

SOUVENIR

2ND INTERNATIONAL CONFERENCE
On

**Social Science, Management and
Technology in Covid Era**

Date: 19th December 2021

Organised By



Indian Academicians and Researchers Association (IARA)

In Association With



Institut Za Naučna Istraživanja I Razvoj, Montenegro

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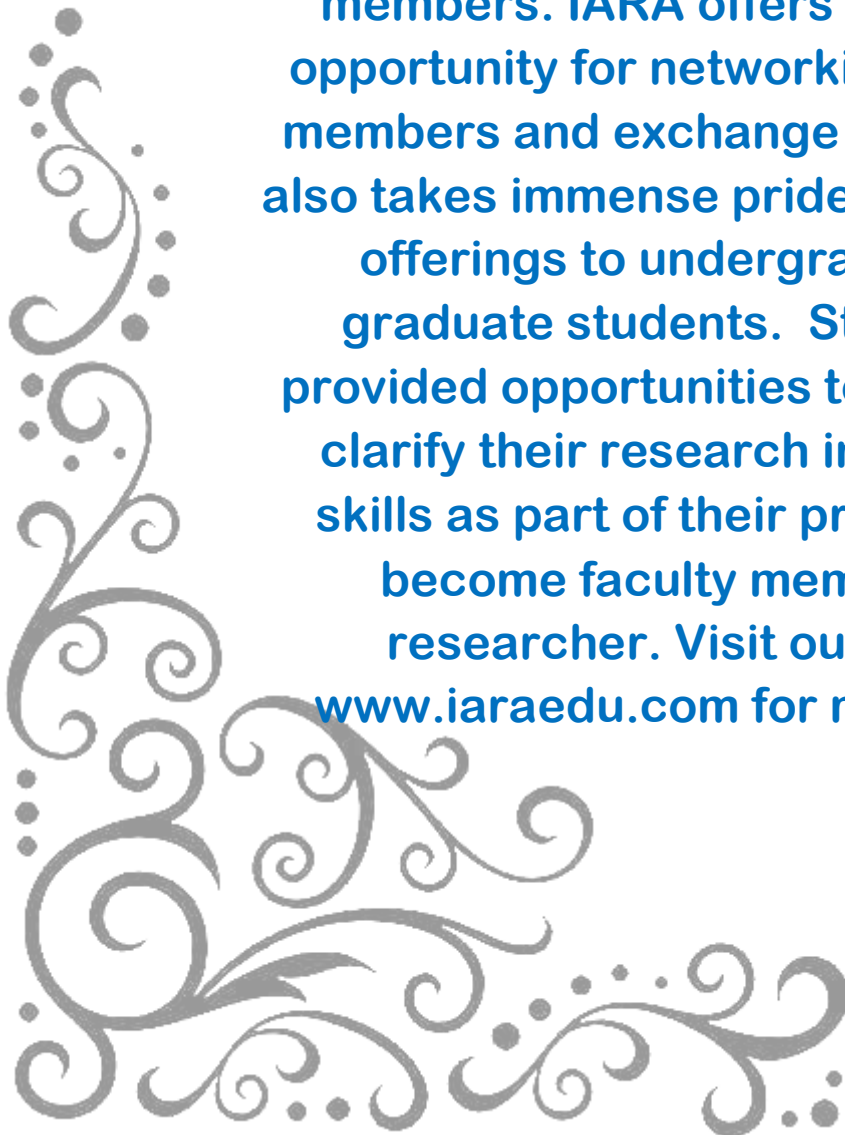
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ABOUT IARA

Indian Academicians and Researchers Association (IARA) is an educational and scientific research organization of Academicians, Research Scholars and practitioners responsible for sharing information about research activities, projects, and conferences to its members. IARA offers an excellent opportunity for networking with other members and exchange knowledge. It also takes immense pride in its services offerings to undergraduate and graduate students. Students are provided opportunities to develop and clarify their research interests and skills as part of their preparation to become faculty members and researcher. Visit our website www.iaraedu.com for more details.



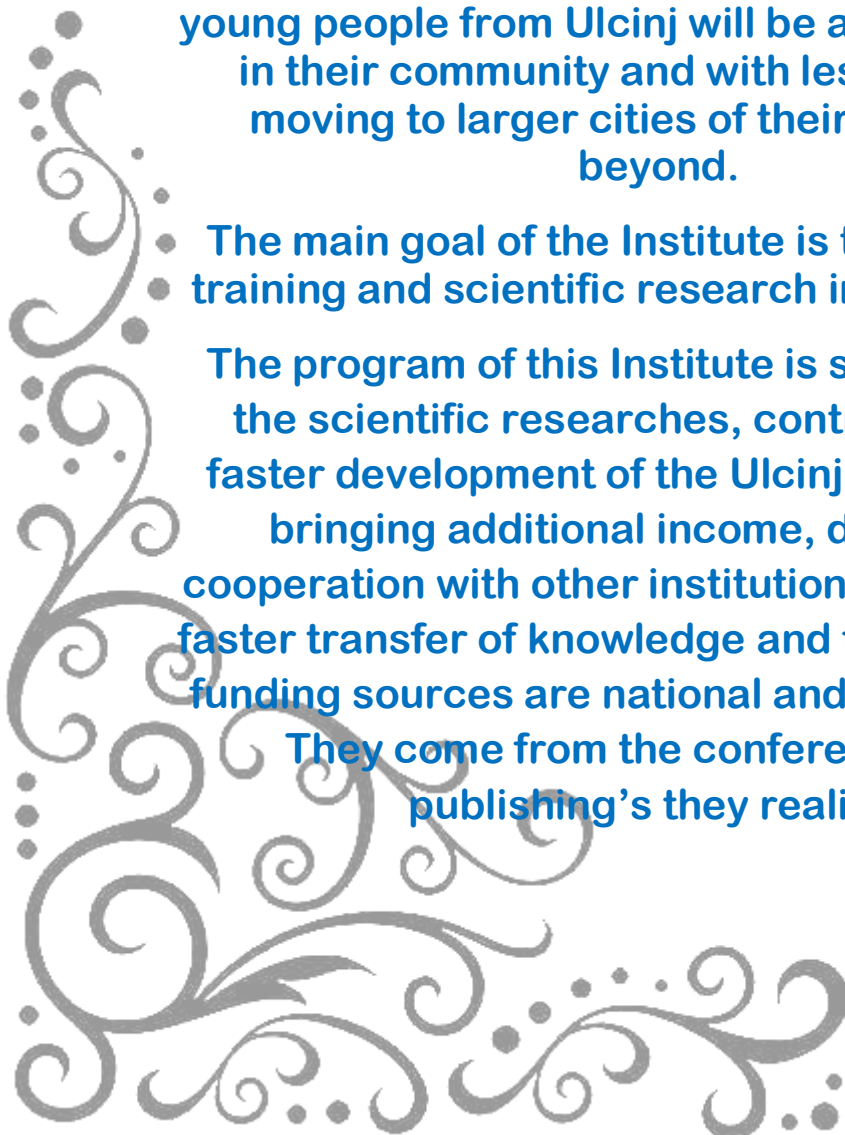
ABOUT INSTITUT ZA NAUČNA ISTRAŽIVANJA I RAZVOJ, MONTENEGRO

The Institute for Scientific Research and Development was established in 2012, in Ulcinj. Initially a group of intellectuals and scholars from Ulcinj started the establishment with the support of Novi Sad scientists. Legally known as a Judicial Person, it has been established as a joint-stock company that is open to all researchers, especially from Ulcinj, creating the premise for faster growth and development of its municipality, as well as for the region. Many young people from Ulcinj will be able to improve in their community and with less cost than moving to larger cities of their country or beyond.

The main goal of the Institute is to strengthen training and scientific research in social fields.

The program of this Institute is strengthening the scientific researches, contributing to a faster development of the Ulcinj municipality, bringing additional income, developing cooperation with other institutions and allowing faster transfer of knowledge and technology. Its funding sources are national and international.

They come from the conferences and publishing's they realize.



ABOUT THE CONFERENCE

The conference aims to provide a forum for the exchange of ideas on the researches and developments made in Management, Social Science and Technology during covid era. The conference aims to provide a common platform for researchers from the Academia as well as the Industry to discuss and present their research work and also will try to provide an opportunity for collaboration among them.



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ABSTRACT

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ANTECEDENTS FOR BUYERS' CHOICE OF PRODUCTS AND SHOPPING SITES IN ONLINE PURCHASE SITUATION DURING COVID ERA

Dr. Praveen Paul J.

Professor, Mepco School of Management Studies, Mepco Schlenk Engineering College, Sivakasi-626005

Dr. Prateeba Devi J.

Assistant Professor, Mepco School of Management Studies, Mepco Schlenk Engineering College, Sivakasi-626005

ABSTRACT

Online shopping becomes an alternative for consumers since it is more comfortable than conventional shopping which usually attributed with anxious, crowded, traffic jam, limited time, parking space and etc. This is much more relevant in the present COVID pandemic situation, since customers will want contactless shopping and delivery experience. In order to give a comfortable and convenient shopping for the customers, a E-commerce site has to be user-friendly, and easy to assess, also for every emerging sites they much concentrate on bringing their sites in to customers sight, in case of investment concerned E-commerce company they have to search for the maximum way to promote their site, where they can invest their minimum. The main objective of the study was to find out the (a) common factors that influence the buyer's choice of product through internet shopping and the shopping site; (b) criteria that online buyers use to evaluate products before their purchase and (c) to find the factors that influence the adoption of a new retail shopping site by the customers. To measure and study the above mentioned factors, descriptive research design is used in this study to find out the requirements of customers with regard to online shopping in order to measure the customer satisfaction. Data was collected from 183 respondents who have the habit of online shopping. Analysis of data was done with Chi square for cross tabulation and Multiple Linear Regression using IBM SPSS ® and Microsoft ® Excel ®. The outcome of the results shows that all the predictors taken for the study have significant and contingent impact on the frequency of online shopping by the respondents.

Keywords: *Online shopping, choice of products, choice of shopping site, evaluate products, adoption of a new shopping site, Multiple Linear Regression*

ABSTRACT

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A RESEARCH PERSPECTIVE ON HUMAN BEINGS IN DISASTERS

T. S. Karthik Babu

Research Scholar, BIHER, Selaiyur, Chennai 73

Dr. A. Balamurugan

Research Supervisor & Professor, Department of Tourism & Hospitality Management, Bharath Institute of Higher Education and Research – BIHER, Selaiyur, Chennai – 73, Tamilnadu, INDIA

ABSTRACT

Many organisations and institutions are in desperate need of precise information about how individuals react in disasters. This article contains information that appears to be especially relevant to catastrophe preparedness, control, and mitigation. The issue of how to make disaster warnings effective, behaviour during disasters and the subsequent emergency period, the problem of people flocking into the area, the need for and difficulties in coordinating and controlling rescue and relief activities, the traumatic effects of disaster on its victims, and the sources of possible conflicts between rescue and relief agencies and their clients are among the topics discussed.



ABSTRACT

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EVOLUTION AND SUSTAINABILITY OF MICROFINANCE INSTITUTIONS IN INDIA

Astha Vyas

Research Scholar, Galgotias University, Greater Noida, UP India

Dr. Veena Mehta Grover

Associate Professor, Galgotias University, Greater Noida, UP India

ABSTRACT

Microfinance institutions emerged as an alternative credit system for the low-income group when formal credit institutions failed to fulfill their credit requirements. Microcredit helps them in self-employment projects which generate income for their livelihood. Enterprise development, poverty reduction, and empowerment of women are some basic objectives of microfinance with the scope of sound social financial intermediation. In this regard microfinance institutions attempt to contribute to the objectives of outreach, financial sustainability, and impact. Sustainably financing the poor needs innovative approaches by organizations based on the grass-root level initiatives. Experiments in Bangladesh and other south Asian countries proved the viability of the concept of microfinance. India, on the other hand, has become an experimenting ground with its models of microfinance and is developing microfinance institutions with the social objective to reduce poverty in the world. The purpose of the paper is to combine the evolutionary journey of microfinance institutions with their current status and sustainability. It is a review paper with a descriptive research design. Paper attempted to conclude that microfinance institutions are evolving in India with its revolutionary self-help group model and its sustainability depends on local solutions.

Keywords: *Microfinance institution; Poverty; Evolution; Sustainability; self-help group; self-employment; credit.*



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THE IMPACT OF OPEN INNOVATION ON THE FIRM PERFORMANCE OF INDIA'S MANUFACTURING SMALL AND MEDIUM-SIZED ENTERPRISES (SMEs)

Dr. V. Kavida

Associate Professor, Department of Commerce, Pondicherry University, and Project Director, ICSSR
IMPRESS Project

Dr. Mubarak Rahman.P

Assistant Professor, Department of Commerce, CHMKM Govt. Arts and Science College, Koduvally

Arun R

Research Assistant, ICSSR IMPRESS Project, Pondicherry University

ABSTRACT

The aim of the study is to find the effect of open innovation on the performance of the manufacturing Small and Medium sale Enterprises (SMEs) operating in India. Firm performance is measured in its financial performance and production performance aspects. A quantitative research approach was adopted and data was collected from the 390 manufacturing SMEs operating in South India using a questionnaire. The linear regression method is used to analyse the data. The study results found that open innovation in manufacturing SMEs has a significant positive effect on the performance of the firms. Adopting open innovation approaches appears to be especially beneficial for small and medium-sized businesses, which may leverage the knowledge and technologies generated by other businesses and shared through partnerships and alliances to enable new processes. The study also found that the size of the firm has a negative effect on the firm's performance, whereas the age of the firm and the educational qualification of the entrepreneurs have a significant positive effect on the performance of the manufacturing SMEs. The results of the study have significant managerial implications for small and medium-scale firms.

Key Words: *Open Innovation, Small and Medium scale Enterprises, Firm Performance*

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TOPPINGS THAT ARE ADDING IN THE TOTAL WITHOUT ADDING IN THE VALUE: A STUDY OF INEVITABLE YET ESSENTIAL COSTS IN AFFORDABLE HOUSING IN WESTERN AHMEDABAD

Mr. Amitkumar A Mehta

Research Scholar, SLS, PDEU; Gandhinagar

Dr. Tejas Dave

Associate Professor, SLS, PDEU; Gandhinagar

Dr. Ashvin Dave

Professor, SLS, PDEU; Gandhinagar

Dr. Ashish Joshi

Associate Professor, SLS, PDEU; Gandhinagar

ABSTRACT

While purchasing the affordable housing with the limited budget, the client often perplexed between the price they might have seen in the advertisement of the property and the total box price they have been communicated. Then, there are different costs which are adding the total without adding the real value in the property. There are certain inevitable costs like defined legal costs from Govt. and the defined costs from the developers. If client wish, they can escape from certain costs like PLC, Floor Charge and they can reduce the Costs like Insurance Premium etc.

Key Words: Affordable Housing, Hidden Cost, Implied Cost, Additional Cost

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A BIOMECHANICAL ANALYSIS OF TWO DIFFERENT BADMINTON FOREHAND STROKES

Mayanglambam Sangita Devi

Research Scholar, Department of Physical Education and Sports Science Manipur University, Canchipur

Dr.Y. Santikumar Singh

Assistant Professor, Manipur University, Canchipur

Dr. S. Shantikumar Singh

Assistant Professor, Manipur University, Canchipur

ABSTRACT

The present study aimed to investigate the biomechanical analysis of two different badminton forehand strokes. The research was confined to two variables that are forehand smash and forehand clear. For the investigation of the study, total (N=12) subjects were randomly selected from the age range between 12 – 16 who have participated in the National Level competition were selected as the study of subjects. The data was collected with the help of GoPro Hero 8 camera. After extracting data from the camera, it was put in kinovea 0.8.15 software which developed a stick figure, t-test was used as a statistical tool, and the level of significance was set at 0.05.

Keywords: GoPro Hero 8, biomechanics, forehand smash, forehand clear, t-test, Kinovea software.



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A STUDY ON THE DIGITAL TRANSFORMATION OF WORKPLACE DUE TO COVID 19 IN INDIA

Mr. Raj Kumar Sharma

Research Scholar, Management, Mangalayatan University, Aligarh

Dr. Sidharth Jain

Professor, Faculty of Management and Commerce, Mangalayatan University, Aligarh

ABSTRACT

*The coronavirus outbreak has impacted all the small and big firms in various negative ways but it also increased the use of digital technologies in businesses. Moreover, the use of digital technologies has impacted the business in its development and also improves the economy of the companies and also various sectors. Along with that, the pandemic has not affected only one sector but it has affected all the sectors and industries of the countries and also the population of the country. Several digital technologies such as **Zoom**, **Google meet** and so on have helped the organizations to improve the business operations and growth of the businesses. The coronavirus has made the businesses perform with well-equipped technologies and market their products to a large volume of customers. In addition to this, the COVID-19 pandemic is impacted various businesses in positive and negative ways and made aware the new startups of the benefits of digital technologies for their businesses.*

Keywords: Pandemic, Stress, AI (artificial intelligence), UPI (unified payment interface), Blockchain, UC, UCaaS, Cloud, Work Place Transformation



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ASSESSMENT OF FLAT FOOT OF SCHOOL STUDENTS IN IMPHAL DISTRICT

Elangbam Monika Devi

Research Scholar, Department of Physical Education and Sports Science, Manipur University, Canchipur

Dr. R.K. Chandrakumar Singh

Associate Professor and Head, Department of Physical Education and Sports Science, Dhanamanjuri University, Imphal

ABSTRACT

Human body weight is transferred mainly to the foot, which is in contact with the ground. Foot play an important role in our daily activities (movement). Therefore, the present study was to assess the flat foot of school students of Imphal District. For this study, the total number of participants are N=50 (boys N=25, girls N=25) from class VI in the age group 10-13 years who were studying at different schools of Imphal West were selected as subjects. Staheli's planter arch index (SPAI) was used to measure the flat foot. Statistical analysis was used such as mean, standard deviation, paired t- test and independent t- test to compute the difference of flat foot of right and left of boys and girls among the group and difference of right and left flat foot between boys and girls respectively. The level of significance was set at 0.05. The study concludes that there is no significant difference in both boys and girls of 10-12 years but in case of SPAI for both boys and girls foot type is found flat or pes planus.

