma Gandhi in Young India (1930).

Introduction

Nearly a century has passed, and despite the multidimensional growth that India has achieved since, his concerns remain relevant even today. Although women constitute almost half of India's population of 1.2 billion, they are largely excluded from participating in economic activities and decision-making, as well as access to resources of health, nutrition, education, etc. This exclusion and discrimination is reflected in low female labour force participation rates, with India recording a meagre 22.3% in 2021 in comparison with 30.3% in 1990.

In the context of increased importance being given to innovation, technology and self-sustenance, especially in a post-covid era, economically weaker sections have faced an acute loss of jobs and income. Even though women have the potential to contribute to household finances, they often do not have the agency to participate in decisions related to avenues of income generation, thus many a time pushing their families to the brink of poverty. In a country that is at the cusp of a rapid transformation in terms of evolving employment opportunities, urbanization and innovation, female participation in the economy remains crucial to where India stands globally. Even though working women account for approximately 432 million, about 343 million are not in paid formal job roles or work. An estimated 324 million of them are not in the labour force; and another 19 million are part of the labour force but not employed. Hence, the nature of employment among women is either not accounted for in the formal economy, or women end up not having access to formal jobs due to existent socio-cultural complexities. As a society with deep-rooted patriarchy, even if women want to attain employment, the dominant tradition of female domestic responsibility coupled with social stigma limits their economic advancement and access to opportunities in comparison with their male

To overcome social stigmas around employment and give women the agency to break out of the shackles of subordination, entrepreneurship is an innovative and simple tool. To boost the participation of women in the entrepreneurship ecosystem, the government has introduced a plethora of schemes, such as the Mudra Yojana, Udyogini Scheme, Annapurna Scheme and Stand Up India.





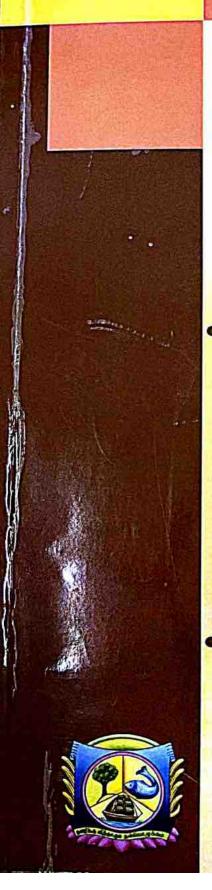
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EMPOWERMENT OF RURAL WOMEN ENTREPRENEURS: CHALLENGES AND **OPPORTUNITIES**

Dr. J.Kalaisigamani

Assistant Professor of Economics, Department of Commerce (SF), VHNSN College, Virudhunagar

Abstract: Women entrepreneurs are key players in any developing country particularly in terms of their contribution to economic development. The main objective of the research was to study the challenges faced by rural women entrepreneurs in Aruppukottai areas. Results were derived through a qualitative in-depth interview based study of a sample of 50 rural women entrepreneurs. Thus, the study aims at undertaking the entrepreneurial development among women highlights their motivational forces and relationship between socio-economic background of women entrepreneurs, opportunities and their challenges.

Key words: Rural, Women Entrepreneurs, Challenges, Opportunities

Introduction

The growing presence of women as entrepreneurs has led to significant business and economic growth in the country. Women-owned businesses are playing a leadership role in society by creating job opportunities in the country, sparking demographic change, and inspiring the next generation of women founders. Women must contend with a wide range of challenges in business. Entrepreneurship has been a male-dominated phenomenon from a very early age, but time has changed that and led to women becoming the most memorable and inspiring women entrepreneurs today. It is estimated that women entrepreneurs are currently on the rise. Entrepreneurship is not limited to one gender now but is due to the multiple economic pressures that women have faced and have realized that the survival of their families and their own potential lies only in working side by side with men. The education of women has undoubtedly given them immense confidence and encouragement to serve and discover new avenues of trade. However, the realities on the ground differ greatly in geographical boundaries. Globally, women are considered a weaker gender physically and emotionally, so the prospects for them to become business professionals are still a relatively unexplored area and need attention.

Objectives of the Study

- 1. To study the socio economic Character of women entrepreneurs
- 2. To find out the Challenges encountered by women entrepreneurs

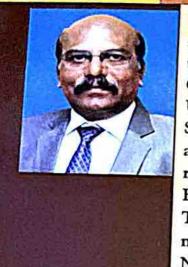
Methodology

The study was conducted in the Aruppukottai areas in the Virudhunagar district. A random technique was adopted for the selection of the study area. A sample of 50 women respondents (50 from each area) was taken. Business taken for the study was beauty parlours, Tailoring and Xerox Shops. The sample was selected using non-random opportunity sampling techniques and case study techniques.

Review of literature

Barwa (2003) on women entrepreneurs in Vietnam showed that women face additional handicaps due to the prevailing social and cultural gender-based inequalities and biases. Although women have made significant strides towards sexual equality, in areas such as education and the workplace, their position as the family mainstay, in terms of parenting and homemaking, remains relatively unchanged.