Keywords: Flat foot, Staheli's planter arch index, movement, body weight and pes planus

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COMPARISON OF FLEXIBILITY BETWEEN VOLLEYBALL AND BASKETBALL NATIONAL PLAYERS OF MANIPUR

Agangjin Riamei

Research Scholar, Department of Physical Education and Sports Science, D.M. College of Science, Dhanamanjuri University

Dr. Kh. Sanatombi Devi

Associate Professor, Department of Physical Education and Sports Science, D.M. College of Science, Dhanamanjuri University

ABSTRACT

The aim of the present study was to find out the comparison of flexibility between volleyball and basketball players of Manipur. In this study, the subjects for data collection were drawn from the CYO, (Chaiba Youth Organisation) Churachandpur District, Manipur and Gahtao Youth Club, Noney District, Manipur. Simple random sampling technique was used to select the subjects. Their age ranged between 18-25 years. The sample consisted of 20 (twenty) male players from CYO, (Chaiba Youth Organisation) Churachandpur District, Manipur and Gatao Youth Club, Noney District, Manipur, ten ($N_V=10$) male players from volleyball and ten ($N_B=10$) male players from basketball. The following variable namely Sit and Reach test was selected as criterion variable. The data were collected during the 2nd week of October, 2021. The data were statistically analysed by using Statistical Package of Social science (SPSS) Version 21, descriptive statistic method, mean, standard deviation and independent 't' test were used in the evaluation of the data and to find out the significance difference between volleyball and basketball players. The level of significance was set at 0.05. However, the results of the study showed that there was insignificance difference between volleyball and basketball players.

Index Terms: Sit and Reach Test, Volleyball, Basketball and flexibility.

ABSTRACT

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COMPUTER AIDED DRUG DESIGN (CADD): A MAGICAL TOOL IN RESEARCH IN CURRENT ERA

Ms. Ishwari S. Wale

Practice School, Final Year Student Krishna Institute of Medical Sciences “Deemed To Be University”
Krishna Institute of Pharmacy, Karad

Dr. Mrs. Akshada A. Koparde

Associate Professor, Krishna Institute of Medical Sciences “Deemed To Be University” Krishna Institute of
Pharmacy, Karad

Dr. R. C. Doijad

Dean Krishna Institute of Medical Sciences “Deemed To Be University” Krishna Institute of Pharmacy,
Karad

ABSTRACT

Background:- Computer Aided Drug Design (CADD) is an evolving cascade of research area encompassing many facets. Over the last few decades, computer-aided drug design has emerged as a powerful technique playing a crucial role in the development of new drug molecules. It involves all computer assisted techniques used to discover, design and optimize biologically active compounds which are used as drugs. Here various aspects of applied and basic research merge and stimulate each other.

Objectives :- To study a chemical compound that can fit to a specific cavity on a protein target both geometrically and chemically.

- a) To study the process of discovery, design and optimization of drug.
- b) To learn different types of screening processes.
- c) To study different types of software used in CADD.

Key findings-

1. Brief information about Drug Design.
2. Approach involved in Drug Design by CADD.
3. Methodologies involved in Drug Design.
4. Comparative assessment between two drugs using CADD softwares

ABSTRACT

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CRYPTOCURRENCY IN INDIA: A CONCEPTUAL STUDY

Dr. Archana Singh

Assistant Professor, Department of Commerce and Business Administration, University of Allahabad

Ms. Aparna Shukla

Research Scholar, Department of Commerce and Business Administration, University of Allahabad

ABSTRACT

Technology has created a significant difference in the lives of the people due to paradigm shift from offline activities to online activities. Cryptocurrency is a digital coin money based on the concept of cryptography encryption and electronic connectivity to function. Being a decentralised currency, it also opposes the intervention of central banks and digital currencies by them. It transforms the virtual trade market by introducing a free rein trading mechanism that operates without the involvement and regulation of a third party. Digital currencies in today's scenario become prevalent thus this paper examines the evolution of cryptocurrency its scope and challenges in India as well as how it is a threat to an economy.

Keywords: Cryptocurrency, Digital currency, Blockchain technology



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MENTAL HEALTH AND INTERNET ADDICTION IN ADOLESCENTS

Shivaraju C

Research Scholar, Department of Studies and Research in Psychology, Karnatak University, and Dharawad

Shanmukh V. Kamble

Professor, Department of Studies and Research in Psychology, Karnatak University, Dharawad

ABSTRACT

The present study was taken up with the objectives to investigate the significant difference between Males and Females on their Mental health and to explore the relationship between Mental Health and Internet addiction in adolescents. Seven hundred and sixteen adolescents from various Pre-University colleges from Bengaluru city, Karnataka state were participated in this study by using purposive sampling technique among them three hundred and sixty nine were Males and three hundred and forty five were Females. In the present study the internet addiction questionnaire developed by Young, 1998 and the Mental Health Inventory by Dr. Jagdish and Dr. A.K Srivastava, (1983) were administered to gather the data. 't'-test and Pearson's correlation were employed to find out the significant gender difference and the relationship between mental health and internet addiction. Results indicated that there is a significant negative correlation between mental health and internet addiction in adolescents.

Key Words: Mental Health, Internet addiction, Adolescents



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A STUDY OF SPORTS COMPETITION ANXIETY TEST OF MALE TAEKWONDO AND JUDO PLAYERS OF MANIPUR

Dr. Sarungbam Sen Singh¹, Kukumoni Patir¹, Dr. L. Santosh Singh² and Dr. K. Romeo Meetei²

¹Former Research Scholar, Department of Physical Education and Sports Science, Manipur University, Canchipur, India

¹Research Scholar, Department of Physical Education and Sports Science, Manipur University, Canchipur, India

²Assistant Professor, Department of Physical Education and Sports Science, Manipur University, Canchipur, India

²Assistant Professor, Department of Teacher Education, Manipur University, Canchipur, India

ABSTRACT

The psychological factor such as Anxiety plays a very important role for improving sports performance. Anxiety is a feeling of nervousness, fear or worry or worry and it may occur without a cause, or it may occur based on real situation. Sports psychologists may help the sports players to get the anxiety under control and reduce game day nervousness. Therefore, the present study was conducted to find out the Sports Competition Anxiety between taekwondo and judo players of Manipur. The data pertaining to this study were collected from Regular Coaching Centre (RCC) and Sports Authority of India (SAI), Khuman Lampak main stadium, Imphal; Manipur. For compelling this study, 19 each for male Taekwondo and Judo players participated in the National level were selected as subjects. Random sampling technique was used to select the subjects. For this study Sports Competition Anxiety Test (SCAT) by Martens, 1977, questionnaire was used to measure sports competition anxiety. The Questionnaire consists of 15 Statements, 10 of which measures symptoms associate with anxiety, with five others that are not scored included to reduce the likelihood of an internal response-set bias. The scores for the 10 statement are summed to provide an overall measure, with a high score reflecting a greater tendency to experience competitive anxiety score of less than 17 indicates a low level of anxiety, 17 to 24 an average level of anxiety, and more than 24 a high level of anxiety. The subjects were asked to response the statement of any one of three head i.e. Rarely, Sometime and Often. To analyze the data descriptive statistics, (mean and Standard Deviation) technique were used. The level of significance is accepted as $p < 0.05$. The mean value of taekwondo players is 22.1053 and the mean value of Judo players is 17.3158 after analysis the data 't' value is 7.005* at 0.05 level of significance. Hence there was found significant difference between taekwondo and Judo players.

Keywords: Anxiety, Taekwondo players, Judo players, Questionnaire.

ABSTRACT

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SUSTAINABLE RURAL LIVELIHOOD WITH RENEWABLE ENERGY APPLIANCES IN PUNJAB STATE OF INDIA

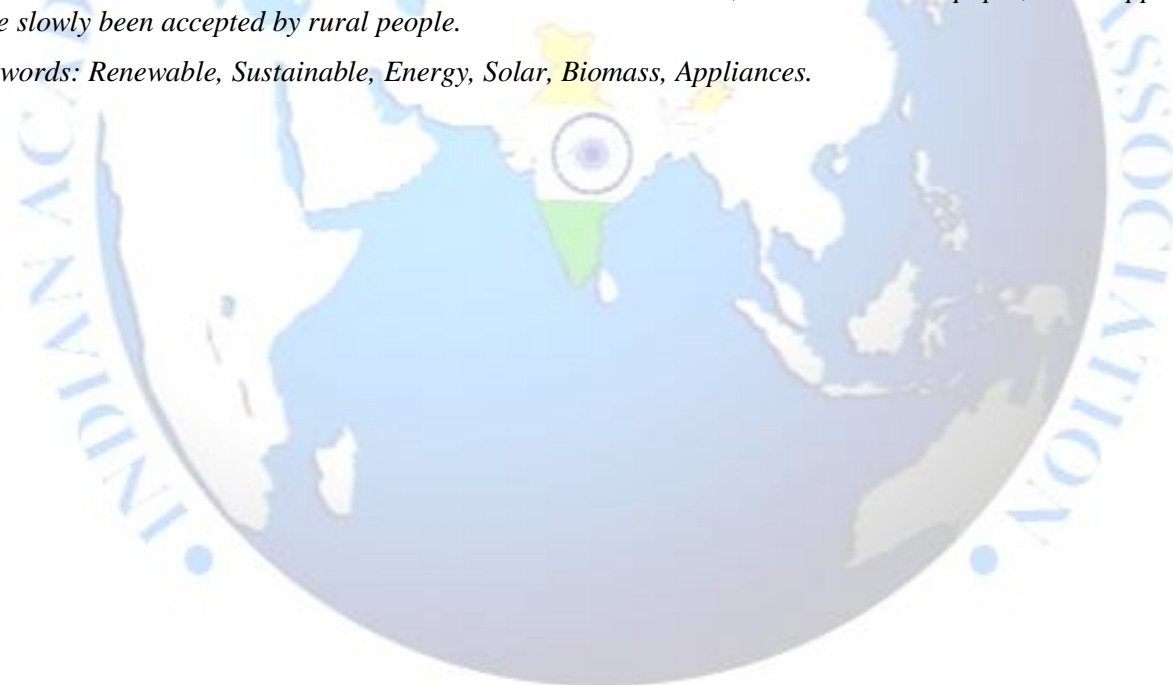
Varinder Singh Saimbhi

Extension Scientists (FMPE), Department of Farm Machinery and Power Engineering, Punjab Agricultural University, Ludhiana 141004, Punjab, India

ABSTRACT

There are abundant possibilities for the utilization of renewable energy appliances. Solar energy, an inexhaustible source, capable of meeting a significant portion of human energy needs with a minimum of adverse environmental consequences, is the most promising of the unconventional energy sources. The renewable energy appliances that are appropriate at the rural level are solar passive heating gadgets like solar cookers, solar water heaters, solar dryers, solar desalination, solar photovoltaic based gadgets like solar lantern, solar home lighting system, solar street light, solar water pump, solar inverters, the biomass-based cook-stoves, gasifiers for direct thermal applications and bio-gas plants at domestic as well as at large scale i.e. at dairy farms, poultry farms, stray cattle yards or 'gaushala's' etc. Biomass-based cook-stoves can be used where appropriate feedstock is available. To meet the energy requirement and uplifting the rural livelihood, renewable energy is one of the options. Considerable government incentives and provisions of cash payments in a phased manner have been earmarked for popularizing these among the rural masses. But due to certain techno-socio-economic reasons, discussed in the paper, these appliances have slowly been accepted by rural people.

Keywords: Renewable, Sustainable, Energy, Solar, Biomass, Appliances.



ABSTRACT

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ZnT8 INTERACTION WITH DRUG-LIKE LIGANDS- AN *IN SILICO* APPROACH

Prasad Gandham¹, Rajasekhar Pinnamaneni² and Sharathchandra RG¹

¹Department of Studies and Research in Biotechnology and Centre for Bioinformation, Tumkur University, Tumkur-572103

²Department of Biotechnology, Koneru Lakshmaiah Education Foundation, Greenfields, Vaddeswaram, Guntur-522502, Andhra Pradesh, India

ABSTRACT

Zinc degrees have to be maintained in order for cells to function properly. Dysregulation of zinc metabolism has been related to the development of diabetes. Zinc performs a role in insulin manufacturing, storage, and secretion, in addition to glucose homeostasis. The β -cells of the pancreas have the very best zinc attention. ZnT8, a zinc transporter observed typically in pancreas and cell granules, regulates zinc buildup in cell granules. uncommon mutations in the ZnT8 gene (SLC30A8) might also have protective effects towards type 2 diabetic mellitus (T2DM). Autoantibodies display selectivity for binding variations of ZnT8 (R or W at amino acid 325) dictated by using a polymorphism in SLC30A8 in type 1 diabetes mellitus (T1DM). the present take a look at is focused at the role of ligands inhibiting ZnT8. In silico protein shape of ZnT8 was predicted and digital screening of 17,20,442 drug like molecules had been taken from the ZINC database to locate the exceptional inhibitor molecules primarily based on the binding loose power using Autodock vina eight drug like molecules were recognized possessing the binding energy ranging from -eight to -8.5. Out of 8 drug-like molecules seven made hydrogen bond with 325 Arginine residue which turned into said as a not unusual variant (p.Trp325Arg) related to kind 2 diabetes. Those molecules can putatively inhibit the ZnT8 and disrupt its feature providing a brand new paradigm for type 2 diabetes treatment. Toxicity ranges of those inhibitor molecules were carried out.

Key words: Diabetes, ZnT8, Autodock Vina, Docking

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APPLICATION OF MIXED HYDROTROPY FOR THE SOLUBILITY ENHANCEMENT OF IRBESARTAN

Pooja Gawandar^{*}, Dr. K. R. Biyani², Swati Khedekar^{1,3} and Jyoti Khedekar⁴

¹Assistant Professor, ²Principal and ^{3,4}Assistant Professor, Anuradha College of Pharmacy, Chikhli, Dist Buldana, 443201, India

ABSTRACT

Bioavailability of Irbesartan (IRB) is only 60% due to its poor aqueous solubility and dissolution rate. Irbesartan (IRB) is an angiotensin II receptor antagonist used in the treatment of hypertension. It delay progression of diabetic nephropathy and also indicated for the reduction of renal disease progression in patients with type II diabetes, hypertension and micro albumin urea or protein urea. According to BCS classification IRB belongs to class II. The aim for present paper to increased the Solubility of IRB by hydrotropic solid dispersion technique which is supposed to improve oral bioavailability. Mixed hydrotropic solid dispersions of IRB were prepared using various hydrotropic agents (Sodium Salicylate, Urea, Niacimide, Sodium Citrate and Sodium alginate) in different ratios. The dissolvability of chose plans was assessed after a preliminary of actual solvency investigation of all the Solid scattering. The examination has been made by evaluating the dissolvability of a medication in the individual hydrotropic specialist and afterward with blends of a hydrotropic specialist. Different hydrotropic specialists were utilized separately in fluctuating convergences of 5%w/v to 40%w/v. The shake cup strategy was utilized to portray the dissolvability of medication pre and post-blended Hydrotropy application. The strong scattering is ready by dissolvable dissipation method. Strong scattering has been portrayed by an instrumental concentrate like XRD (D8 Advanced model of Brukar Axs Company in the 30-800 2 Theta scale) FTIR Shimadzu (IR Prestige 21). The outcomes so acquired were characteristic of dissolvability upgrade of Irbesartan in the mix of a hydrotropic mix than that of individual hydrotropic specialist focus. Hydrotropic solubilization of ineffectively solvent medications utilizing non-micelle-creating substances is a compelling, non-poisonous and green innovation.

Keywords: Bioavailability, Mixed hydrotropy, Solubility enhancement, Irbesartan.

ABSTRACT

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FORMULATION AND EVALUATION OF TOPICAL MICROEMULGEL CONTAINING TERBINAFINE HYDROCHLORIDE

Agwane Shanta G., Nagoba Shivappa N. *, Swami Avinash B. and Patil Pooja Y.

Department of Pharmaceutics, Channabasweshwar Pharmacy College, Latur, Maharashtra, India

ABSTRACT

The aim of the present investigation is to develop and evaluate Terbinafine hydrochloride microemulgel. Terbinafine hydrochloride is FDA approved antifungal drug for treatment of topical fungal infection. It is a BCS class II drug; has poor bioavailability. Now, microemulgel has developed as one of the most interesting topical preparation in the field of pharmaceutical sciences. Microemulgel as a delivery system is advantageous to use such as ease of administration, increased residence time at applied site, steady drug release with improved bioavailability, better thermodynamic stability and high transdermal permeability over simple conventional formulations. The microemulgel of Terbinafine hydrochloride were prepared, using carbopol 940 and HPMC as a gelling agent, oleic acid as oil, parabens as preservative, tween 20 as emulgent and penetration enhancer. The prepared microemulgel formulation was inspected visually for appearance, spreadability, homogeneity, viscosity, pH, % drug content and In vitro diffusion studies. Results obtained has proved that development of terbinafine hydrochloride containing microemulgel will be more effective however its clinical efficacy must be understood using clinical trials.

Key words: Microemulgel, Terbinafine hydrochloride, Carbopol 934, HPMC, penetration enhancer.



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FORMULATION AND EVALUATION OF TRANSDERMAL PATCH CONTAINING ANTIHISTAMINIC DRUG BILASTINE

Gadekar Prasad, Nagoba Shivappa N. *, Swami Avinash, Dhiraj Suryawanshi, Anuj Porwal and Shinde Vijay

Department of Pharmaceutics, Channabasweshwar Pharmacy College, Latur, Maharashtra, India

ABSTRACT

The present investigation was aimed to formulate and evaluate Matrix- type Transdermal delivery system containing an antihistaminic drug, Bilastine with different polymer concentration by the solvent casting technique & explore the effect of polymers on the in-vitro drug release of Bilastine across skin Matrix. The present investigation aims to formulate and evaluate of medicated skin patches for the treatment of Urticaria. Skin patches were prepared by using hydroxyl propyl methyl cellulose HPMC K100 and Eudragit RS 100 as polymers, ethyl cellulose as plasticizer, PEG-4000 as permeation enhancers and chloroform as solvent. Prepared patches were subjected to different evaluation studies in which permeation studies were performed by using Franz diffusion cell apparatus, folding endurance, thickness, weight variation, percentage moisture uptake, etc. The results showed that F5 batch found were optimized i.e. thickness 0.11mm, weight variation about 2%, folding endurance about 103 folds, moisture uptake 1.03%, and showing drug assay about 97.57% with drug release in first hour 9.12 and cumulative drug release of 75.71%. The stability study proved that optimized batch was stable at accelerated stability conditions.

Keywords: Transdermal, Urticaria, Permeation enhancer, In-vitro permeation study.



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A COMPARATIVE STUDY ON SOCCER PLAYING ABILITY BETWEEN IMPHAL EAST AND IMPHAL WEST DISTRICT SOCCER PLAYERS OF IMANIPUR

¹Sarangthem Thoithoi Singh, ¹Dr. Sarungbam Sen Singh and ²Dr. Ksh. Birbal Singh

¹Research Scholar, Manipur University, Canchipur, Manipur, India

¹Former Research Scholar, Manipur University, Canchipur, Manipur, India

²Associate Professor, D.M College of Science, Imphal, Manipur, India

ABSTRACT

The purpose of the study was to investigate A Comparative Study on Soccer Playing Ability between Imphal East and Imphal West District Soccer Players of Manipur. In this study, the subjects for data collection were drawn from the North Eastern Sporting Union (NESU), Khurai, Imphal East, Manipur and Southern Sporting Union (SSU), Singjamei, Imphal West, Manipur. The sample group of the study consisted of 30 (thirty) Soccer players who participated in the state league level competition. The subjects were selected randomly from Union of the Imphal East and Imphal West of District of Manipur, namely North Eastern Sporting Union (NESU), Khurai, Imphal East, Manipur and Southern Sporting Union (SSU), Singjamei, Imphal West, Manipur. The age of the subjects ranged between 18-24 years. The participants were tested on the Mor-Christain General Soccer Ability Skill Test Battery and data obtained from the test were analysed by using SPSS (Statistical Package for Social Science) Version 21. Descriptive statistical methods were used in the evaluation of the data. The independent t- test statistical technique was employed. The level of significance was set at 0.05. The finding of the present study has insignificant difference on soccer playing ability between Imphal East and Imphal West District Soccer Players of Manipur.

Index Terms: Soccer, Ability, Skill, Battery, Imphal East, Imphal West, Manipur.

ABSTRACT

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A LITERATURE SURVEY ON FUZZY MULTI CRITERIA DECISION MAKING METHODS

Lekshmi . I

Research Scholar, Registration No.-21113082092002, Department of Mathematics, Malankara Catholic College, Mariagiri, Kaliyakkavilai-629153, Tamilnadu, India

M. Regees

Assistant Professor, Department of Mathematics, Malankara Catholic College, Mariagiri, Kaliyakkavilai-629153, Tamilnadu, India, Affiliated to Manonmaniam Sudaranar University, Abishekapatti, Tirunelveli – 627012, Tamilnadu, India

ABSTRACT

Multi Criteria Decision Making (MCDM) methods have a significant influence on decision making in a variety of strategic fields including science, business and real-life studies .These methods also effectively support researchers in solving the emerging issues that may be encountered during their research activity. MCDM provides strong decision making in domains where selection of best alternative is highly complex. The application of the classic MCDM methods focusses serious practical constraints because of inherent imprecision or vagueness present in the criteria information. In order to tackle such kind of problems Bell man and Zadeh (1970) introduced fuzzy sets contributed to the field of MCDM and called fuzzy MCDM approach . In this paper, we survey the latest status of fuzzy MCDM methods.

Keywords: Multi Criteria Decision Making ,Fuzzy Multi Criteria Decision Making, Fuzzy Multi Criteria Decision Making Methods , Classification.



ABSTRACT

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A STUDY ON THE EFFECTIVENESS OF THE CONDUCT OF PRE-INTERNSHIP PROGRAMME THROUGH E-LEARNING DURING THE PANDEMIC

B. Mercy Vahneichong

Assistant Professor, DTE, Manipur University

Lairellakpam Seilendra Singh

Research Scholar, Department Adult continuing education and Extension, Manipur University, India

ABSTRACT

The global outbreak of the Covid -19 Pandemic calls for Education in Emergency through an online platform with so many advantages and disadvantages. A survey was conducted to investigate the effectiveness of the online Pre-Internship Programme of 4th-semester student teachers of DTE Manipur University 2019-2021 batch. For collecting the required information, a self-made opinionnaire was distributed to student teachers on their final practice teaching day, i.e., 20 and 21 September 2021, where the programme was conducted offline mode. A total of 94-Student teachers of DTE provided Manipur University with complete information regarding the survey. The data collected by opinions are were analyzed using simple statistical tools as frequency and percentage. Results indicated that the pre-internship programme through e-learning was not so effective as some of the skills cannot be attained by the student teachers as it is practical oriented.

Keywords; student-teachers, STEP, Manipur, pre-internship, online mode, DTE



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POWER QUALITY ENHANCEMENT IN A DISTRIBUTED ENERGY RESOURCES SYSTEM WITH PSO BASED NOVEL CONTROLLER

N Narender Reddy¹, Jarupula Somlal² and A Srujana³

¹Research Scholar Koneru Lakshmaiah Education Foundation, Vaddeswaram, Guntur, A.P, India

²Professor in EEE Department Koneru Lakshmaiah Education Foundation, Vaddeswaram, Guntur, A.P, India

³Professor in EEE Department, Vidya Jyothi Institute of Technology, Hyderabad, Telangana State, India

ABSTRACT

Day by day increasing demand of electricity and fading of conventional fuels forces us to invent alternative sources for electricity generation this leads to expansion of renewable energy sources. The incursion of Distributed Generators (DGs) meets the increase of demand for consistent, reasonable and spotless electricity but pretence some design and operational challenges such as changes in voltage and frequency and operating in standalone mode. Several active and passive methods have been suggested in the past to perceive islanding of distributed generators from main grid and addressing the power quality issues separately. In this paper PSO algorithm based novel controller was proposed to address these issues and support the network during islanding mode effectively and accurately. Novel controller consists of Model predictive controller with kalman filtering capability. The proposed controller was effectively developed and simulated by using MATLAB Simulink. The simulation results suggest that PSO algorithm tune the system parameters accurately and improves the controller performance effectively.

Keywords:-model predictive controller, kalman filter, particle swarm optimization, distributed energy resources, islanding etc.

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LC-MS ANALYSIS OF PLEUROTUS CITRINOPILEATUS (GOLDEN OYSTER MUSHROOM) FRUITING BODY EXTRACTS AFTER TREATMENT WITH ACETONE

Saroja Preethy and Anbuselvi

Department of Industrial Biotechnology, Bharath Institute of Higher Education and Research, Selaiyur, Chennai 600073

ABSTRACT

Background and Objective: Fruiting bodies of Pleurotus citrinopileatus represent a natural reservoir of bioactive molecules [cardial glycosides, phenols, steriods, terpenoids and proteins] that can used for therapeutic purposes. This work was conducted to evaluate the biocompounds in the acetone treated golden oyster mushroom extracts.

Methods: Herein, the acetone treated golden oyster mushroom extracts is subjected to Liquid chromatography-Mass Spectrometry (LC-MS) analysis quantitatively.

Results: Bioactive compounds present in the treated sample (Pc-A-1) is relatively compared with that of control (pc-a-1-ve) to know the impact of the treatment on the concentration of the compound of interest in this quantitative LC-MS experiment. The chromatogram with relative abundance % in Y-axis against retention time (min) in X-axis is discussed further.

Novelty: LC-MS is a hyphenated analytical technique which is a combination of liquid chromatography (LC) and mass spectrometry (MS) where separation and quantitation of the components can be done; relative atomic and molecular masses can be performed simultaneously. It is used in pharmacokinetics, bioavailability-bioequivalence studies, metabolite, forensic studies and for determination of assays of drug substances.

Keywords: Absorbance, bioactive compounds, liquid chromatography, mass sepectrometry, oyster mushroom extracts.

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USER PERCEPTION ON BENEFITS AND PROBLEMS ASSOCIATED WITH DIGITAL TRANSACTIONS IN THE COVID ERA

Dr. Praveen Paul Jeyapaul

Professor, Mepco School of Management Studies, Mepco Schlenk Engineering College, Sivakasi-626005,
TN, India, ORCID ID: orcid.org/0000-0002-3849-4291

Dr. Jaya Christa S.T.

Associate Professor, Department of Electrical and Electronics Engineering, Mepco Schlenk Engineering
College, Sivakasi-626005, TN, India, ORCID ID: orcid.org/0000-0001-9033-4407

ABSTRACT

Digital transactions are given a big push in India and this becomes more relevant given the COVID pandemic situation since handling of hard cash may be a vector of the deadly virus. Consumer transformation to digital transaction depends on their perceived benefits and problems. Thus the main objective of the study was to examine the consumers' perception of benefits and problems associated with digital transactions. Primary data was collected from 122 respondents who use digital payment modes in a suburban area of Virudhunagar in India. Data was collected using a structured questionnaire with five point Likert scale. Chi square for cross tabulation was used to find if there was a significant difference between the difference groups of respondents. Linear regression was used to find the impact of the factors on the overall preference towards digital transactions. It was found that a large portion of the respondents have used debit cards followed by net banking Paytm and Google pay and few respondents have used credit cards, Phonepe, etc. Fear of misuse of personal information and fear of losing security and safety of financial information had significant impact on the overall preference of digital transactions. It is suggested that if service providers can instil enough confidence on the security of data then most of the consumers will be confident on the digital transactions.

Keywords: Digital transaction, Perceived Benefits, Perceived Problems, Security, Safety

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EDUCATING PATRIOTIC TRADITIONS FOR HIGH SCHOOL STUDENTS THROUGH THE HERITAGE OF VIETNAMESE SCIENTISTS

Nguyen Manh Huong^{1*} and Tran Bich Hanh²

^{1*} Associate Professor & Senior lecturer, Faculty of History, Ha Noi National University of Education - HNUE
(No 136, Xuan Thuy St., Ha Noi, Vietnam)

²M.A, Heritage Center for Scientists and Scholars of Viet Nam

SUMMARY

In the process of building and defending the socialist Vietnamese Fatherland, preserving and promoting national traditions, including patriotic traditions, are important and cross-cutting tasks. At the high school level, teachers mainly carry out the task of educating students in patriotic traditions through the form of classroom teaching, based on the knowledge available in textbooks, yet do not know how to exploit them and other valuable documents (historical relics, cultural heritages, heritages of scientists) effectively. Based on the method of documentary research and practical investigation, this study focuses on analyzing the potential of traditional patriotic education for high school students through the legacy of Vietnamese scientists. It also proposes some measures to organize and implement this educational method. The results show that the heritage of Vietnamese scientists is a part of the Vietnamese cultural heritage, having great scientific value and education orientation, especially patriotic qualities for the young generation. When this material is used into studying in high school, it can contribute to enriching lecture materials, actively supporting teachers to organize teaching and learning activities at school in the context of reforming Vietnam's general education program.

Keywords: Tradition, patriotic traditional education, cultural heritage, heritage of scientists.

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DEVELOPMENT AND GROWTH OF MICROFINANCE IN INDIAN FINANCIAL SECTOR

Samuel Paul Isaac^{1*}, Manjunath² and Nikesh V Valappil³

¹Department of Management, Krupanidhi Group of Institutions, Bengaluru, Karnataka, India

²Department of Commerce, Krupanidhi College of Commerce and Management, Bengaluru, Karnataka, India

³Krupanidhi Degree College, Bengaluru, Karnataka, India

ABSTRACT

Microfinance has developed as a resource of providing support to the financially weaker section of the public and the unbanked poor. The ultimate goal is to alleviate poverty via fiscal and public inclusion. The present article focuses on the development and purpose of microfinance organisations in the economic growth of Indian finance sector. The study showed that the quantity of MFIs receiving banks credits grew in 2017-18 and 2018-19. In 2019-2020 and 2020-2021, overall bank loans to MFIs fell over the previous year. The share of loans generated by income stayed the same throughout 2017, rising to 94% in 2021. Indicators linked to the general financing structure such as 'return of interest' have risen throughout the time, as well as the capital adequacy ratio, while the total MFI assets have fallen sharply.

Keywords: Growth of Microfinance, MFI's, Poverty, Microfinance



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A BRIEF REVIEW ON DIGITAL PLATFORM IN COLLABORATIVE ECONOMY

Samuel Paul Isaac^{1*}, Nikesh V Valappil² and Manjunath³

¹Department of Management, Krupanidhi Group of Institutions, Bengaluru, Karnataka, India

²Krupanidhi Degree College, Bengaluru, Karnataka, India

³Department of Commerce, Krupanidhi College of Commerce and Management, Bengaluru, Karnataka, India

ABSTRACT

Over the last several years, major changes in consumer behaviour were observed due to the new digital platforms for the sharing economy. Few academic studies have examined probable logistical variables that may have played a role in the rapid rise of the sharing economy in the last few years. Specific digital methods tailored to the sharing economy must guide these new consumption modes in the online world. In this article we review the literary gap and organise the major strategies, approaches and tactics of digital marketing. Foremost a structure for the shared economy is established, which includes a debate on defining the SE model, aims, relevance and consequences for consumer behaviour. The two essential concepts - "sharing economy" and "digital marketing" - are used to construct a technique of literature review on the basis of prior literature collected from databases such as the Web of Science and Scopus. Digital marketing strategy and approaches may be identified on collaborative platform via the interpretation and analysis of the outcomes. In conclusion a description of the relevance of digital marketing and an enhancement of user produced information on these platforms in the online environment.

Keywords: User Experience, User Generated Content, Digital Marketing Strategies, Sharing Economy.

ABSTRACT

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FINANCE TECHNOLOGIES IN INDIA: A NEW PERSPECTIVE

Samuel Paul Isaac^{1*}, Manjunath² and Nikesh V Valappil³

¹Department of Management, Krupanidhi Group of Institutions, Bengaluru, Karnataka, India

²Department of Commerce, Krupanidhi College of Commerce and Management, Bengaluru, Karnataka, India

³Krupanidhi Degree College, Bengaluru, Karnataka, India

ABSTRACT

Fintech denotes the innovative procedures and services that are provided by digital technology for financial services. Fintech comprises financial innovation technologically equipped to produce novel business structures, applications, procedures or related goods with a substantial impact on the financing markets, establishments and financial services. The newest Fintech trends in the financial industry are significant for regulators and market players alike; the recent developments of Fintech leads to difficulties, in particular by balancing the advantages of advances with the potential hazards of new methods to investment. FinTech is an expression used to characterise increased financial-sector technology advancements. Fintech shapes the financial industry more and more. India is becoming a dynamic environment that gives Fintech companies a platform to become billion dollar unicorns. Fintech in India has many objectives, ranging from new segments to overseas markets exploration. India's cash-centred economy has reacted excellently to the promise of Fintech, owing mostly to a rise in e-commerce and smartphone device usage. The growth of India remains unlike its global rivals, though, but is stacked well thanks to the robust pipeline of skilled innovators.

Keywords: Finance, Fintech, Fintech Adoption, Fintech Startup, Fintech Industry Structure.

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PERFORMANCE ANALYSIS OF COMBINATORIAL FILTER MODEL FOR DRUSEN ENHANCEMENT

Jeyakarthikeyan C and Dr. Jayakumari C

Department of Data Science, SSN College of Engineering, Kalavakkam, Chennai

ABSTRACT

Background: Age related macular degeneration is one of the retina disease that affects vision of aged people. One such retinal disease is caused by drusen deposits in human eye. Many eye care hospitals need drusen enhancing system integrated into retina eye screening system for diagnosis of AMD in human.

Methods: This research article presents a study in drusen enhancement model in retinal fundus image of AMD patients. The model is developed using image filters and fuzzy inference system applied on fundus images to enhance drusen exudate features. It is applied, tested and evaluated on images from a private database and STARE database. This research article discusses the performance of the combinatorial filter model with statistical tests.