Winn (2004) examines some of the decision making factors and socio-personal constraints that affect women entrepreneurship globally. Despite the increased gender parity in the workforce today, few women attain management positions at the top in large corporations. Policy-makers and educators who are interested in increasing women in



Dr. P. Sundara Pandian, M. Com. M. B. A. M. Sc. M. A. M. Phil. P.G. D. C. A. P.G. D. M. I. R. Ph. D. is a writer and thinker in Commerce and Management subjects for more than thirty two years. He is the Principal of V.H. N. Senthikumara Nadar College (Autonomous), Virudhunagar since 2011. He has completed one UGC Major Research Project. He Produced 43 M. Phil., and 17 Ph. D. Scholars. He has credit in authoring 45 books and published 265 research articles in National, International Journals and in edited books. He was the recipient of the Best Reacher Award by Tamil Nadu Council for Higher Education in the year 2007-2008. He has organized a number of UGC, TANCHE and NAAC-sponsored programmes for the benefit of faculty members and students. He is one of the accreditation members of the NAAC peer team



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CHALLENGES OF SELF EMPLOYED WOMEN - A STUDY WITH SPECIAL REFERENCE TO SRIVILLIPUTHUR TALUK Dr.R.K. Manju @ Mahalakshmi & Dr.R.Jeyanthi

Assistant Professor of Commerce, V.H.N.S.N College (Autonomous), Virudhunagar

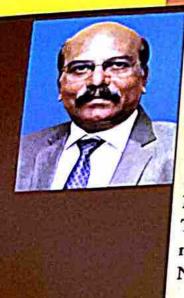
Abstract : Self employed Women are a woman who accepts challenging role to meet her personal Abstract : Self employed Women are a woman will describe numerous problems to reach her needs and become economically self-sufficient. A woman faces numerous problems to reach her needs and become economically self-sufficient. A woman becomes economically self-sufficient after facing challenges, familial needs. A self-employed woman becomes economically self-sufficient after facing challenges. familial needs. A self employed woman becomes economics in the two faces of her life i.e. society and by identifying herself a successful entrepreneur, she shines in the two faces of her life i.e. society and By identifying herself a successful entrepreneur, she small part of human resource. In India, family. Development of Women Entrepreneurship is an essential part of human resource. In India, family. Development of Women Entrepreneurship is very low as compared to other countries, especially in the Development of women entreprencurship is very low as a upper class families in urban cities. Rural areas in India. The progress is more visible among upper class families in urban cities. Rural rural areas in India. The progress is more visible and Nation. Social and economic development woman constitutes the family, which leads to society and Nation. Social and economic development woman constitutes the family, which leads to society and Nation. Social and economic development woman constitutes the family, which leads to society and society or a country. Women are now of women is necessary for overall economic development of any society or a country. Women are now of women is necessary for overall economic development. The challenges and opportunities aware of their own traits, rights and also the work situations. The challenges and opportunities aware of their own traits, rights and also the women of the Government programs and provided to the women of digital era are growing rapidly. Some of the Government programs and provided to the women of digital era are growing and policies help women to become entrepreneurs. The women are interested in entrepreneurial works policies help women to become entrepreneurs. Dairy farm, Handicraft etc. But it has been like, Handloom weaving, Piggery farm, Poultry farm, post satisfactory. This is like, Handloom weaving, Piggery Jarin, Found observed that the rate of growth of women enterpreneurial training, improper marketing knowledge, basic problems arising in relation to lack of entrepreneurial training, improper marketing knowledge, gender discrimination etc., In this respect it is necessary to find out the problems and remedial measures for self employed women. This study aims to analyze the Challenges of self employed women in Srivilliputhur Taluk of Virudhunagar District. Convenience sampling is used to collect primary data from 100 sample respondents of Srivilliputhur Taluk by structured Questionnaire.

Keywords: Self employed women, Entrepreneurial training, Challenges, Government Schemes.

This research purely based on the primary data (questionnaire). Likert Scaling technique has been used in this research. The socio background including annual income. family position, sources of finance and Nature of business activities of self employed women in Srivilliputhur Taluk are analyzed. One hundred women (100) from Self employed women who are engaged themselves in various entrepreneurial activities are considered as respondents. The major finding revealed that varieties of challenges faced by the self employed women in establishing and running their business ventures. The problems range from Financial, Production, and Marketing to Personal and Social Problems.

Introduction

Self employed Women are a woman who accepts challenging role to meet her personal needs and become economically self-sufficient. A woman faces numerous problems to reach her familial needs. A self employed woman becomes economically selfsufficient after facing challenges. By identifying herself a successful entrepreneur, she shines in the two faces of her life i.e. society and family. Entrepreneurship of Women development is an essential part of human resource. In India, Development of women entrepreneurship is very low as compared to other countries, especially in the rural areas. The progress is more visible among upper class families in urban cities. Rural woman constitutes the family, which leads to society and Nation. Social and economic development of women is necessary for overall economic development of any society or a country. Women are now aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly. Some of the Government programs and policies help women to become



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PRADHAN MANTRI MAHILA SHAKTI KENDRA (PMMSK) SCHEME - A STUDY WITH REFERENCE TO VIRUDHUNAGAR DISTRICT Dr.P.Sundara Pandlan & Dr.S.Muthulakshmi

Principal, V.H.N.Senthikumara Nadar College (Autonomous), Virudhunagar, Principal, V.H.N.Senthikumara Nadar College (Autonomous), Virudhunagar,
Assistant Professor of Commerce, V.H.N.Senthikumara Nadar College (Autonomous), Virudhunagar,

1. INTRODUCTION

Women once erroneously considered unproductive and not worthy are now Women once erroneously considered displayment. The need to enhance the accepted as the agents of change in economic development. The need to enhance the accepted as the agents of change in economic development process was recognized. The nation and participation and leadership roles of women in participation and leadership roles of women participation and l cultural life and equally in the development process and an action will benefit from women's qualities like excellent management abilities, communication skills, benefit from women's qualities like excellent management abilities, communication skills, benefit from women's qualities like excellent management but women empowerment but women-led ability to multitask. This, as Modi says, is not just women empowerment but women-led ability to multitask. This, as Modi says, is not just worked out women-led development. The central Government has taken various steps to protect the interest of development. The central Government has taken various of the schemes is mentioned to the schemes is mentioned to the scheme of the schemes is mentioned to the scheme of the sch development. The central Government has taken overview of the schemes is mentioned the women by introducing various schemes. An overview of the schemes is mentioned below.