Results: The statistical test results are compared with a few enhancement methods to understand the performances. The quality features such as Sensitivity, Specificity, Accuracy, Precision and F1-Scores are measured and the error values are also measured with Mean Square Error measure.

Conclusion: These results show that AMD drusen features are enhanced with 95% of accuracy with average error 0.0025.

Keywords: Drusen, Filter, Fundus, Fuzzy inference system, Image enhancement

ABSTRACT

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ANALYTICAL STUDY OF HIMACHAL PRADESH STATE COOPERATIVE BANK LTD. (HPSiCB) IN COVID-19 PANDEMIC SITUATION

Vishal Thakur

Ph D. Research Scholar, School of Management and Commerce, AP Goyal Shimla University

Dr. Neel Kumar Singh

Professor, School of Management and Commerce, AP Goyal Shimla University

ABSTRACT

Indian banking is the lifeline of the nation and its people. The sector has translated the hopes and aspirations of millions of people into reality. A cooperative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Surprisingly economy has witnessed unprecedented situation of Lockdown due to spread of Covid-19 and this has resulted into contraction of economy and have effected the banking industry. The present study attempts to review the impact of COVID-19 in the working of Himachal Pradesh State Co-operative Bank Ltd. and to explore the area for performance improvement.

Keywords: COVID-19, Himachal Pradesh Co operative Bank Ltd., pandemic and performance.



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RESEARCH – SOCIAL AND INDIVIDUAL – A CONCEPTUAL STUDY

Prof. (Dr.) Dhananjay Awasarikar

Suryadatta Institute of Management and Mass Communication, Pune

ABSTRACT

Any kind of Research; whether conducted by an Institution or an Individual; that confers the benefits on the Society; at large; can roughly and broadly be called as a Social Research. Individual Research is conducted by an Individual primarily for personal benefit; incidentally or indirectly it may confer the benefits to the members of the society.

*For Comparison; first and the foremost; the concerned factors should be capable of being compared. The Parameters or Yardsticks or Benchmarks meant for the measurement of the concerned constructs must necessarily be determined well in advance. **In this Research Paper; the Researcher has covered the Concepts of Social as well as individual Research in depth. Also; there is a distinction or differentiation between the two.***

Some Researchers or Subject Experts; in general; comment quite loudly; in several seminars; webinars; conferences; workshops; or lectures that the Social Research is superior to an Individual Research. However; there does not seem to be any substance in such a criticism called upon on Individual Research unless and until it is crystal clear whether the Research conducted confers or does not confer the benefits on the Society; as a whole and in the long run. Moreover; conferring Social Benefits is indeed one of the parameters to test the quality or superiority of the Research.

Key Words

- (a) Research Orientation
- (b) Research Knowledge
- (c) Commonality
- (d) Contextual Subjective Accuracy

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TOTAL SPLIT DOUBLE GEODETIC NUMBER OF A GRAPH

¹Dr. T. Jebaraj and ²Sajitha. D

¹Assistant Professor and ²Research Scholar, ^{1,2}Department of Mathematics, Malankara Catholic College, Mariagiri, Kanyakumari District, 629153, Affiliated to Manonmaniam Sundaranar University, Abishekapatti, Tirunelveli-627012, Tamilnadu, India

ABSTRACT

For a connected graph G of order n , a set S of vertices is called a double geodetic set of G if for each pair of vertices x, y in G there exist vertices $u, v \in S$ such that $x, y \in I[u, v]$. The double geodetic number $dg(G)$ is the minimum cardinality of a double geodetic set. A set $S \subseteq V(G)$ is a split double geodetic set of G , if S is a double geodetic set and $\langle V - S \rangle$ is disconnected. The split double geodetic number of a graph G , is denoted by $dg_s(G)$, is the minimum cardinality of a split double geodetic set of G . A total split double geodetic set of a graph G is a split double geodetic set S such that the subgraph $G[S]$ induced by S has no isolated vertices. The minimum cardinality of a total split dg-set of G is the total split double geodetic number of G and is denoted by $dgt_s(G)$. The total split double geodetic number of some standard graphs are obtained. In this paper we shown the relationship between split double geodetic number and total split double geodetic number of G .

Keywords: Split geodetic set, double geodetic number, total double geodetic number, split double geodetic set, total split double geodetic number.

AMS Subject Classification: 05C12

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AN OVERVIEW ON WORKFORCE RETENTION IN FAST FOOD RESTAURANTS

Ruby John¹, Manjunath² and Samuel Paul Isaac^{3*}

¹Department of Psychology, Krupanidhi Degree College, Bangalore, Karnataka, India

²Department of Commerce, Krupanidhi College of Commerce and Management, Bengaluru, Karnataka, India

³Department of Management, Krupanidhi Group of Institutions, Bengaluru, Karnataka, India

ABSTRACT

A company's long-term sustainability and competitive edge in today's economic world are heavily reliant on the quality of its staff. The fast food industry is a labour-intensive business, and employee work satisfaction is critical to its success. In this context, the need for skilled human resources is not only met, but also the need for a long-term workforce is taken into consideration. In order to sustain a high level of employee contentment and loyalty, effective management strategies are required. Fast-food workers' job happiness and career dissatisfaction are reviewed. Fast food business employee retention is influenced by a number of crucial elements, which have been identified in this review. Some of the aspects such as supervisor support, and job security is discussed in this review. Rotation of workers across various departments on the shop floor will reduce the monotonous nature of the work. Motivational practises in these companies must also be rethought to keep workers on the ground level.

Keywords: *Fast food industry, Job satisfaction, Employee retention, Human resources, Job security.*



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A STUDY ON CAPITAL STRUCTURE AND FINANCIAL PERFORMANCE: EVIDENCE FROM TELECOMMUNICATION INDUSTRY IN INDIA – BHARTI AIRTEL.

Miss. Divya Harwani

Research Scholar, Department of Business Administration and Commerce, School Of Liberal Studies, Pandit Deendayal Energy University

Dr. Ashvin Dave

Professor and Head, Department of Business Administration and Commerce, School Of Liberal Studies, Pandit Deendayal Energy University

ABSTRACT

Financing decision is one of the essential decisions in financial management to increase shareholder's wealth. Firms can use either debt or equity capital to finance their assets. The purpose of the present study is to find out the effect of capital structure on financial performance of telecommunication company (Bharti Airtel). The study is based on secondary source of data and has been obtained from PROWESS database maintained by Centre for Monitoring Indian Economy (CMIE) for the period of ten financial year from 2011-12 to 2020-21. Multiple Regression and Multicollinearity test is used to test the relationship between capital structure and financial performance. Profitability (PATSR) is taken as dependent variable whereas Debt Equity Ratio, Debt to Total Fixed Assets, Interest Coverage Ratio are taken as independent variable for the study. The study concludes that Debt Equity Ratio (DER) and Interest Coverage Ratio (ICR) impacts on Profitability whereas Debt to Total Fixed Assets (DTFA) does not affect Profitability.

Key-Words: Capital Structure, Financial Performance, Telecommunication Company

ABSTRACT

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CFD INVESTIGATION OF A HOSPITAL'S ISOLATED CLEAN ROOM'S AIR FLOW PATTERN AND PARTICLE TRANSPORT

Favas. A.S^{1*} and B. Bavanish^{2*}

^{1*}Research Scholar, Mechanical Engineering, Noorul Islam Centre for Higher Education, Kumaracoil - 629180, Tamil Nadu, India

^{2*}Associate Professor, Fire Technology and Safety Engineering, Noorul Islam Centre for Higher Education, Kumaracoil -629180, Tamil Nadu, India

ABSTRACT

Globally, Coronavirus spread causes concern and worry among society at large, in particular among healthcare workers as they are at an increased risk for infection. It is an infectious virus that transmits through inhalation or contact with droplets that are produced by people who are infected when they sneeze, cough, or speak. COVID-19 can also be transmitted by airborne means in a confined environment within the immediate environment of the infected person. This study has been conducted to determine whether conditioned air released from air conditioners can be mixed with aerosol sanitizer to reach every corner of the isolation room and kill the COVID-19 virus. This study considers several factors affecting aerosol sanitizer delivery systems such as temperature, turbulent kinetic energy, and flow dynamics that were taken into account during the Computational Fluid Dynamics (CFD) analysis. In this CFD study, the problem is handled with the SST $k-\epsilon$ model which involves four transport equations. From the analysis, it was concluded that high turbulent fields generated inside the isolation room could efficiently distribute sanitizer in the isolation clean room room space to reduce or kill the COVID-19 virus.

Keywords: COVID-19, Airborne, Conditioned air, Isolation room, Turbulent kinetic energy, Clean room, Computational Fluid Dynamics (CFD)

ABSTRACT

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EFFECTS OF COVID-19 IN DENTISTRY

Yashika Pal

Intern, Manav Rachna Dental College, FDS, MRIIRS

Urvashi Saini

Intern, Manav Rachna Dental College, FDS, MRIIRS

Dr. Lipika Gopal

Reader, Department of Periodontology, Manav Rachna Dental College, FDS, MRIIRS

ABSTRACT

An outburst of Covid-19 has significantly effected the world in a drastic way. The pandemic has led to permanent changes in the various medical fields. The causative organism responsible for this disease is discovered to be a virus named as SARS-CoV-2, which is highly present in nasopharyngeal and salivary secretions of patients infected with the disease. The virus is believed to spread primarily through respiratory droplets, as well as aerosols and fomites. Among the different transmission sources of the spread of this disease, dental services have received a high setback. This review aims to discuss the various routes of transmission, signs and symptoms of the disease and the precaution protocol set by the organisations for the control of Covid-19.

Keywords - Covid-19, pandemic, virus, dentistry



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INTERNET COMMUNITY: AN ESSENTIAL TOOL FOR PROMOTING A BRAND

Ritu Mudgal

Ph.D. Scholar, MRIIRS, Faridabad, Haryana

Dr Priyanka Singh

Associate Professor, MRIIRS, Faridabad, Haryana

ABSTRACT

Social networking sites have become trendy in in 21st century. The motive of these sites is not only communication of one person to another or many e but it is also used for brand promotion. At a global level more than 3 billion people are active on these social networking sites and very rapidly the number is getting increased around 9% per year. That is why it can be called as modern time style for brand promotion and very soon traditional way of promotion are being replaced by these latest social networking sites. In this paper, role of internet community in promoting a brand is being presented. The review paper includes how internet media would be the leading tools of promotion and focus regarding the significance, approaches and benefits of internet media. In this paper, many social web applications like Instagram, LinkedIn and Facebook also being focused.

Keywords: - Internet community, social networking sites, Brand promotion, Web applications.



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ONLINE FOOD DELIVERY APPLICATIONS IN INDIA

Mrs. K. Kaavya

Research Scholar, Department of Commerce, Vels Institute of Science, Technology and Advanced Studies,
Chennai, Tamil Nadu

Dr. V. Andal

Associate Professor and Research Supervisor, Department of Commerce, Vels Institute of Science,
Technology and Advanced Studies, Chennai, Tamil Nadu

ABSTRACT

In recent days, the development of internet paved the way for the expansion of online food services by allowing persons to search for, compare prices, and conveniently access these services. Online ordering is becoming more and more of a must-have feature in the restaurant industry. The food industry has been swept up by online ordering. Technology has had a hidden impact on the business world; it has changed the entire framework of the restaurant industry, and it will continue to do so. A technologically sophisticated online meal ordering system has drastically transformed the restaurant's culture and provided consumers all over the world with a new comfort zone. The primary goal of this study is to evaluate the effects of Zomato and Swiggy on the restaurant industry.



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THE INCREASING RISK OF BREAST CANCER WITH HIGH BMI

Mohammed Mohammud Habash

M.B.Ch,B - F.I.C.M.S, Assistant Professor, General Surgery, Head of Department of Surgery, Diyala University / College of Medicine

Raakad Kamel Saadi

M.B.Ch,B- F.I.C.O.G, Assistant Professor in Gynecology and Obstetrics, Diyala University/ College of Medicine

Ruaa Farok Nassif

Sixth Year Student/College of Medicine/Diyala University

ABSTRACT

Background: The Breast cancer is the most common cancer in women both in developed and developing countries ,comprising 16% of all females cancer, Weight gain and obesity is another potential risk factor which may influence the incidence of breast cancer .

Objective :To characterize the association of obesity as a possible risk factor for breast cancer.

Patients and Method: This study was done between July 2017 and February 2018 where informations was obtained from 25 female patients that was diagnosed with breast ca ,some of which was admitted in the first floor surgery department in bqauba teaching hospital and some was attending the breast unit in the outpatient clinic, the following data was obtained : age, height , weight, family history, martial state and if it's newly diagnosed or a recurrence ,The age of the patients was ranging from 25-65 years old and BMI was calculated as weight in kilograms divided by the square of height in meters ,Based on the world health organization classification BMI<18.5 is considered as underweight,18.5-25 as normal weight <25-30 as overweight and ≥ 30 as obese.

Results: The total number of patients was 25 females, 4% were between the age of 20-30 and 20% between the age of 60-70 as the age groups involved was between(20-70), the BMI divided in four categories(≤ 18.5 ,18.5-25, 25-30 and ≥ 30) in overall there was an increase in the incidence of breast ca in overweight category, the cumulative incidence included 0% for the ≤ 18.5 , 36% for patients with BMI 18.5- 25 ,56% for the 25-30 and 8% for the > 30 .

Conclusion: The results of this study have shown that body mass index is associated to breast cancer incidence especially in older age group.

Recommendations :The Education of the women for losing weight is an important part in decreasing the risk of breast cancer particularly in post-menopausal period and there are many different ways for losing weight including having regular meals ,decreasing the high fat food and physical activity.

ABSTRACT

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MYCOTOXIN AND FUNGAL INFECTION IN POULTRY FEEDS

Tiba Dhahir Mansour Al Sultani

MS.C Microbiology, Lecturer, Al-Esraa University College, Baghdad Iraq

Anmar Abdulrazzaq

Pharmacy Department, Al-Esraa University College

Salar Ayad Fakhri

Pharmacology and Toxicology, Lecturer at Al-Esraa University College

Wurood Hameed N. Al-Zuhairi

Pharmacy Department, Lecturer at Al-Esraa University College, Baghdad Iraq

ABSTRACT

Mycotoxins are the fungal metabolites which are a major pollutant in the animal feed. These secondary metabolites are synthesized by Penicillium, Fusarium and Aspergillus. The mycotoxins includes T-2, nivalenol, fumonisins, zearalenone, which may impact negatively the productivity and health of poultry farms. Detrimental effects may be caused by mycotoxins on the growth performance and health of poultry, this can include prohibition of stunted growth, lowered production of eggs, suppression of immunity, and organ function. In the present study, we have analyzed the various fungi found in the poultry feed and their percentage of infection or contamination. In the poultry feed, Aspergillus, Rhizopus, Penicillium, Mucor and Alternates are major fungus infection. There infection rate was 87.10%, 83.87%, 70.32%, 33.55% and 16.13%, respectively. Also, mycotoxin groups and subtypes are listed here.

Keywords: *Mycotoxins, Fungal metabolites, Poultry feed, Contamination, Infection*

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A REVIEW OF APPEARANCES OF VISUAL POLLUTION AND THEIR EFFECTS ON HUMAN HEALTH IN BAGHDAD CITY

Luma. H. Ali Al- Azawii

Community Health Department, College of Health & Medical Technology, Middle Technical University, Baghdad, Iraq

ABSTRACT

The visual pollution is one of the types hidden environment pollutions that spread in the urban environment and have a negatively affect in our daily lives its refers to everything negatively effects of visual image they are all human works and actions that harm the beholder eye, Visual pollution obstruct our eye and effect on whole living organism and destruct the economic health of city. Visual pollution one of the result in local community which effect the enjoyment of a place and feeling existing space. was the main cause of it from smoke spewing chimneys of factories, Open storage trashes The data also showed that the greatest effect of visual pollution was negative and chaotic visuals followed by distraction eye fatigue about , The best methods to safe our environment from the effects of visual pollution by use of moderate advertising at public place and educate people to know the importance of natural healthy environment

We conclude that Visual pollution is as dangerous as other pollutions are, It is our responsibility to prevent visual pollution by making more people aware about its dangers, finally, controlling the sources of visual pollution and protect natural environment are very important to protect the healthy and happy human generations, Build more green jungles that constructing the cement buildings and giving beauty view to city, Reducing the telecommunication and electric wires and poles, mobile towers appearance and number of graffiti's at public place

Key words: visual pollution, human health, Baghdad city

ABSTRACT

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CONTEMPRARY JUVENILE CRIME IN THE REPUBLIC OF KOSOVO IN THE PERIOD 2015–2020

Prof. Dr. Muhamet Racaj and Prof. Dr. Besim Kelmendi

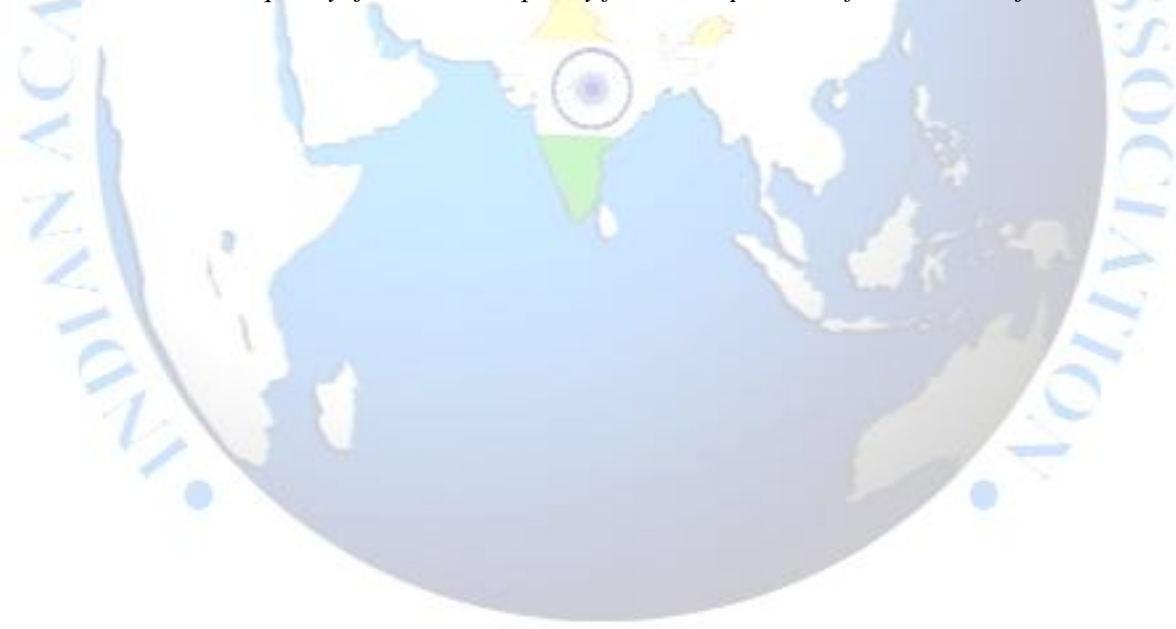
College “BIZNESI”, Republic of Kosovo 10 000 Pristina, Ulpianë Str. “Motrat Qiriazhi” No.18 Pristina, Republic of Kosovo

ABSTRACT

The training of juveniles as perpetrators of various crimes has changed from one society to another. The importance of the factors that influence the increase of contemporary juvenile delinquency, including: the family factor which influences contemporary delinquency, the school and society factor, the influence of the media, the Internet and material conditions in the family.

Treatment of measures taken against juveniles, we will mention diversity measures and educational measures (disciplinary measures, enhanced supervision measures and institutional measures), in educational measures we talk about the notion and types, including disciplinary measures, supervision measures and institutional measures, from disciplinary measures we mention court reprimand and sending the juvenile to a disciplinary center, while from the measures of increased supervision we will mention increased supervision by the parent, adoptive parent or guardian of the minor, increased supervision from the other family and the increased supervision by the guardianship body and in the institutional measures we will mention the sending of the juvenile to the educational institution, the sending of the juvenile to the correctional educational institution and the sending of the juvenile to the special care institution.

Key words: Juvenile delinquency, juvenile delinquency factors, imposition of measures on juveniles.



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DISASTER MANAGEMENT IN HIGHER EDUCATION LIBRARIES: A REVIEW OF LITERATURE

Ranjana Yadav*, Dr. Deepmala and Dr. Ashok Kumar Upadhyay*****

* Research Scholar, DLIS, Mangalayatan University (MU), Aligarh, Uttar Pradesh, India, PIN- 202146

** Assistant Professor, DLIS, Mangalayatan University, Aligarh Uttar Pradesh, India, PIN- 202146

*** Associate Professor, DLIS, Mangalayatan University, Aligarh Uttar Pradesh, India, PIN- 202146

ABSTRACT

Role of disaster management plans in libraries is very vital. Even though most of the library staff are not very well aware of disaster preparedness of libraries. The studies conducted in various countries and different libraries around the world found that there are problems with disaster preparedness awareness in most of the higher education libraries.

Keywords- *Disaster Management, Higher Education Libraries, Review Literature*



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A STUDY ON PRIMARY LAND DEVELOPMENT BANKS (PLDBS) IN INDIA WITH SPECIAL REFERENCE TO KARNATAKA STATE, INDIA

Vidya K¹ and Ravindranath N Kadam²

¹Post Doctoral Fellow, Department of P.G. Studies and Research in Economics, Jnanasahyadri, Kuvempu University, Shankaraghatta, Karnataka, India

²Professor and Chairman, Department of P.G. Studies and Research in Economics, Jnanasahyadri, Kuvempu University, Shankaraghatta, Karnataka, India

ABSTRACT

Economy of the State is mainly dependent on agriculture as more than 65% of the total population is engaged in this sector. Credit is an essential sinew for the progress of economic development. In a developing economy like ours Agriculture Credit assumes greater significance on account of the fact that it is a critical input to support and sustain crop production. The Land Development Banks in India (LDBs) are essentially co-operative institutions. All the LDBs are registered under the Co-operative Societies Act. In a strict sense, however, they are semi co-operatives. In fact, they are limited liability associations of agricultural borrowers, as their members have limited liability. Further, unlike other co-operatives, LDBs do not have personal involvement in their functioning. Karnataka state cooperative Agriculture and rural development Bank (KSCARD) at the State level and Primary cooperative agriculture and 177 Primary Cooperative Agricultural and Rural Development Banks at the taluk level cater to the long term credit needs in the two tier credit delivery system. The National Bank for Agriculture and Rural Development (NABARD) provides refinance to the Apex Bank and KASCARD Bank. Present study is an attempt to the growth and performance of PLDBs in Karnataka over the period of three years (2016-2017 to 2018-2019). The analysis is done on the basis of the basis of the statistical data for the period of three years. Different aspects concerned to the PLDBs such as credit demands, collection of loan amounts, Balance amounts, recovery amounts have been considered for this study. The study revealed the general performance of PLDBs of Karnataka state.

Key words: Primary Land Development Banks (PLDBs) Agriculture credit, Credit recovery, Recovery performance.

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BUY NOW, PAY LATER: THE NEW BUZZWORD IN THE WORLD OF DIGITAL FINANCE AND E-COMMERCE

Abdul Razack K P¹ and Dr. Jayarajan T K²

¹Research Scholar, PG and Research Department of Commerce, Sree Narayana College, Thottada, Kannur, Kerala, 670007, ORCID iD: <https://orcid.org/0000-0001-5148-3055>

²Assistant Professor and Head, Department of Commerce, Payyanur College, Payyanur, Kannur, Kerala, 670327

ABSTRACT

In India, Buy Now Pay Later (BNPL) services or schemes have not only become popular recently but are also dominating headlines as the new 'buzzword' of digital finance. This study attempts to investigate the factors that influence the consumers in the Kannur District of Kerala to make transactions and purchase products by making use of this mode of payment. This study also deals with the customer's perception towards the BNPL schemes and services. Data for the study were collected primarily from the users of BNPL services and the collected data were analysed and interpreted with the help of statistical tools such as the Mann-Whitney U test, Kruskal-Wallis H test, etc. The results of the analysis show that there exists no significant difference between males and females in their perception towards the BNPL mechanism. It also revealed that different income groups have no difference in their perception level. The study also tried to understand the spending patterns of BNPL users and found there is no association between income of the customers and their spending pattern.

Keywords: Buy Now-Pay Later, BNPL, FinTech, EMIs, Consumer Credit

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A CLINICAL STUDY IN THE MANAGEMENT OF DIABETIC FOOT ULCER WITH JALAUKAVACHARANA

Dr. Devyani Dasar (Jaiswal)

Associate Professor, Department of Shalya-Tantra, Mahatma Gandhi Ayurved College, Hospital & Research Centre, Salod (H), Wardha, Maharashtra, India

ABSTRACT

Context - Diabetic foot ulcers are a leading cause of amputations and affect more than 15% of people with diabetes (Brem and Tomic Canic, 2007) and precede 84% of all diabetes-related lower leg amputations (Reiber et al., 1995) The causes of increase in mortality are Micro and macro vascular complications, including failure of wound healing process. Risk factors are Diabetic neuropathy, Ischemia etc.

Content -Eight diabetic patients with foot ulcers were recruited randomly from Mahatma Gandhi Ayurved College & Research Centre. All the patients categorized under type-2 diabetes mellitus. The patients were known to have diabetes for 7 to 15 years and had the ulcers for 4 to 9 years without signs of healing. The subjects fall under low socioeconomic status group (SES-5) as per the criteria mentioned by Indian Council of Medical Research. None have recorded with smoking status either in the past or present. All the patients have undergone treatment previously in various Hospitals of Allopathy, Homeopathy, Ayurveda and allied systems. These patients were scheduled for amputation of the affected leg in their respective medical units. In this present preliminary study, the mean wound healing time (in days) was 22.37 ± 11.69 , 72.77% reduction in ulcer size was noted, 68.10% reduction in erythema and edema was noted and considerable re-epithelialization was observed after Jalaukavacharana. There was considerable reduction in discharge, odor and itching immediately after few weeks of leech therapy.

Conclusion -The results indicate that there is a marked decrease in ulcer size after Jalaukavacharana. A significant reduction in erythema, edema and increase in granulation was noted. The data indicates that Jalaukavacharana is effective in healing Chronic Diabetic wounds. Jalaukavacharana, one among the anusastra is safest and cost effective in the management of diabetic foot ulcers, for which billion dollars is spent worldwide in vain. This healing procedure should be propagated, so that millions of diabetic people can save their legs.

Keywords: - Amputation, Anushalya Karma, Diabetic foot ulcer, Jalaukavacharana

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THE IMPACT OF THE DIGITAL PLATFORM ON ONLINE LECTURERS AND CLASSES, AS WELL AS THE COLLABORATION OF ORGANIZERS

Prof Dr Mohammad Asif Pasha
Director, CMR University, Bangalore

Dr. Kiran Kumar Thoti
Associate Professor, KLH Business School, Koneru Lakshmaiah Education Foundation Deemed to be University, Off Campus, Hyderabad, 500075

ABSTRACT

With the emergence and spread of the deadly Corona virus known as COVID 19, the world as we know it has altered within a short period of time, the world will never be the same again. This research examines the catastrophic consequences of the new pandemic virus and the subsequent lock-down, which means that the offline classroom is transformed into an online study. It examines and depicts the many online venues for teaching, the resources, methods and technology to guarantee that education does not cease for pupils. It also highlights the platforms, technology that may be utilized for online exams in a secure and fraud-free environment. It also looks at the difficulties faced by the use of online techniques of education. On the basis of literary reviews, a framework has been developed for providing students with improved online experience in the classroom so that online courses are as effective as or even better than offline courses. Empirically, the factors were evaluated using a structured questionnaire. The findings show that pupils prefer the multimedia studies method. Due to binary logistic regression, poor Internet connectivity, COVID-19 awareness, enough material sources, strong open online courses, favorite online methods and online study satisfaction are of importance in terms of online course delivery models or attitudes to a 5% level COVID-19 pandemic lock-down. The research suggests ways of teaching online, however the study indicates that online study satisfaction is of importance for the online teaching model or attitudes of locking up the COVID-19 pandemic at a meaningful 5 percent level.

Keywords: Education System, COVID-19, Online Class, Technology

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INFLUENCE OF INDO-ISLAMIC CULTURE ON KARNATAKA! 1600-1800 D –A STUDY

Dr. Rohini Sangappa Dalavay

Lecturer in History, Maharaja Degree College, University of Mysore, Karnataka

ABSTRACT

The paper discusses about the growth of composite culture in Karnataka state. Rich cultural heritage of centuries has resulted in the State being a land of peace and harmony. As it is part of India, and the strong currents of multi-cultural currents can be seen in this part of the country as well. The rule of the Bahamanis, and Shahi kingdom, , being part of Mughal Empire, rule of Haider Ali and Tipu Sultan added to the development of composite culture in Karnataka. Discussion is on the effects of Indo-Islamic culture, effecting new style in art, architecture, and music.

Keywords: *influence, spices, trade- routes, coastal, architecture, Indo-Sarsanic, Malabar, invasion, conquest, mysticism, kanqhas and interactions*



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ASSESSMENT OF THE EFFECTIVENESS OF INTERNAL AUDIT AS PERFORMANCE FACTOR FOR LOCAL AUTHORITIES

Sara Amekran

GT2D, FSJET, Abdelmalek, Essaadi University, Tetouan, Morocco
Orcid:0000-0001-5347-438X

Fadoua Laghzaoui

GT2D, FSJEST, Abdelmalek Essaadi University, Tetouan, Morocco
Orcid: 0000-0003-1656-8744

ABSTRACT

This item is part of the vision to contribute to the improvement of the performance of local authorities through development of the culture of audit internal all highlighting its effectiveness through an internal audit capacity model explaining the levels of capacity that the audit can achieve to be effective and meet the intended objectives.

Keywords: Internal audit, performance, efficiency, Local authorities



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AUDIENCE TARGETING – IDENTIFY GAP IN AUDIENCE TARGETING FOR WIN/LOSS IN AP SYSTEMS STORAGE REVENUE YTY

Dr Ruby Chanda, Dr Vanishree Pabalkar and Mr Prayas Gupta

Symbiosis Institute of management Studies, Range Hills Road, Khadki, Pune- 411020, India

ABSTRACT

The trend of conservatively purchasing plenty of available cloud based storage systems with built in redundancy and committed storage controllers with exclusive firmware was trend off late catching up globally. However, recently the slowing down of demand is witnessed and growth of these types of systems has loosened resulting in declining revenues presents a transformed market scenario.

Manifestation of tools used for communication, information exchange and creation of content responding to the ever increasing demand of market has led the firms to migrate their some of the data to cloud based storage but gradually most of major players in IT and services have moved fully to the cloud computing and data mining of Big data. For this very reason, the mandate is having private storage system as they feel the services gap from existing public cloud. It is further coupled with scope of hybrid cloud system or synchronised storage system incorporating the usage of software defined storage system for building their private storage system along with utilization of public storage system depending upon the quantity and quality of the data generated and organized by them and their clients.

In spite of this, still the storage revenue is deteriorating and through this research we are trying to find the various patterns which has resulted in the decline of the revenue of a Fortune 500 storage company in YTY.

Keywords: Targeting, ERP, Trend, storage system, Fortune 500



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CATTLE INSURANCE AND MANAGEMENT IN INDIAN SOCIETY

Mr. Rathindranath Banerjee

MA (English), MBA (Marketing), Fellowship from Insurance Institute of India, Specialised Diploma in Fire Insurance, Health Insurance and Casualty Actuarial Science from Insurance Institute of India, UGC Net qualified, Ph.D Research Scholar, GITAM Institute of Management, GITAM (Deemed to be University), Department of Marketing Management

Dr. S Anjani Devi

Assistant Professor, GITAM Institute of Management, GITAM (Deemed to be University), Rushikonda, Visakhapatnam, Andhra Pradesh, India-530045

ABSTRACT

It is believed that “rural India is real India”. So we need to contemplate for the development of rural areas to witness the growth of our country. Apart from farming Indian agriculture sector has the most important subsector of animal production. This area also provides social protection and employment instead of income generation. The science of caring, breeding and management of livestock is called animal husbandry. Dairy farming is a class of animal husbandry for long-term production of milk, which is further preserved and processed for production of varieties of dairy products. Cattle herders have to take a lot of difficulties related to breeding, raising, day to day caring, arrangement of their proper feeding, and prevention against different diseases. Cattle insurance covers death of cattle due to fire, natural perils, riot, strike, accident or diseases during the policy period subject to the terms, conditions, provisions, warranties, endorsements, exceptions and exclusions of the policy. The insurance coverage may be extended to the personal accident coverage of the farmers / herders as they are prone to different accidental hazards due to their working culture.

Keywords: *Veterinary doctor, vaccination, livestock, permanent total disablement, ear tag, misrepresentation, subsidized premium rate, fodder.*

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CLASSIFICATION AND LOCALIZATION OF COVID-19 DETECTION IN CT AND X-RAY IMAGES USING MAX VOTING-BASED ENSEMBLE LEARNING

Anitha S^{*}, Abishek V[#], Gokula Krishnan K[#] and Hariharan S[#]

^{*}Assistant Professor (SRG), Department of Information Technology, Kongu Engineering College,
Perundurai, Erode, TamilNadu-638 060

[#]UG Student, Department of Information Technology, Kongu Engineering College, Perundurai, Erode,
TamilNadu-638 060

ABSTRACT

Artificial Intelligence technology is employed in Deep Learning to identify covid-19 traits in CT images and efficiently screen COVID-19 patients. It also achieves rapid diversion and treatment of suspected patients, as well as a reduction in infection risk and disease control. To analyse the CT scans of COVID-19 patients, the suggested work integrates deep learning target detection and image classification algorithms. By extracting and analysing the features of lesions in different periods, a new detection model of covid-19 based on time-spatial sequence convolution is obtained. The algorithm is based on a convolutional neural network structure. The convolution neural network based on time and space attributes can effectively extract the latent image semantic features of multiple image data of COVID-19 patients. By comparing with the ResNet algorithm, the detection method proposed obtains more accurate comprehensive detection results. EfficientNet, a convolutional neural network, completes the automatic detection of COVID-19 quickly and improves the efficiency of preliminary diagnosis. Voting ensemble is a machine learning model that integrates predictions from a number of different models. It is a technique for improving model performance, with the goal of achieving better results than any single model in the ensemble. More accurate auxiliary preliminary screening results were obtained by correlating images from different stages of the same patient.