1.1 KISHORI SHAKTI YOJANA

1.2 JANANI SURAKSHA YOJANA (JSY)

1.3 RASHTRIYA SWASTHYA BIMA YOJANA (RSBY) 1.4 DEEN DAYAL UPADHYAYA GRAMEEN KAUSHALYA YOJANA

1.5 NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (NREGA)

1.6 NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)

1.7 PRADHAN MANTRI SUKANYA SAMRIDDHI YOJANA

1.8 PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY)

2. PRADHAN MANTRI MAHILA SHAKTI KENDRA (PMMSK) SCHEME The central government has introduced the Pradhan Mantri Mahila Shakti Kendra

The central government has the scheme will empower rural women through (PMMSK) Scheme in the country. This scheme will empower rural women through (PMMSK) Scheme in the country.

Community participation to create an environment so that they can realize their full community participation to create an environment so that they can realize their full community participation to create and community participation to create their full potential. This scheme was performed under the patronage of Ministry of Women and

Child Development.

evelopment.

Moreover, the central government has provided the financial outlay of Rs. Moreover, the Central government will constitute an "one common the Rs. 3,636.85 crore during 2017-18 to 2019-20 for the Pradhan Mantri Mahila Shakti Kendra 3,636.85 crore during 2017-10 to 21 and 3,636.85 crore during 2017-10 and 3,636.85 crore during 2017-10 and 3,636.85 crore during 2017-10 and 3,636.85 crore during 20 (PMMSK) Yojana. The contrary of action and cost off at national, state and district level. This task force will help in planning, reviewing and monitoring the scheme to ensure the convergence of action and cost efficiency.

The main objective of the scheme is to increase the care, protection and development of women across the country. Improving the child sex ratio, survival of new born girl child, girl education and empower them through several initiatives under the scheme are the main motives of the Mahila Shakti Kendra scheme.

2.1 OBJECTIVES OF THE SCHEME

The scheme is framed for the empowerment of women who belong to the rural community. These women will be provided with the essential impetus to establish smaller business units. The main Objectives of the Scheme is

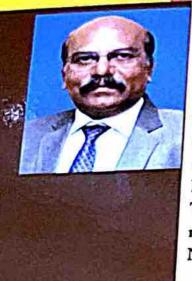
Improvement in Child Sex Ratio

Ensuring Survival, protection and education of the girl child

To provide an interface for rural women to approach the Government for availing entitlements

Empowering them through training and capacity building.

Student volunteers to encourage the spirit if voluntary community service



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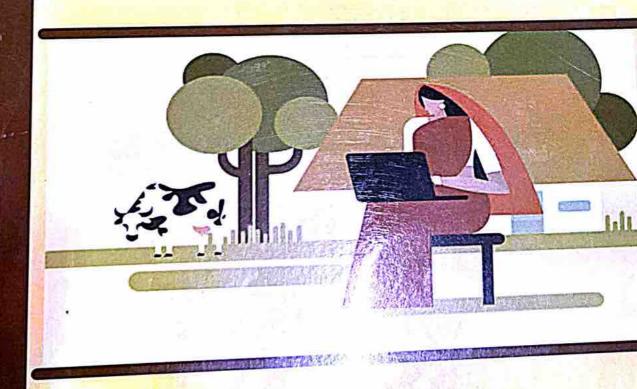




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WORK- LIFE BALANCE OF BUSINESS WOMEN IN INDIA R.Balaji

Assistant Professor of Commerce (SF), VHNSN College (Autonomous), Virudhunagar

Abstract The majority of the women had successful Work-life balance, because their husbands shared an equal partnership both in professional and personal life. With the advancement in technology, and education and revolution in the industrial sector, there has been a little change in Indian men too. Ultimately, the art of work life balance as a female leader requires careful planning and prioritization. Enlisting trusted family members and friends to help you accomplish the things one can't do on their own is one of the best ways to achieve this. A balanced life style boosts the sense of responsibility & ownership. It builds better relationship with management. It also builds confidence.

Introduction

The expression "work-life balance" was first used in the United Kingdom in the late 1970s to describe the balance between an individual's work and personal life. In the United States, this phrase was first used in 1986.

Work-Life Balance does not mean an equal balance. It means the capacity to schedule the hours of professional and personal life so as to lead a healthy and peaceful life. It is not a new concept. It emphasizes the values, attitudes and beliefs of women regarding their age to work in organizing and balancing their work and personal life.

Work-Life Balance of Women

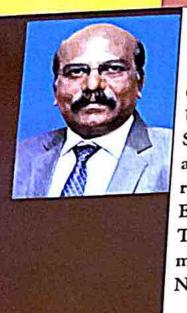
When a woman achieves a successful work-life balance, one has job satisfaction and becomes highly committed and productive and succeeds in one's career. But, in certain cases the women is not able to succeed due to incapability in balancing the work and personal life. The woman is unable to set the priorities. As a result one withdraws from ones work due to simple reasons like taking care of her children, aged in laws/parents, and other family pressures. If the man is able to share some of the responsibilities, one would be successful women. The majority of the women have had successful Work-Life Balance, because their husbands shared an equal partnership both in professional and personal life. With the advancement in technology, and education and revolution in the industrial sector, there has been a little change in Indian men too. Both the partners need to schedule their working hours and personal hours so that they lead a professionally and personally healthy life. The women should also educate the children to share responsibilities to make life better and fruitful.