Keywords: image classification, deep learning, Voting ensemble, feature extraction, time-spatial sequence convolution

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ANTIMICROBIAL ACTIVITY OF ENDOPHYTIC *STREPTOMYCES* STRAIN KCA2 ISOLATED FROM *PHYLLANTHUS NIRURI*

S. Ayswarya, M. Radhakrishnan* and K. Manigundan

Centre for Drug Discovery and Development, Dr. Col. Jeppiaar Research Park, Sathyabama Institute of
Science and Technology, Chennai- 600 119, Tamil Nadu, India

ABSTRACT

Traditional antimicrobial drugs are becoming more resistant to emerging infectious diseases, which necessitates the discovery of new efficient antimicrobial compounds. Although the use of antibiotics is irrational, it has the effect of increasing microbial resistance and increasing the mortality rate linked with infections. In order to overcome antimicrobial resistance, it is crucial to identify novel metabolites. The present study is aimed to isolate endophytic *Streptomyces* KCA2 from medicinal plant *Phyllanthus niruri* leaves explored for antimicrobial activity against various clinical pathogens. The *Streptomyces* strain KCA2 screened for antimicrobial activity against *Staphylococcus aureus*, *Bacillus cereus*, *Micrococcus*, *Escherichia coli*, *Providencia*, *Vibrio*, *Aeromonas hydrophila*, *Klebsiella pneumoniae* and *Candida albicans*. The metabolite production and optimization were screened by solid and liquid state fermentation method. *Streptomyces* strain KCA2 showed more than 20 mm zone of inhibition against *S. aureus* and *C. albicans*. It also exhibited maximum level of antimicrobial metabolite production in solid state fermentation during ninth day of incubation. In fermentation experiment, variables such as fructose and malt extract were found to influence the antimicrobial compound production. The strain KCA2 was identified as *Streptomyces* based on the morphological, microscopic, cultural and physiological properties.

Key words: endophytic *Streptomyces*, antimicrobial, metabolite production and *Staphylococcus aureus*.

ABSTRACT

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CONSUMER PROTECTION ACT, 2019: AN OVERVIEW

Dr. Upender Sethi

Associate Professor, Pt.CLS. Govt. College, Sector14, Karnal

ABSTRACT

Eventually a 3 decade old Consumer Protection Act 1986 has been replaced by Consumer Protection Act, 2019. This relief was the need of modern Indian consumer. It'll empower consumers and help them in guarding their rights through the various notified rules and vittles. The Act aims at guarding and strengthening the rights of the consumers by establishing authorities, assessing strict arrears and penalties on product manufacturers, electronic service providers, misleading advertisers, and by furnishing fresh agreement of consumer difficulties through agreement. It's projected that nearly 328.92 million Indian citizens are going to buy products online, which means 77 of mobile internet stoners will protect online. We can say that new consumer protection act 2019 is going to be truly helpful for Indian consumers. This paper deals with the new changes in consumer protection act for strengthening the rights of the consumers.

Keywords: Consumer Protection Act, 2019, Product Liability, Unfair Trade Practices



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STUDY OF FOREIGN LANGUAGE TEACHING AND LEARNING PEDAGOGY DURING PANDEMIC SITUATION

Tanuja Yadav

Manipal University Jaipur, Jaipur, Rajasthan, India

ABSTRACT

Third Millennium teaching and learning focuses on the overall development of the learner through the contemporary education practices and pedagogies. The evolution of various educational paradigm concentrates on the facilitation of teaching and learning and the satisfaction of the needs of the learner and the society. The self-learning and autonomous attitude of the learner lead to the enhancement of the knowledge. The e-learning pedagogy that comes into vigor or action since the unexpected attack of COVID 19 has completely changed the perception of teaching and learning. The pandemic conditions set back the life of the human beings thus leading towards the dissatisfaction and depression. Moreover, the use of technology becomes the inevitable part of the teaching -learning process but the learners found themselves away from the supportive presence of their mentors. At this moment, the requirement of the pedagogy is identified that can motivate the learners and encourage them to learn. This paper posits on the facilitation of the remote teaching and learning of the foreign language through the combination of humanistic and social-constructivist approach. The Humanistic approach of language learning focuses on the respect of the need and the self-actualization of the learners that will motivate them to learn to learn. Moreover, the social constructivism paradigm will encourage the learner to learn through the real-life situations.

Keywords: Teaching, Learning, Foreign Language, Humanistic approach, Social constructivism



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POST-HARVEST DETERIORATION OF CASSAVA: A PHYSIOLOGICAL REVIEW AND MITIGATION STRATEGIES

Wazis. D.H, Abdul. I.M and Kamilu. M

Research Outreach Department, Nigerian Stored Product, Research Institute, Kano, P.M.B. 3032, Kano,
Nigeria

ABSTRACT

As a major staple food, cassava can be boiled, baked or often fermented into other foods and beverages all over the world. Cassava undergoes postharvest physiological deterioration (PPD) as the tubers are separated from the main plant. PPD is one of the major challenges presently plaguing the agricultural activities of farmers in Nigeria, and thus preventing them from exporting cassava of good and high quality abroad for foreign earning. Cassava can be preserved in various ways such as coating with wax and freezing. Cassava processing affects the nutritional value of cassava roots through modification and losses in nutrients of high value. The processing methods include peeling, boiling, steaming, slicing, grating, soaking or seeping, fermenting, pounding, roasting, pressing, drying, and milling. The products from cassava are: High Quality Cassava Flour (HQCF), cassava chips, garri, starch, Fufu, ethanol etc. The study however recommended that the production of cultivars like B -37 and COB517 that are promising with regards to total carotenoids should be encouraged to improve the nutrition and shelf life of cassava. Also, cultivars like B -42 and NR100216 that have high starch content should also be recommended to farmers for industrial purposes. Above all, genetic manipulation was considered most appropriate to solving the PPD challenge by adding new traits to elite genotypes without altering other desired characteristics.

Key Words: *Post-harvest, PPD, cassava, storage, processing, staple food, cultivars, genetic manipulation.*

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EFFECT OF URBAN AIR POLLUTION ON THE LICHEN *PYXINE COCOES* NYL. IN MYSORE CITY

*Hemavathi C., **Pushpalatha H. G., **Ramyashree. M. P and ***Shobha J.

*Department of Botany, Government First Grade College for Women, Vijayanagar, Mysore - 570017.
Karnataka, India

** Department of Botany Maharani's Science College for Women, JLB Road, Mysore-570 005, Karnataka, India

***Department of Studies in Botany, University of Mysore, Manasagangotri, Mysore-570 016, Karnataka, India

ABSTRACT

*In the present study, the lichen *Pyxine cocoes* were collected from different places of Mysore city, Mahadevapura and studied their effect of urban air pollutants on the morphology, anatomy and chlorophyll pigments were examined. Morphological study was carried out by observing the thallus using a stereomicroscope. The changes like discolouration of thallus, deposition of soot, dust and other particles were observed in the thallus and photographs were taken. Significant differences were between the thallus of different areas were observed from the thallus which were collected from the traffic area and industrial area when compared to the thallus of residential area and control area. Free hand sections were also taken to study the differences in the internal structure of the lichen thallus. The transverse sections showed no significant variation in the thickness of the algal layers, cortex, and hyphal layers. The photographs of the sections were taken at 10x and 40x magnifications. In the thallus which was collected from Mahadevapura showed clear algal cells (40x), in any plants if pollution is more, then the effects can be made out clearly by estimating the amount of chlorophyll pigments, because the pollutants affects primarily on chlorophyll pigments. It is the cheap and best method which is done all over the world to study the effects of urban air pollutants like SO₂ and NO₂ on plants along with other parameters. Hence, in the present study chlorophyll pigment estimation was done, The result which was drawn clearly suggests that there is a slight influence of air pollutants like SO₂ and NO₂ on the chlorophyll pigment death, because least chlorophyll amount was recorded in the thalli which were collected from traffic area i.e., Metropole Circle followed by industrial area and residential area. Highest amount of chlorophyll was recorded in the thalli collected from the control area.*

Key Words: *Biomonitoring, Ambient air quality, chlorophyll amount*

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EVALUATION OF DEVOPS KEY SKILLS OF DEVOPS ENGINEERS - AN EMPIRICAL STUDY

Sanjay Kumar Dhar

Research Scholar, Institute of Management & Entrepreneurship Development (IMED), More Vidyalay Campus, Paud Road, Pune, Maharashtra 411038 Pune

ABSTRACT

DevOps skills are crucial for shortening the Development cycles & faster reach to the market. These skills are often continually improved with new emerging trends and changing technologies. DevOps transformations and cloud transformation are happening in the IT industry at a great pace. With changing business priorities, technology advancement in toolchain automation, and DevOps best practices. DevOps Engineers are expected to deliver results very fast. DevOps mindset help combines their skills with relevant knowledge, empowering them to innovate across product and project life cycle. This paper aims to understand and evaluate the DevOps Key Skills of DevOps Engineers. For this study, data for this research were collected through the questionnaire as a data collection tool from DevOps Engineers. Data collected from DevOps Engineers were analyzed with SPSS software version.24. Finally, suggestions for improving the DevOps Skills of DevOps Engineers are suggested for improving efficiencies in DevOps Implementation

Key Words- DevOps, DevOps Engineers, DevOps Skills, DevOps Practices



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FAMILY AND SELF-ESTEEM IN COPING WITH BULLYING: A STUDY OF LUCY MONTGOMERY'S *ANNE OF THE GREEN GABLES*

***Lamiaa Ahmed Rasheed and Isra'a Izat Mohammed**

English Department/ College of Education for Women/ Tikrit University

ABSTRACT

*The experiences children have in early childhood influence their capacity to learn and interact with others, and to respond to everyday stresses and challenges. The child's environment and interactions can promote or hinder the formation of the personality where self-esteem is developed. At this time, parents can play a prominent role in seeking out opportunities to enhance children's empowerment and create strategies to address challenges they encounter in their daily life. One of these challenges is bullying and harassment of peers. The current study is concerned with examining and studying bullying aggression in the light of two theories: the ecological system and self-esteem theory. It demonstrates how the role of family and environment help bully victims to cope with this troubling challenge and how this role can increase their self-esteem and consequently affect their ability of facing bullying. To achieve this aim the study has selected Lucy Maud Montgomery's novel *Anne of Green Gables*, in which ecology and self-esteem has reflected a prominent effect on the main character's ability to overcome the bad phenomenon of bullying. The study relies on these approaches to carry out the analysis of the novel.*

Keywords: Bullying, Ecology, Self-esteem, Anne of Green Gables.



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IMPACT OF CAPITAL STRUCTURE ON FINANCIAL PERFORMANCE: A STUDY OF SELECTED TELECOMMUNICATION COMPANIES IN INDIA

Miss. Divya Harwani

Research Scholar, Department of Business Administration and Commerce, School Of Liberal Studies, Pandit
Deendayal Energy University

ABSTRACT

This study aims to establish the various capital structure variables of selected three Telecommunication Companies namely, City online services limited, HCL Comnet Systems & Services Ltd, Sify Technologies Ltd. The study is based on secondary source of data and has been obtained from PROWESS database maintained by Centre for Monitoring Indian Economy (CMIE) for the period of five financial year from 2015-16 to 2019-20. Debt Equity ratio taken as dependent variable whereas Net Profit Margin, Operating Profit Margin, Return on Assets, Return on Capital Employed and Return on Net Worth are taken as independent variable for the study. The result of the study shows Net Profit Margin has negative and very significant relationship with debt equity whereas Operating Profit Margin has Positive and very significant association with debt equity.

Key Words: Capital Structure, Profitability, Telecommunication Companies, Debt-Equity Ratio



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SUSTAINABILITY ISSUES IN URBAN SUSTAINABILITY: A CASE OF ALOE VILLAGE IN MANALI

Aniket Sharma and Vandna Sharma

Assistant Professor, Department of Architecture, NIT Hamirpur, Himachal Pradesh, 177001, India

ABSTRACT

Urban planning in context to social dimension of sustainability has multi-faceted and complex dimensions. Configurations of urban settings in terms of density, accessibility, etc. are closely related with environmental quality. Social and cultural dimensions have an important role to play in this context. Urban design patterns often are interrelated with social sustainability as the former enhances the latter. Relationship between sustainable development dimensions and urban form leads to creation and adoption of urban design approaches like new urbanism, compact-city etc. At the city level, social and cultural aspects do affect urbanscape and urban patterns of the city which overall affect the urban design and urban form of the area. It has magnificent impact on development potentials of the area since a positive relationship would enhance urban image of the area and foster future development in various sectors and a negative implication would project an image of a rather unorganized urbanscape to others which also mars the development of different potential growth sectors of the area. In this context, the social and cultural aspects from the point of sustainable development for hilly area of Aloe village have been studied. The research study involves study of urban design pattern in terms of social infrastructure and cultural dimensions involved which affects sustainable development in the area. Attempt has been made to study the problems and provide practical solutions in the form of proposals for improvement which can be advantageously adopted by planning authorities and designers alike.

Keywords: urban sustainability, Manali, hill town, urban problems



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FORMS OF FINANCIAL INFORMATION PRESENTATION IN DECISION MAKING: DOES THE APPEARANCE OF FINANCIAL STATEMENTS AFFECT THE PERCEPTION OF THE READERS?

Dini Rosdini, Prima Yusi Sari and Gia K.P. Amrania

Universitas Padjadjaran, Indonesia 40131

ABSTRACT

This study aims to determine how the form of financial information presentation can affect the perception and decision making of readers. This study discusses three forms of visualization of financial information presented in tables, graphs, and texts that can play a role in reducing decision-making bias in interpreting financial statements. The data collection of this research was conducted using a survey method on 100 respondents from various types of professions to explore the preferences of financial statement readers towards the form of presentation of financial information. The results of this study indicate that, regardless of gender, profession, and age, a person's tendency to choose the form of presentation is largely subjective. Factors that make someone interested or less interested in a form of presentation of financial information namely are: visual aspects such as color and shape, type of font and spacing, and simplicity of appearance.

Key words: Presentation, Financial Information, Tables, Graphs, Text



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FOSTERING MUSIC THERAPY IN ENHANCING SOCIAL SKILLS TO PROMOTE ACADEMIC GROWTH IN CHILDREN WITH AUTISM SPECTRUM DISORDERS IN AN INCLUSIVE CLASSROOM SETTINGS

Fr. Baiju Thomas

Research Scholar, Ramakrishna Mission Vivekananda Educational and Research Institute, Faculty of Disability Management and Special Education, Vidyalaya Campus, SRKV Post, Coimbatore

ABSTRACT

The current study discourses on fostering music therapy (MT) in enhancing social skills to promote academic growth in children with autism spectrum disorder (ASD) in an inclusive classroom setting. In only a few activities, including such music, one has the opportunity to use one's full brainpower. When developing and adapting their motor planning abilities, children with ASD might be significantly affected. It is possible to utilize music and its elements for non-musical reasons in music therapy. Children with ASD may profit from music therapy since they can adequately communicate effectively. The study of MT is significant because it is a sort of therapy that is relevant to society. Children with ASD can benefit from MT as a technique of increasing social interaction and community involvement. The study could benefit from an understanding of MT as a whole. According to us, MT can help children and their families with ASD promote academic growth in inclusive classroom settings. MT has been demonstrated to be effective in the treatment of ASD in the long run. With the help of MT, these children were able to improve their social skills by better understanding, responding to, and interacting with their peers. Children with ASD can benefit from MT in several ways. To our information, this is the first study of its kind. We carried out this study to discover how MT intervention affected ASD child's opportunity to speak and respond socially. Both aggressive and inactive. There was a comparison between the two pairs of test results using active MT. MT has been shown in numerous studies to benefit youngsters with ASD. The implementation of MT in so many inclusive classrooms has the opportunity to boost both students and instructors. With the help of MT, students with ASD can become more accepted by society. Persons with ASD can, like everybody else, profit from and enjoy their lives more thanks to MT. Children with ASD behavioral or social skills can be treated with MT. MT was examined in this study as a conceptual model and as a teaching tool for inclusive classrooms. To help ASD kids succeed academically, the author looked into a range of ways for facilitating MT benefits in social skills in an inclusive classroom setting. MT is being used in various methods by teachers and therapists both for educational and therapeutic goals. Studies on the potential advantages of MT for students with ASD have shown that these academic gains are like those observed in studies with ASD in Inclusive Classroom Settings.

Keywords: Music Therapy, Enhancing, Social Skills, Academic Growth, Autism Spectrum Disorder, and Inclusive Classroom Settings.

ABSTRACT

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METHODOLOGY TO ENHANCE THE SATISFACTION INDEX FOR IT USERS AT UPES

Gagan Deep Singh¹ and Jatender Sharma²

¹School of Computer Science, University of Petroleum and Energy Studies, Dehradun - 248007, Uttarakhand, India,

²Senior Manager IT, Office of Information Technology, University of Petroleum & Energy Studies, Village-Bidholi, Dehradun – 248007, Uttarakhand, India

ABSTRACT

The paper is focused on the IT Services available for end-users in the University of Petroleum and Energy Studies UPES, Dehradun. The research is based on a qualitative as well as the quantitative approach in which online surveys were conducted and data gathered for further processing. The survey data was captured through questionnaires from more than 700 users who are availing of various IT services. The survey was conducted in January 2018 and July 2018. After analyzing the processed data through the first survey results, the weak areas of IT services were focused on and then were improved as per the end-user feedback. Then to calculate the satisfaction index of the IT users the next survey was conducted after six months in July 2018. The same methodology was adopted to analyse data that was gathered from the second survey. The process data was then compared with the first survey results using a statistical approach. It has been observed that user satisfaction was better in the second survey. The satisfaction index is computed for both surveys. The up-gradation of various IT services reflects that the satisfaction level of end-users are also improved and a satisfaction index of 0.13 has been seen when comparing both the survey results. The result was as per our expectations and from this, it can be concluded that end users are very much dependent on IT services for their routine job works. The IT services have played a vital role to increase the outcome of the end-users performance and this reflects through the satisfaction indexed computed through the data gathered from biannual surveys.