Ultimately, the art of work life balance as a female leader requires careful planning and prioritization. Enlisting trusted family members and friends to help you accomplish the things you can't do on your own is one of the best ways to achieve this.

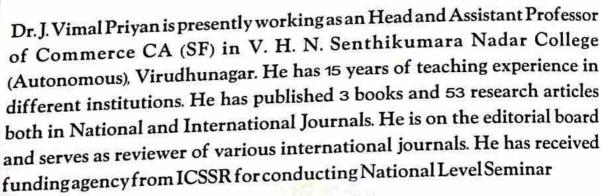
Review of Literature Steven L. Sauter, chief of the Applied Psychology and Ergonomics Branch of the National Institute for occupational safety and health in Cincinnati, Ohio, states that recent studies show that "the workplace has become the single greatest source of stress".

Michael Feuerstein, professor of clinical psychology at the Uniformed Services University of the Health Sciences at Bethesda Naval Hospital states, "We're seeing a greater increase in work-related neuro skeletal disorders from a stress ".

Importance of Work-Life Balance for Women The majority of women struggle to achieve work-life-balance. The reason behind this struggle is that they are being challenged by the demands of their organization versus the commitments of their home. They need to manage the daily requirements of their



Dr. P. Sundara Pandian, M.Com, M.B.A.M.Sc., M.A.M.Phil.P.G.D.C.A.P.G.D.M.I.R.Ph.D., is a writer and thinker in Commerce and Management subjects for more than thirty two years. He is the Principal of V.H.N.Senthikumara Nadar College (Autonomous), Virudhunagar since 2011. He has completed one UGC Major Research Project. He Produced 43 M.Phil., and 17 Ph.D. Scholars. He has credit in authoring 45 books and published 265 research articles in National, International Journals and in edited books. He was the recipient of the Best Reacher Award by Tamil Nadu Council for Higher Education in the year 2007-2008. He has organized a number of UGC, TANCHE and NAAC-sponsored programmes for the benefit of faculty members and students. He is one of the accreditation members of the NAAC-peer team







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EMPOWERMENT OF RURAL WOMEN: CHALLENGES AND OPPORTUNITIES

- Dr.P.Sundara Pandian & Dr.J.Vimal Priyan

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STUDY OF POLITICAL PARTICIPATION OF WOMEN IN VIRUDHUNAGAR TOWN

Mr. C. Kalaiselvan

Assistant Professor, Department of Commerce with Computer Applications (SF), V.H.N.S.N College, Virudhunagar.

Abstract : In this study analyze the status of women in politics in virudhunagar area. The study reveals that the women of virudhunagar are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by government. In their decision-making power is vary from household and freedom of movement considerably with their age, education and employment status. Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women. Fewer women have final say on how to spend their earnings. Control over cash earnings increases with age, education and with place of residence. Women's exposure to media is also less relative to men. Rural women are more prone to domestic violence than that of urban women. A large gender gap exists in political participation too. The prime objective of this study is to examine the political involvement of women through the virudhunagar area. Both quantitative and qualitative data have been used to obtain reliable data. Data were derived from a questionnaire survey. The study recognizes that there is a strong relationship between decision making authority and political interfere. Many of the barriers to women's empowerment and equity lie ingrained in cultural norms. Many women feel these pressures, while others have become accustomed to being treated inferior to men. Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities.

Keywords: Women Empowerment, Decision Making, Socio-economic background, commitment

Introduction:

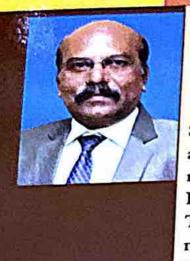
Women empowerment mainly refers to the practice of making women independent so that they can make their own decisions as well as handle their lives without any familial or societal restrictions. In simple terms, it entitles women to take charge of their own personal development. Since women have always been the oppressed ones in a patriarchal society, the main motive of women empowerment is to help them stand equally with men. It is a foundational step to ensure the prosperous growth of a family as well as the country. Empowering women, the world would definitely witness gender equality and help women from every stratum of society stand on their own and steer their lives as per their own wishes.

What is Women Empowerment?

Women empowerment is the process of giving women the ability to live a happy and respected life in society. Women are empowered when they have unrestricted access to chances in a range of domains, such as education, profession, and lifestyle, among others. It involves things like education, awareness, literacy, and training to help them improve their position. It also involves decision-making authority. A woman feels powerful when she takes a significant decision. Empowering women is the most important factor in a country's overall growth. If a household has just one earning member, while another family has both men and women earning, who will have a better standard of living? The solution is straightforward: a household in which both men and women work. As a result, a country where men and women work together grows more quickly.