Keywords: IT Services, Online surveys, UPES, user satisfaction, satisfaction index

ABSTRACT

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19TH CENTURY BELGAUM -SOCIAL CULTURAL GROWTH - A CRITICAL STUDY

Kakasaheb Laxman Gasti

Research Scholar, Department of History and Archaeology, Karnatak University, Dharwad

Dr. S. Y. Mugali

Professor and Chairman, Department of History and Archaeology, Karnatak University, Dharwad

ABSTRACT

The paper introduces Belgaum as a district of Karnataka having several aspects of multi-dimensional growth through the centuries. At present, Belgaum, being a border district naturally provided with forests and rivers, is known for its composite culture. On one side, it is familiar with Goan culture; on the other, it is well-known for its Marati influence. Nevertheless, it is a Kannada region occupied by Kannada speaking people, a few 'tribal tandas' (tribal hamlets), and its people known for patronising all religions, languages, and socio-cultural practices and is the best example of composite culture.

Key words: Valligame, religion, culture, languages, tandas, Christianity, Islam, tribes, movement, Portuguese.



ABSTRACT

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GENERALIZED SECOND ORDER DIFFERENCE EQUATION AND INFINITE FIBONACCI

Brightlin. D

Ph.D Scholar (Reg.No:19213012092007), P.G and Research Department of Mathematics, Annai Vellankanni College, Tholayavattam - 629187, Kanyakumari District, Tamil Nadu, S.India, Affiliated to Manonmaniam Sundaranar University, Abishekapatti, Tirunelveli-627012, Tamilnadu, India

Dominic Babu. G

Associate Professor, P.G and Research Department of Mathematics, Annai Vellankanni College, Tholayavattam - 629187, Kanyakumari District, Tamil Nadu, S.India, Affiliated to Manonmaniam Sundaranar University, Abishekapatti, Tirunelveli-627012, Tamilnadu, India

ABSTRACT

In this paper we extend finite second order q -Fibonacci formula to infinite second order q -Fibonacci formula and also obtain the sum of infinite second order q -Fibonacci multi-series formula.

Key words: *Fibonacci number, second q -difference equations summation solution, Infinite Multi-series*

AMS subject classification: 39A13, 39A10, 47B39



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GREEN MARKETING: AN ANALYSIS ON CONSUMER BEHAVIOUR TOWARDS GREEN PRODUCTS

Andrea Varghese

Adhoc Faculty, Department of Commerce and Management Studies, St. Joseph's College (Autonomous),
Irinjalakuda, Thrissur District, Kerala, India

Silpa M.A

Adhoc Faculty, Department of Commerce and Management Studies, St. Joseph's College (Autonomous),
Irinjalakuda, Thrissur District, Kerala, India

Dr. Umesh U

Assistant Professor and Research Supervisor, Department of Commerce, Amal College of Advanced Studies,
Nilambur

ABSTRACT

Green marketing is the marketing of products that are considered environmentally friendly. Every year the number of people turning to green products or products that protect the environment is increasing and thus exacerbating the situation. The need for sustainable business practices by companies around the world seems to be the result of increased consumer awareness of the lack of environmental protection. So businesses in almost every industry nowadays showcase the green features of the products and services of every opportunity they get. The success of any green marketing strategy is highly dependent on targeted consumers. Here an attempt is made to study consumer behaviour towards green products.

Keywords: Green marketing, Green products, Eco friendly products, consumer behaviour

ABSTRACT

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GLOBAL STATISTICAL DATA: ACCEPTANCE ON HOMOSEXUALITY

Monika Rajendra Sawant

Assistant Professor, K. J. Somaiya College of Arts & Commerce, Mumbai, (MS), India

ABSTRACT

In a country like India who frowns at the gay and lesbian community, transgender, hijras and transsexuals, now it's time for the society to sensitize on the issues of transgender. Homosexuality is generally considered as a taboo subject by both Indian civil society and the government.. Homosexuals are disrespected by the society. Many people considered them as abnormal people and not under the purview of human being. Now is the time to accept homosexuals as normal human being and include them in the mainstream.

The nation, particularly in urban areas, is witnessing a paradigm and positive shift in the traditional attitudes towards homosexuality in the country today. Contemporary Indian society, specially the youth, believe that, being homosexual is the same as being left-handed and no less normal. It is a gigantic moment of change from invisibility to visibility in the context of queer citizenship in India. Now we are witnessing the change in the perception of people. Be it the media, cinema or the judiciary, each segment of the society is raising a voice on its own.

Keywords;- Homosexual, Human being, perception



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ENVIRONMENTAL MANAGEMENT ACCOUNTING IN AUTOMOBILE INDUSTRY IN CULTURAL CAPITAL OF KERALA - AN INSTITUTIONAL THEORY APPROACH

Remya S

Assistant Professor & Research Scholar, St Josephs College (Autonomous), Irinjalakuda

Dr G.S Sandhya Nair

Assistant Professor, Sree Vivekanandha College, Kunnankulam & Research Guide, St Josephs College (Autonomous), Irinjalakuda

ABSTRACT

The study aims to identify the factors which determine the possibility of implementation of Environmental Management Accounting in Automobile industry. An interview was conducted among automobile industry managers, Chartered Accountants and Auditors and a sample of 50 respondents were selected. A study on benefits and challenges of Environmental Management Accounting was also conducted. The effect of CSR on Environmental management accounting and Reporting was also made. A model was developed based on Institutional Theory approach. The possibility of implementing EMA was mainly due to motivation to reduce costs, reactions to Environmental issues, legislation compliance, procedures and processes in working environment etc. The government and institutional bodies should provide adequate support for implementation of Environmental Management Accounting

Key Words: Environmental Management Accounting-Impact factor-Automobile Industry



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THE ANALYSIS OF *FINANCIAL DISTRESS* TOWARDS MSME OF TENUN IKAT IN EAST NUSA TENGGARA

Christien C. Foenay

Universitas Nusa Cendana, Kupang, Indonesia

Markus Bunga

Universitas Nusa Cendana, Kupang, Indonesia

ABSTRACT

This research aimed to find out and to analyze the prediction of financial distress towards MSMEs of Tenun Ikat in East Nusa Tenggara.

Quantitative descriptive is the method used in this research to analyze the bankruptcy prediction by using Zmijewski method (X-Score).

The result shows that on average, MSMEs of Tenun Ikat in East Nusa Tenggara are predicted to not experienced financial difficulties. But partially, there are 5 MSMEs of Tenun Ikat in NTT which are predicted to not experience financial distress and there are 7 MSMEs of Tenun Ikat in NTT which are predicted to experience financial distress.

Keywords: *Return On Asset, Debt Ratio, Current Ratio dan Financial Distress*



ABSTRACT

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EDUCATIONAL AND INTELLECTUAL GROWTH OF BELGAUM DISTRICT DURING COLONIAL PERIOD (1818-1947)

Kakasaheb Laxman Gasti

Ph.D Research Scholar Karnataka University, Dharwad

Dr. S.Y. Mugali

Professor Karnataka University, Dharwad

ABSTRACT

This paper discusses the colonial rule over Belgaum and how it affected educational and intellectual growth in the district. There were no any educational institutions, during the ancient times in Belagavi though several Agraharas, Brahampuri, Ghatikas, Basadis Makhtabs and Madaras did serve education for the people and their needs. The colonial rule from 1818 was paved the way for the development of education institutions and motivated the local leaders to approach Mount Stuart Elphinstone then Bombay Presidency Governor to have firm policy of spreading educational facility in the province. Significance development of the period was the importance given to local languages, establishment of educational boards to look into the needs of the local people, it is not the blind policy of imposition of western knowledge, the government and the Missionaries gave prominence to promote Kannada, Marathi languages which benefitted the people of Belgaum resulted in growth of several educational institutions and intellectual.

Key words: Awakening, Scholastic, intellectual, Missionaries, Community, Tribal, Linguistic, Scientific, Movement, Swadeshi, Native, Political, Dakshina Maratha, Assumption, Authority.



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PERCEPTIONS OF UNDERGRADUATE AND GRADUATE EFL STUDENTS ON FACTORS AFFECTING SUCCESS IN ONLINE ENGLISH CLASSES

Riccardo Minasi

Università per Stranieri “Dante Alighieri”, 89125, IT

ABSTRACT

Maintaining ELT quality in the Covid-19 pandemic it's a kind of remedy. The concept is simple: share useful knowledge with teachers, students, and anybody else who is interested about how to improve education to deliver high-quality online education in the areas of EFL teaching and learning. In recent decades, many Europe nations' foreign language education has evolved toward communicative training. However, there is a disconnect between policy and practice, according to academics. Using a 20-item questionnaire, this study investigated the perspectives of Italian EFL undergraduate and graduate students about variables impacting their performance in learning English via online classrooms. Both similarities and distinctions were discovered throughout the investigation. Skills in utilizing computers and the Internet, as well as the capacity to undertake assignments independently, finish them on time, and prioritize assigned tasks, were scored higher by both groups than readiness to ask questions and engage in class discussion. The undergraduate group, on the other hand, valued their communication and linguistic skills more than the graduate group. The graduate group, on the other hand, considered having a conducive learning environment, self-management skills in terms of being able to manage time to attend class, ability to stay focused, preparation for a lesson, ability to control oneself from external distraction, and motivation and attitude in terms of having a purpose to learn, seeing online learning as opportunities, and accepting online classes as a way of learning to be more important than the undergraduate group. Understanding students' perspectives may help course designers create better online courses in the future. This research investigates variables that encourage or impede EFL instructors' application of Communicative Language Teaching (CLT) in Italian college English classrooms in order to include teachers' voices in curricular adoption of the communicative approach. The results revealed that instructors, students, the educational system, and the applicability of CLT in the local environment were all variables that influenced CLT adoption. In addition, various situational restrictions were discovered to be impeding CTL implementation. To assure success in applying the CLT strategy, the paper offers practical ideas for teachers, educators, and policymakers to enhance teacher training, curriculum design, and situational restrictions.

Keywords: *online English learning, undergraduate and graduate EFL students, students' perceptions, the COVID 19*

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A RESEARCH PROJECT ON RESTRUCTURING FOREIGN POLICY IN A 'FROZEN' SOUTHEAST: AN ANALYSIS OF THE MOLDOVA-TRANSNISTRIA CONFLICT AS A DIRECT CONSEQUENCE OF POLITICIZED REGIONALISM OF EASTERN EUROPE'S GEO SECURITY ISSUES IN THE LIGHT OF THE TRANSNATIONAL DIMENSIONS OF A PRAGMATIC SOVEREIGN ECONOMY

Lopamudra Ghosh

Student (Fifth Semester) BA History Honours; Founder and President of the World Forum for Welfare Geopolitics (WFWG); Distinguished Indian Delegate representing INDIA in the World Youth Parliament for Water (WYPW); HundrED Youth Ambassador representing India at HundrED, Helsinki, Finland; TIP Peace Ambassador of the Year 2021; TIP Human Rights Ambassador of the Year 2021; and Sponsorship Coordinator of Step Up Group

Institutional Affiliations: Kabi Joydeb Mahavidyalaya affiliated to the University of Burdwan; World Forum for Welfare Geopolitics (WFWG); World Youth Parliament for Water (WYPW); HundrED, Helsinki, Finland; The Inked Perceptions (TIP) Community; and Step Up Group

ABSTRACT

The objective of this research project is to associate national identity status quo in Moldova with the self-asserted nation state of Transnistria (Pridnestrovian state). Owing to this socio-economic status quo, the Moldovan identity has been disintegrated since the last 30 years and, in the current socio-economic scenario, it dissolves in the following five forms: firstly, the Moldovan ethnonational identity has been portrayed as a provincial variation of the Romanian ethnonational identity; secondly, precisely the Moldovan ethnonational identity has been largely based upon multiculturalism in eastern Europe; thirdly, the post-Soviet unstructured 'Non-Identity' has been a major threat to the geo-security of eastern Europe; fourthly, the explicit identities of ethnic minorities (proof of identity of the Ukrainians in Ukraine, Russians in Russia, etc.); and lastly, the marginal identities of the ostensible ethnic groups have always been highlighted. None of these ethnonational identity developmental schemes is focused towards uniting the Moldovan civil society with the nation's administration and bureaucracy. The Moldovan civil society is subject to polarization as it includes ethnic minorities making up approximately 22% of the population. Furthermore, there are evidences of the fragmentation of ethnonational identities as they split within the ostensible ethnic groups. This leads to a warlike crisis which is more multifaceted than the predicament of Romanianism versus Moldovanism. As apparent in the current socio-economic cum cultural scenario, there are at least two versions of Moldovanism: firstly, the ethicized version, and secondly, the integrative version. There are also marginalized ethnonational identities, such as the Romanian-speaking orthodox fundamentalists who oppose Moldova's integration with the European Union. On the other hand, the ethnonational identity, relating to Transnistria, is secure and united, although it comprises of ostensibly discordant characteristics that can be categorized as pre-Soviet, Soviet and post-Soviet. The ethnonational identity relating to Transnistria, is a civil identity grounded on ideology, and not on ethnicity. This ideology is also an assortment and cannot be condensed to neither 'Neo-Communism' nor 'Russian Nationalism'. Consequently, the Transnistrian ethnonational project is exposed for all post-Soviet ostensibly discordant ethnic groups. Speedy amalgamation of the two territories appears impossible owing to the fact that their respective national projects have not only dissimilar aims and objectives, but also dissimilar mechanisms. It is imperative for Moldova to first resolve on its own idea of the ethnonational project and then figure out its geopolitical strategy towards the Pridnestrovian integration and the EU membership. This research has proved that lacking such a strategy, the Moldovan conflict cannot be fixed in the predictable future.

Keywords: European Union Neighbourhood Policy; Moldova; Multiculturalism; Neo-Communism; Post-Soviet Ethnonational Identities; Pridnestrovian Integration; Russian Nationalism; Transnistria.

ABSTRACT

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PROVISION AND UTILIZATION OF INFORMATION RESOURCES, SERVICES AND FACILITIES AMONG POSTGRADUATE STUDENTS IN AGRICULTURE UNIVERSITY LIBRARIES IN SOUTH WEST NIGERIA (UI, FUA, OAU)

Mohammed Tukur Lawal

Research Scholar, Department of Library and Information Science, SRM University, Sonepat, Haryana,
India

Nafi'u Maharazu

Department of Library and Information Science

ABSTRACT

The study provision and utilization of information resources in Agriculture University Libraries in Nigeria; in reference to UI, FUA and OAU, the respondents are postgraduate in, Federal University of Agriculture Abeokuta, Obafemi Awolowo University Ille-ife and University Ibadan, sampled by the researcher. The main objective of the study is to study the provision of information resources and utilization in Agriculture University Libraries sampled with view to examine the types of information resources, available, extent of utilization and the constraints face by the respondents in the three selected libraries. The researcher has been taken 0.3% of the entire population of respondents=9298 = 78. Seventy eight (78) copies of the questionnaires were administered to the respondents, however, sixty three (63) of questionnaires were retrieved and analyzed from the different Agriculture University Libraries sampled representing (80.77%),. Major findings testify that the current agricultural information resources available, accessible and utilized are insufficient. The study recommended the improvement of the existing information resources, services and facilities for the user's information needs, subscriptions of offline databases such as, AGORA, HINARI, AJOL, JSTORE and E-Granary to access agricultural information offline with millions of information resources on textbooks and journals available and continue to be added in each second. There is the need for policies that facilitate inter-library loans between Agriculture University Libraries and research institute libraries, collaboration and information sharing

Keywords: Availability, Agriculture, Information sources, Digital information, University library, Utilization, postgraduate students

ABSTRACT

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PERFECT MATCHING OF DENDIMER BASED ON GEOMETRIC MULTIPLICITY

Jini J*

Department of Mathematics, Kings Engineering College, Sriperumbudur, Chennai – 602 117, Tamil Nadu & Research Scholar, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College, Affiliated to University of Madras, Chrompet, Chennai-600 044, Tamil Nadu

Hemalatha S

Department of Mathematics, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College, Affiliated to University of Madras, Chennai-600 044, Tamil Nadu

ABSTRACT

Matching Theory is one of the important concepts of Graph Theory. Many Matching Theory concept has been dealt in [1, 2, 3, 4]. The technique of maximum matching on directed graphs have been studied in [1]. In this paper, a new approach for finding perfect matching of an undirected Dendimer sparse graph based on largest geometric multiplicity of its Eigen values is studied. The adjacency matrix of an undirected Dendrimer graph is a sparse graph and it is related with the exact controllability network for finding the maximum matched nodes and the corresponding match edges using largest geometric multiplicity of Eigen values. The growth of the Dendrimer from core molecule is explained for first and second generation and it is extended to - generation.

Keywords: Graph Theory, Matching, Maximum Matching, Geometric Multiplicity, sparse graph, Dendrimer graph, Molecular graph.

AMS Classification Key: 05C, 05C70, 911368, 15A18.