Need for Women Empowerment

Almost all countries, regardless of how progressive, have a history of mistreating women. To put it another way, women from all over the world have been defiant to



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MSMES' FOR WOMEN: A VEHICLE FOR ECONOMIC GROWTH Mr. Kanagavel.N

Assistant Professor of Commerce, Department of Commerce (CA) SF, VHNSN College (Autonomous), Virudhunagar

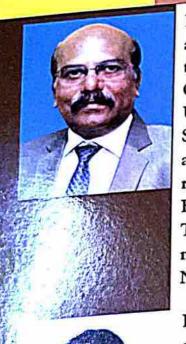
Abstract: Micro, small, and medium-sized enterprises is the full version of "MSME." This sector is not a new phenomenon for the Indian economy; rather, it has been an integral part since the Harappan period. However, as a result of the British's protracted rule, India's spirit of enterprise was demoralised and practically obliterated. Indicative of this is the fact that India's GDP expanded at a rate of only 0.9% over the first half of the 20th century. During this period, the Swadeshi Movement began with the purpose of developing a sense of economic independence among the nation's inhabitants in order to better their level of living. Participants in this movement called for the manufacturing of more items in India and prohibited the consumption of British-made goods. The movement was crucial not just in terms of self-reliance, but also in offering employment opportunities to formerly unemployed individuals. Following India's independence, the evolution of the micro, small, and medium-sized business (MSME) for women sector may be loosely divided into two time periods: before and after the adoption of the MSMED act, 2006. Before the MSMED Act of 2006, these businesses were known as small-scale industries. After the legislation was approved, however, these entities were referred to as enterprises and classified as micro, small, or medium firms.. Researchers from a variety of fields concur that businesses like these are essential to the development of economies at all phases of economic growth, including developed, developing, and underdeveloped states. They are crucial for guaranteeing the equitable distribution of development. In the majority of countries, more than 90 percent of all companies are micro, small, and medium-sized enterprises (MSMEs). They are credited with the highest rates of employment expansion and are accountable for a substantial share of industrial production and exports.

Keywords: MSMEs, Swadeshi Movement, women sector, Global Economic Prospects, Industrial

INTRODUCTION

The industrialization process is critical to a country's economic growth and development. Micro, small, and medium-sized firms (sometimes abbreviated as MSMEs) have always played a major role in the economic activities of highly developed, industrialised nations such as Japan, Germany, the United Kingdom, and the United States of America. Poverty and unemployment are widespread issues in growing countries such as India, where agriculture is the primary source of livelihood for the vast majority of the people. If we are to succeed in our efforts to alleviate poverty and unemployment, we must expand the manufacturing sector. Small scale industries, also known as micro, small, and medium firms, have been identified as important contributors to the accomplishment of a wide range of socioeconomic goals in both developed and developing countries. These objectives include increasing employment, promoting exports, and encouraging entrepreneurship. These companies act as a stepping stone for budding entrepreneurs as well as a breeding ground for future growth. The sector of micro, small, and medium-sized enterprises is critical to the Indian economy. IMPORTANCE OF MSME

The proportional size of the micro, small, and medium-sized firm sector and economic growth have a positive link. The growth of SMEs is inextricably tied to the economy of any country. Furthermore, data suggests that formal micro, small, and medium-sized firms (MSMEs) contribute roughly 50% of the GDP of high-income countries on average. Small and medium-sized firms now account for more than 35% of the entire gross value of output in the manufacturing sector, as well as 43% of total exports. This industry is one of the most lucrative success stories of modern India. At the



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Odd Fibonacci Geometric Mean Labeling of Some Graphs

Dr.P.Vidhyarani2 L.Vennila1

Research Scholar, Department of Mathematics, Sri Parasakthi College for Women, Courtallam, Affiliated to Manonmaniam Sundaranar University, Tirunelveli-627012, India. ²Assistant Professor, Department of Mathematics, Sri Parasakthi College for Women, Courtallam, India.

Abstract:

Let G be a graph with p vertices and q edges and an injective function f:V(G) → {1,3,5,13,21,55,89 } where each fi is a Odd Fibonacci number and the induced edge labeling f: $E(G) \rightarrow N$ are defined by

$$f^*(e=uv) = \lfloor \sqrt{f(u)f(v)} \rfloor$$
 or $\lceil \sqrt{f(u)f(v)} \rceil \forall uv \in E(G)$

and all these edge labeling are distinct is called a odd Fibonacci geometric mean Labeling. A graph which admits an odd Fibonacci geometric mean Labeling is called a odd Fibonacci geometric mean graph.

Keywords: Odd Fibonacci geometric mean Labeling, Path, Cycle, Comb, T(Sn), ATn. Qn, Pn², Wheel graph, Kite graph, Star graph, Ladder graph, Pan graph.

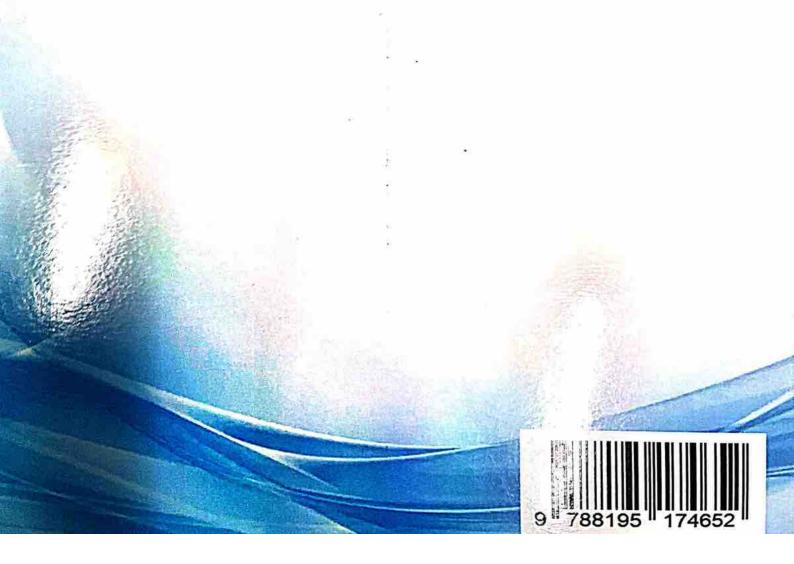
1. Introduction

The graphs considered here are simple, finite, undirected graphs. Let V(G) denote the vertex set of G and E(G) denote the edge set of G. For all other standard terminology and notations we follow Harary[1]. The concept of Geometric mean labeling was introduced by S.Somasundaram, R.Ponraj and P.Vidhyarani[2]. Monika.K and Murugan.K introduced Fibonacci Sum Labeling of Some Standard Graphs [3]. G.Chitra, J.Priya, Y.Vishnupriya, introduced Odd Fibonacci Mean Labeling of Some Special Graphs [4].In this paper we introduced a new concept of odd Fibonacci geometric mean Labeling we have derived different graph families are satisfying the conditions of odd Fibonacci geometric mean graph.

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Pg: 19-30

PROACTIVE APPROACH ON 2500 YEARS OLD BEATEN TRACK OF PYTHAGOREAN TRIPLETS

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ABSTRACT

Pythagoras theorem states that, the area of square whose side is the hypotenuse is equal to the sum of area of the square on the other two sides. For the past 2500 years the Pythagoras theorem has been used. It is a familiar theorem which has a formula of Pythagorean triples to generate right angled triangle whereas, the proposed formula states that, "All the right angled triangle is in contact with a parabola." To prove this, all the three formulas of Pythagorean triples have been interconnected into a single formula. Moreover, there is a connection between right angled triangle and Cartesian planes (x, y, x', y'). According to this proposed concept, all the right angled triangle is generated by the quadratic equation, $y = x^2 + 2x + 1$, Which is based on the x-axis of the Cartesian plane.

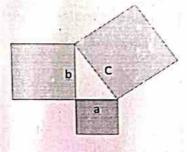
INTRODUCTION

Pythagorean theorem: It states that, In right angled triangle, the square of the hypotenuse side is equal to the sum of the square of the other two sides $(a^2 + b^2 = c^2)$.

Figure 1. Pythagorean triples

A Pythagorean triples consist of

According to Pythagoras, Plato,



three positive integers a,b,c, Euclid,...whenever the

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Pg: 31 - 44

Relation between resolving set and dominating sets in various graphs

RAJEEV GANDHI S

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Abstract: In a graph G = (V, E), the code of vertex v with respect to the ordered set $W = \{w_1, w_2, w_3, ..., w_k\} \subseteq V(G)$ is defined by $C_w(v) = (d(v, w_1), d(v, w_2), ..., d(v, w_k))$. The set W is so-called a resolving set for G if different nodes have different codes with respect to W. A resolving set having a minimum number of nodes is a minimum resolving set or a basis for G. The (metric) dimension Dim(G) is the quantity of nodes in a basis for G = (V, E). In this research paper, presented the idea resolving matrix in the graph and investigate relation between the dominating set and resolving set in various graphs like complete graphs, complete bipartite graphs, cycle, path, and regular graphs. Further prove some results on some results in metric of the graphs also explains the result with examples.

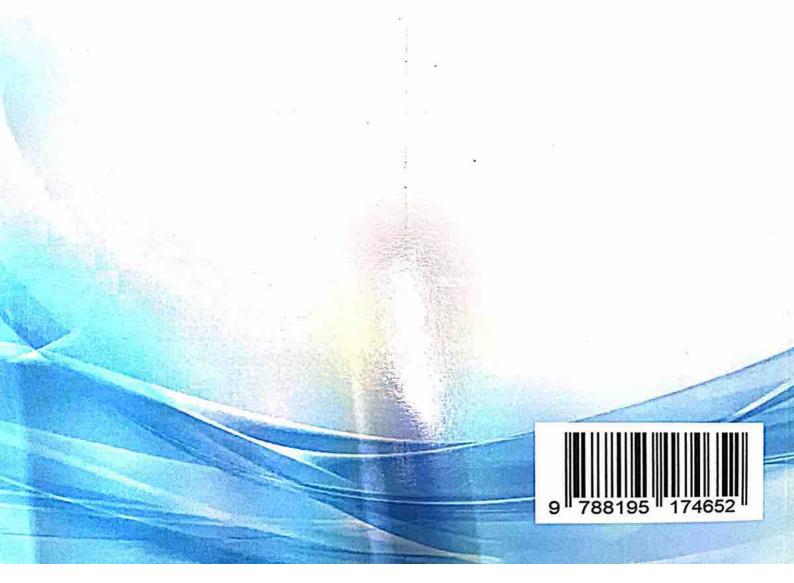
Keywords: Graphs, Resolving set, resolving matrix, dominating set, metric

1. Introduction

Normally, a graph holds many dominating sets. A vertex ν in a graph G is said to dominate itself and each of its neighbours. We roughly in additional words that ν dominates the nodes of its closed neighbourhood. $N[\nu]$. A set S of nodes of G is a dominating set of G if every nodes of G is dominated by at least one node of S. Consistently: a set S of nodes of G is a dominating set if all node in V-S is neighbouring to at least one node in S. The minimum cardinality between the dominating sets of G is named the domination number of G and represented by $\gamma(G)$. A dominating set of cardinality $\gamma(G)$ is denoted to as a minimum dominating set. A set is independent (or stable) if no two nodes in it are adjacent. An independent dominating set of G is a set that is both dominating and independent in G. The independent domination number of G, represented by $\gamma(G)$, is the minimum magnitude of an independent dominating set. The independence number of G, signified $\gamma(G)$, is the maximum size of an independent set in G.

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Edge-Vertex distinct congruent spectrum

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Abstract

An edge-vertex distinct congruent spectrum of graph G with v vertices and e -edges is an injective mapping from the set of edges to the set of non negative integers {0,1,2,...v}in such a way that the set of values of vertices obtained by the sums mod |E(G)| +1 .In this paper certain class of complete graphs, complete bipartite graphs, wheel graphs are discussed

Keywords distinct, congruent, complete graphs

Introduction

Definition

An egde-vertex distinct congruent spectrum of graph G with v vertices and e-edges is an injective function from the edges of G to the set {0,1,2,3,4,.....v} such that the vertices assigned to the labels $(f(x)+f(y)) \mod |E(G)|+1$ where u=(x,y) then the vertex labels are distinct.

Definition

Let G=(V,E) be a connected graph, without multiple edges or loops. For any abelian group A(written additively). Let $A^*=A-\{0\}$. A function $f:E(G)\to A^*$ is called a labeling of G. Any labeling induces a map f^+ : $V(G) \rightarrow A$, defined by $f^+(v) = \sum f(u, v) \mod |E(G)| + 1$ where u,v ∈ E(G). If there exists a labeling t'which induces a distinct label c on V(G), we say that f is an an egde-vertex distinct congruent spectrum of graph G

Theorem 1

The complete graph K4 is an edge -vertex distinct congruent spectrum Zn of G.

Proof

Let
$$V(G) = \{v_1, v_2, v_3,, v_n\}$$

 $E(G) = \{e_1, e_2, e_3,, e_n\}$

Claim Kn is an edge -vertex distinct congruent spectrum

An injective function is defined by $f:E(G) \rightarrow \{1,2,3,...,q\}$ such that $f(e_i)=i,\ 1 \le i \le n$ [56]

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APPLICATION OF GENERALIZED INVERSE OF MATRIX

J. Allice Deva Priya

ABSTRACT:

After reviewing fundamental properties of matrix generalized inverse with a problem & verification we describe some applications in which the generalized inverse of matrix concepts play an important role. In particulars, we establish the applications of generalized inverse of matrix in cancer therapy and computing input and output for robotic motions, we prove that we can apply these two applications in the treatment of corona, Since both cancer cell and corona virus undergoes mutation and affects auto immune system of human body. And hence corona is contagious, corona patient can be treated by Robots, by computing input and output for robotic motion. So that we can preserve many precious life of doctors and nurses.

INTRODUCTION:

In this paper, we will provide a brief introduction to matrix, Inverse of matrix, Generalized Inverse, Properties of Inverse of Matrix, Properties of Generalized Inverse of Matrix, Macduffee's theorem with an example and verification of it. We have discused Bio-math model, converting Generalized Inverse of Matrix into Geomatric interpretation, Geomatric interpretation 3D form and the application of Generalized Inverse of Matrix, we use two applications (i,e) make use of inverse of matrix in cancer, oncology and computing input and output for robotic motion to mention the possibility that Generalized Inverse of Matrix to three corona patients.

PRILIMINARIES/METHODS:

MATRIX:

- The term Matrix was 1st introduced by James Joseph Sylvester in 1850.
- He defined a matrix to be an arrangement of terms.
- In 1858 Cayley outlined a matrix algebra defining addition, multiplication, scalar multiplication and inverse.

INVERSE OF MATRIX:

For a matrix A, the inverse is written as A-1.

Condition for inverse:

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A NOTE ON STRENGTH OF A VEPTEX

S.Mahalakshmi ¹, M.Bhuvaneshwari ², Selvam Avadayappan ³ Research Department of Mathematics, VHN Senthikumara Nadar College (A), Virudhunagar – 626001, India.

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Abstract

Let G (V, E) be a connected graph. The set of all vertices adjacent to $v \in V$ is called open neighbourhood of v denoted by N(v). In general, $N_i(v)$ denotes the set of all vertices at a distance 'i' from v. The *Eccentricity* of a vertex v is denoted by e(v)and is defined as the distance of a farthest vertex from v. The Support of a vertex, s(v)in G is defined as the sum of degrees of vertices in N(v). In this paper, we introduce a similar parameter for each vertex, namely, Strength of a vertex denoted by str(v). We establish the exact strength of vertices in standard graphs, special graphs and prove some interesting results here.

Keywords: Eccentricity, Neighbours, Strength, Support, Distance.

AMS Subject Classification Code (2010): 05C (Primary)

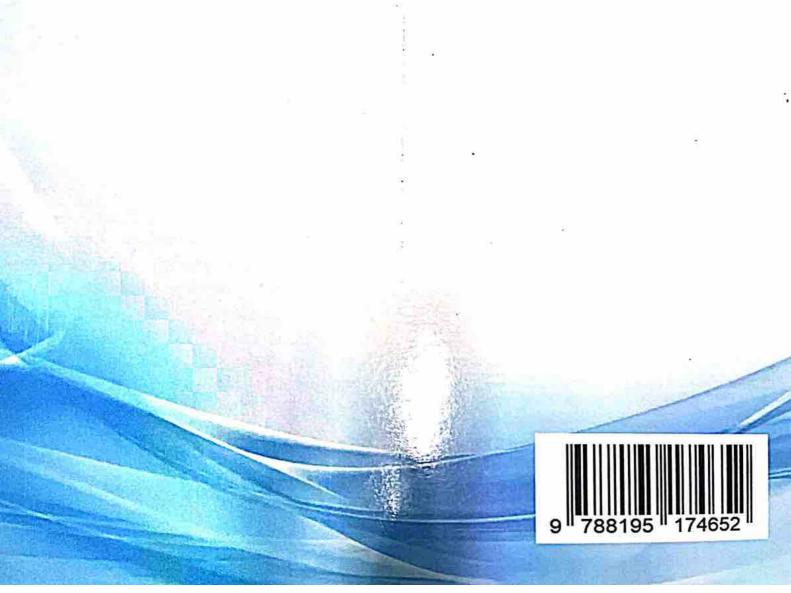
1 Introduction

The graph considered in the paper are simple, finite and connected. We refer [2] for notations and terminology that mentioned here. Let G be a graph of order n. A graph with all vertices having same degree is regular graph. A vertex of degree n-1 is called a full vertex.

The set of all vertices adjacent to $v \in V$ is called open neighbourhood of v, denoted by N(v). The closed neighbourhood of v is denoted by $N[v] = N(v) \cup \{v\}$. In

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AN APPLICATION ON ODD SUM LABELING OF GRAPHS

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ABSTRACT

A labeling $f: V(G) \to \{0,1,2,...,p-1\}$ is called an odd edge labeling of G if for the edge labeling f^* on E(G)defined by $f^+(uv) = f(u) + f(v)$ for any edge $uv \in E(G)$. Here the edge labeling is not necessarily injective [2].

An injective function $f: V(G) \to \{\pm 1, \pm 2, \dots, \pm p\}$ is said to be a pair sum labeling if the induced edge function $f_e: E(G) \to Z - \{0\}$ defined by $f^e(uv) = f(u) + f(v)$ is one-one and $f_e(E(G))$ is either of the form $\{\pm k_1, \pm k_2, ..., \pm k_{q/2}\}$ or $\{\pm k_1, \pm k_2, ..., \pm k_{(q-1)/2}\}$ $\cup \{k_{(q+1)/2}\}$ according as q is even or odd.

A graph with a pair sum labeling defined on it is called a pair sum graph [5]. An injective function $f: V(G) \rightarrow$ $\{0, 1, 2, \ldots, q\}$ is said to be a mean labeling if the induced edge labeling f^* defined by

$$f^* uv) = \begin{cases} (f(u) + f(v))/2, & \text{if } f(u) + f(v) \text{ is even} \\ (f(u) + f(v) + 1)/2, & \text{if } f(u) + f(v) \text{ is odd,} \end{cases}$$
injective and $f^*(F(G)) = (1, 2)$

is injective and $f^*(E(G)) = \{1, 2, \dots, q\}$.

A graph that admits a mean labeling is called a mean graph [6].

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SOME NEW SEPARATION AXIOMS OF (1,2)Sp-OPEN SETS IN

BITOPOLOGICAL SPACES

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In this paper, some new separation axioms in bitopological spaces using Abstract:

 $(1,2)S_p$ -open sets are defined and some of its Characterizations are analysed.

Key words: (1,2)semi-open, (1,2)pre-open, (1,2)pre-closed, $(1,2)S_p$ -open, $(1,2)S_p$ -closed,

 $(1,2)S_p$ -D space, $(1,2)S_p$ -D₀ space, $(1,2)S_p$ -D₁ space, $(1,2)S_p$ -D₂ space.



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SOME GENERALIZATION OF MICRO Spg-CLOSED SETS IN MICRO TOPOLOGICAL SPACES

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Abstract: In this paper, a new class of sets called Mic S_P-locally closed set in a Micro topological space is introduced. Also introduce their generalizations and study some of its properties.

Key words: Micro S_p-open, Micro S_p-closed, Micro S_pg-open, Micro S_pg-closed, Micro S_p-locally closed, Micro S_pg-locally closed.

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TRIPLE ARITHMETIC ODD DECOMPOSITION OF COMPLETE BIPARTITE GRAPHS INTO STARS

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Abstract

Let G be a finite, connected, undirected graph without loops or multiple edges. A decomposition $\{G_1, G_3, \ldots, G_{2k-1}\}$ of G is said to be Arithmetic Odd Decomposition if $|E(G_i)|=i$, $\forall i=1,3,\ldots,2k-1$. A graph G is said to have Triple Arithmetic Odd Decomposition [TAOD] if G can be decomposed into 3k subgraphs $\{3G_1, 3G_3, \ldots, 3G_{2k-1}\}$ such that each G_i is connected and $|E(G_i)|=i$, $\forall i=1,3,\ldots,2k-1$. In this paper, we investigate TAOD of complete bipartite graph $K_{m,n}$ into stars.

Keywords: Graph, complete bipartite, star, decomposition, Arithmetic odd decomposition.

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MAY 12, 2022

A view on fighting and flighting COVID 19 - infodemic by using soft set theory

M Gilbert Rani, Subhathra Department of Mathematics Arul Anandar College Autonomous Karumathur

Abstract

During the pandemic period we were plinking to lead a life with lot of chaos and challenges along with the rumours and inaccurate data information. Delay in releasing authentic information from government we received many fraudulent details arrived through social media from different channels to us. Even though government took many serious actions on it the flow did not fall that time. In this paper we investigated the impact of COVID -19 infodemic in society

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