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PULSED ELECTROMAGNETIC ENERGY TREATMENT SCOPE AND CHALLENGES

Piyush Fauzdar*

Student, 2 Year BPT Career Point University, Kota

Dr. Pushpendra Yaduvanshi

HOD, Department of Physiotherapy, Career Point University, Kota

Dr. Priyanka Kawat

Assistant Professor, Department of Physiotherapy, Career Point University, Kota

ABSTRACT

Pulsed electromagnetic field (PEMF) is effective for pain management, healing of soft tissue injury, osteoarthritis, ligament, tendons & wound healing. This technique use very high peak power output without the risk of an undesirable increase in tissue temperature. The therapeutic effects of pulsed electromagnetic energy therapy (PEMET) depend upon interactions between electric and magnetic field and biological tissue. In this paper we will try to focus on biophysics and physiological and therapeutic effects of PEMET and how it works and challenges and scope in this field.

Key words: PEMT, PEMF, BEMER, healing process, physiotherapy



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DRINKING WATER INSUFFICIENCY: A CASE STUDY OF KOODALI PANCHAYAT IN KANNUR DISTRICT

Dr. Savitha K L

Assistant Professor, Economics, Kristu Jayanti College of Law, Bangalore

Dr. Srinivasan K

Assistant Professor, Management Studies, Kristu Jayanti College of Law, Bangalore

ABSTRACT

In Kerala the problem of drinking water insufficiency is a serious issue for a larger portion of the people. In many areas of Kannur District people are facing acute water shortage especially during the summer season. So the present study is an attempt to analyse the extent of drinking water scarcity in Koodali Panchayat, the alternative measures undertaken to solve the problem and the reasons for drinking water shortage. The study reveals that almost 20 Percent of the sample households surveyed face severe drinking water shortage throughout the year and even though majority of the households have their own wells, almost 60 Percent of the households have to depend on neighboring wells and others on Panchayat open well etc. as an alternative source during shortage. Therefore, a proper and well planned action programme with adequate financial support from the government and local bodies is required to reduce the problem of drinking water shortage at the panchayat level.

Keywords: *Drinking water insufficiency, Panchayat, monsoon season*



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AN INVESTIGATION ON THE DIMENSIONS OF SPIRITUALITY

Dr. Ajit Singh Negi

Assistant Professor, G.B. Pant Engineering Institute, Pauri Garhwal

ABSTRACT

Spirituality is generally observed as an essential part of one's identity and the individual's experience of the transcendent whether it is conventionally defined as god or a higher power, or universal consciousness. A preliminary study using exploratory factor analysis was conducted on 300 engineering students of Indian Institute of technology roorkee. A total of 23 items comprised of 6 dimensions have been extracted in the first phase of the study. In a new data set of 614 students a confirmatory factor analysis is used to validate the extracted factors. Convergent and discriminate validity of the model is established. All model fit indices meet the standard cutoff. Standardized regression value of all the items is statically significant ($P < 0.05$). This self-administered instrument is used by researchers and counselors to explore the attitude and experience of younger generation.

Keywords: spirituality, exploratory factor analysis, Cronbach alpha



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IMPACT OF LABELLING & PACKAGING IN CREATING POSITIVE IMPRESSION OF THE BRAND AMONG CONSUMERS

Ritu Mudgal

Ph.D. Scholar, MRIIRS, Faridabad, Haryana

Dr Priyanka Singh

Associate Professor, MRIIRS, Faridabad, Haryana

ABSTRACT

In the present era, consumers are day by day becoming more educated and conscious about the attributes related with the commodity and services. Among many attributes labelling and packaging are the most important aspects that will create a brand image. Brand gets popular and is mostly demanded by customers when they see on label that product is standardized or not, product is of expiry date or not, bar code of the goods and packaging for easily carrying of goods. In this study, the aspects of labelling and packaging will be covered that how it impacts the mind of consumers for any particular brand. As all the information of the product is mentioned on the labels and packings of the product, consumer can easily recognize the brand name from the logo, brand name, symbols. Apart from product features consumer will also be able to know what offers and schemes are being offered by the brand through labelling and packaging. A good packaging in itself can promote a product of any brand through its designing, colour, structure and convenience. Comparison of two different brands will also be possible for the consumer by information given on labelling and packaging of the commodity. If packaging will be good then chances of leakage or damaging of product will be lesser and ultimately it will also lead to good brand image.

Keywords: Labelling, Packaging, Brand, Standardized, Consumer

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THE EFFECTIVENESS OF E-LEARNING AMONG SCHOOL STUDENTS IN THRISSUR DISTRICT

Silpa M A and Andrea Varghese

Adhoc Faculty, Department of Commerce and Management Studies, St. Joseph's College (Autonomous),
Irinjalakuda, Thrissur District, Kerala, India, 680121

Dr. Umesh U

Assistant Professor and Research Supervisor, Department of Commerce and Management Studies, Amal
College of Advanced Studies, Myladi, Nilambur, 679329

ABSRTACT

The COVID-19 pandemic has become the global health issue which has its impact on all spheres of our life. Education sector is the most affected one due to the wide spread of COVID-19 pandemic. All schools and colleges across the world were forced to closed down. As a result, the face of education system has changed. From the traditional methods of teaching and learning, it has been converted into online mode of teaching and learning which is known as E-learning/ Online learning. E-learning enables students to attend their classes and thereby to acquire knowledge even by sitting in their home by overcoming all geographical barriers. Software professional has developed many apps and software to support E- learning. Students as well as teachers have faced a lot of issues (including health issues, mental issues, technical issues, financial issues, etc.) during the online mode of teaching and learning. School students as compared to college students has faced many difficulties. It is mainly because, school students are not at all acquainted with the technical aspects of E- learning. School students need to be continuously monitored by the parents and teachers to ensure the effectiveness of their study which may not be possible always. Mental health as well as physical health of students have suffered too much due to E- learning. Many students do not have access to the digital devices that support E- learning. Many students are facing network issues. In the context of this continuing system of E- learning, it is indeed to measure the effectiveness of E- learning. The current study attempts to measure the effectiveness of E- learning among school students.

Keywords: COVID-19 pandemic, E-learning, School students, Health issues

ABSTRACT

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STUDY ON MOVEMENT PATTERNS IN AN EDUCATIONAL INSTITUTE USING SPACE SYNTAX

Aniket Sharma and Vandna Sharma

Assistant Professor, Department of Architecture, NIT Hamirpur, Himachal Pradesh, 177001, India

ABSTRACT

In architecture, the spatial formations are a result of transformation of the ideas into reality. Architects provides a solution to a given design problem by testing various alternatives to obtain the desired spatial relationships to which the overall knowledge of architecture helps the architect to understand the intricate relation of built and open space. This knowledge is a synthesis of practise and theory and architects must proceed in both ways and bring creativity in all components and its integration. This paper aims to explore the contribution of Space Syntax in the design process. This paper showcases the use of space syntax and its measures and methods to perform studies in architecture and urban design for the improvement in the campus of an educational Institute. Space syntax is used to derive the correlation between the morphological properties of the college road network and observed movement patterns of the students. Placements of canteens with context to hostels and departments and of hostels to departments and its resultant movement patterns have been studied.

Keywords: urban sustainability, Manali, hill town, urban problems



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STATUS OF GROUNDWATER ARSENIC CONTAMINATION IN RANGIA CIRCLE, ASSAM, INDIA

Tirthankar Sarma¹ and Dr Sailajananda Saikia²

¹Research Scholar, Department of Geography, Rajiv Gandhi University, Arunachal Pradesh

²Professor, Department of Geography, Rajiv Gandhi University, Arunachal Pradesh, India

ABSTRACT

Groundwater is the purest form of water for drinking. Drinking water poses greatest threat to human health from arsenic. In groundwater arsenic can be found through the dissolution of minerals and ores. Arsenic is naturally occurring chemical element that found in the earth crust with symbol As raised greatly concern from environment and health perspective. According to United States Environment Protection agency arsenic is a harmful substance and a group A- carcinogen. Arsenic is a group V heavy element which atomic number 33 and its atomic weight 74.9amu, specific gravity 5.73g/cm. Drinking water is one of the main source of arsenic. According to World Health Organization the limit of arsenic in drinking water is 10 million of a gram per liter (10µg/L) of water (WHO, 1996). In developing countries many people use drinking water with arsenic contamination higher than WHO limit. This research paper is based both primary as well as secondary data. Main objective of this research paper is to study status of groundwater arsenic contamination in Rangia Circle of Assam. Primary data have been collected and tested in University laboratory to know the value of arsenic in groundwater. Many water samples were contaminated with arsenic more than WHO limit. Arsenic affects a broad range of organs and system including skin, nervous system, respiration system, liver, kidney, immune system etc. Arsenic poisoning occurs due to the high level of arsenic in the body.

Key words: Groundwater, Arsenic, Contamination, Human Health and Rangia

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EXPLORING THE SOCIAL INNOVATION FACTOR OF THE ART-CREATION IN PAINTING ENTERPRISES

Szu-Yao Lin

Graduate School of Creative Industry Design, National Taiwan University of Arts, New Taipei City, Taiwan,
220

ABSTRACT

This research explores the elements of social innovation for art-creation in painting enterprises from the service innovation point of view. This research is mainly to explore how to integrate the concepts of service innovation in the business model with specific advantages of the company, using painting as its service content; how consumers evaluate their experience value during the service process, and achieve social innovation under the service. This research uses multiple case study method to design interviews with two non-profit corporate entities that served art-creation in painting, in which the research shows painting is the content of the service model, and not only meet the emotional needs of consumers through its operations, but also develop innovations in their business model to solve social issues. The research shows that from the perspective on social innovation, as a potentiality in healing industry, the enterprises of art-creation in painting can not only find the suitable solutions to the existing social phenomenon of emotional stress, but also combine the characteristics of efficiency and sustainability to continually create and deliver social value. This research brings the viewpoint of art into service science, and combines creative and innovative thinking with business operations under social innovation point of view. The outcome offers a practical implication for the business structure of enhancing social value under the development of creative industries. In conclusion, the popularity and its easy accessibility reinforce the use of art-creation in painting to carry out internal expression channels, which can be social innovation model with great potential for development.

Key Words: social innovation; art-creation; painting; service innovation; social value

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A SUCCESS AND FAILURE OF AGRI-ENTREPRENEURSHIP ON COVID-19 IN MYSORE DISTRICT

Mr. Manjunatha Sharma R H

Research Scholar, MBA Agribusiness Management, Institute of Development Studies, University of Mysore, Mysore, Karnataka

Dr. H. M. Chandrashekar

Director, Institute of Development Studies, University of Mysore, Mysore, Karnataka

ABSTRACT

Agri-entrepreneurship is an emerging field. Agri-Entrepreneurship means in daily language, the term "entrepreneur" is often interchangeably used with business owner, starter, someone who is self-employed, sole-trader, or farmer. thereby confusing status, a position in society with role behavior in a particular position. India is an Agrarian country, Agriculture remains a key sector of the Indian economy, Agribusiness plays very essential role to re defining agricultural sector in Mysore District. It makes more advantages venture can lead to economic self-sufficiency which attracts rural people in the present scenario. Agri-Entruprenuership provides employment opportunities, income generation, in the development aspects. The covid-19 pandemics is a global health crisis that is really agriculture and Agri-Entruprenuership, Agri-Entruprenuership paper mainly focused on the Success and failure of Agri-entrepreneurship in Mysore district.

Key words: Agriculture, Entrepreneur, Covid-19, Success and failure



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A STUDY ON CLOTHING PURCHASING BEHAVIOR BY WOMEN WITH RESPECT TO APPAREL STORES

Dr. A. Suganya

Assistant Professor, College of Management, SRM Institute of Science & Technology, Chengalpattu District

Dr. K. Ganesamurthy

Assistant Professor, Alagappa University, Karaikudi

ABSTRACT

Women play an important role in purchase of apparel products in general. Especially apparel exhibits women profession, status and confidence. Women purchase pattern changes when there is an increase in their education level and employment. Various researches explain the urban women (working and non-working), female adults and their important role in purchase behavior. This study focus on women workforce and their apparel purchase Behavior. The study helps the retailer to learn more about the present working women purchase behavior of apparel. The research is Descriptive in nature. The area of study taken under consideration is Chennai city. The researcher collected primary data through questionnaire method from women workforce. The study conducted through stratified random sampling method with sample size of 651 women professionals. Correspondence analysis on apparel stores and preferred attires reveals that there is a close association between super stores and purchase of saree as attire, specialty stores and super stores go in line with purchase of formal attire and shopping malls and super stores go along with during festival time of purchase

Keywords: Buying Behaviour, Women Workforce, Apparel market, Retail Stores



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SUSTAINABILITY ISSUES IN URBAN DESIGN OF ALOE VILLAGE: A CASE OF MANALI

Vandna Sharma and Aniket Sharma

Assistant Professor, Department of Architecture, NIT Hamirpur, Himachal Pradesh, 177001, India

ABSTRACT

Urban design or pattern of a city or region is defined in terms of criteria that define the urbanscape of that area like landmarks, nodes, edges, boundaries, skyline of the area etc. therefore overall pattern or overall urban form is governed by presence of one of these or combination of more than one of these parameters /criteria. Similarly, absence of any of these also affect the overall aesthetics and visual perception of the users and tourists alike. This ultimately affect the tourism potential, development potentials and growth pattern in addition to the aesthetics of the city in terms of urbanscape. Unchecked urbanization on hills, with given /limited infrastructure facilities, availability of land and huge influx of tourists and floating population create not only degradation and breakdown of necessary services but also leaves unpleasing and unappealing visual aesthetic of the city.in present context, many hill towns like Shimla, Dharamsala, and Kullu-Manali to name a few are facing this vibrant problem whereby due to huge influx of floating population and tourists alike, not only basic amenities are overstressed but also the urbanscape is degrading very fast. Present research is an attempt to understand some urban design issues in context to sustainability and provide proposals for the betterment of the same which would be useful for planners and designers and policy makers at large to channelize the growth pattern of the area.

Keywords: urban sustainability, village, Manali, hill town, urban design



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A FAST FAULT DETECTION AND IDENTIFICATION APPROACH IN POWER DISTRIBUTION SYSTEM

Priya Bhagat and Shelly Bhanot

Sri Sai College of Engineering and Technology, I.K. Gujral Punjab Technical University, Punjab

ABSTRACT

The purpose of this study is fast detection of faults. Power system faults and their results have been investigated to point out as to why fast fault detection is a necessity. The consequences of faults are reliant on various factors such as duration of faults. The significance of the speed of the flaw identification relies upon the sort of hardware used to clear the fault. A circuit breaker which interrupts currents only when they pass through a natural zero crossing might be less dependent on the speed of the fault detection than a fault current limiter which limits the fault current before it has reached its first prospective current peak. To have the option to identify an issue in a power system, the power system must be observed, i.e., estimations of applicable amounts should be performed so the shortcoming recognition hardware can acquire data of the condition of the framework. The fault detection equipment and some broad techniques for flaw recognition are momentarily portrayed. Some algorithms and their conceivable variation to fast fault detection are depicted. A typical rule of numerous algorithms is that they expect that either a signal or the power framework article can be portrayed by a model. Sample data is taken and fed to the algorithm for detection of faults and their evaluation



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COVID-19 AND PROBLEMS IN TEACHING AND LEARNING THAI LANGUAGE IN ELEMENTARY SCHOOL, THAILAND

Wachirarat Nirantechaphat

Faculty of Humanities and Social Sciences, Nakhon Ratchasima Rajabhat University

ABSTRACT

This article aims to study the problem of the epidemic of a new strain of virus (Covid-19) that affects the teaching and learning management of the Thai language at the primary level. Because the Thai language is the basis for building on all subjects, if students cannot read and write, they cannot understand other subjects. Especially in areas with educational disparities, many families do not have the equipment to cover their students online learning, even though teachers use techniques to convey Thai content through online systems, students still face four problems as follows: (1) Internet signal problems, (2) Content broadcasting problems, (3) Problems in changing teaching methods according to the policy of the educational institutions, and (4) The problem of politeness is the reason why the students read and write Thai language does not meet the standards of the curriculum.

The author synthesizes the body of knowledge from research papers, news articles, and related documents, summarizing the approaches to solving the problems of teaching and learning management in elementary school Thai language as follows: (1) Educational institutions should cooperate with parents. (2) Adjust the method of distributing the work of teachers to suit the learners. (3) Encourage the production of teaching and learning materials and innovations that help students to read and spell until they can read and write. (4) support teaching equipment or budget for teachers and learners. (5) Measuring and evaluating with a variety of formats, especially in practical courses. And (6) Encourage educational institutions to self-assess before school starts to prevent the spread of COVID-19, in which each area has different risks.

Keywords: Covid-19, Teaching and Learning Management Problems, Thai Language Subject, Primary School.

ABSTRACT

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DIVIDE AND CONQUER: AN ALTERNATIVE APPROACH FOR COMBATING AIR POLLUTION IN DELHI NCR

Dharmendra Yadav

PhD Scholar, Amity Institute of Social Sciences, Amity University, Noida (UP)

Dr. Shalini Saxena

Associate Professor, Amity Institute of Social Sciences, Amity University, Noida (UP)

ABSTRACT

In today's era, air pollution has become a global crisis with India as no exception. Air pollution is presence of harmful components in air making it detrimental for human life. Being a developing country India deals with the aftereffects of rapid industrialization and urbanization added with high population, crop burning, unrestricted vehicular and household emissions. The pollutants concentration has been on constant rise for the last few decades in the country with Delhi as its epicenter. Air pollution has become an integral part for the capital's citizens. The paper uses comparative analysis technique for the data collected during the lockdown period with the months before and after. As it is seen, air quality improved drastically during the lockdown and therefore, the AQI should be low for these months when compared to the other months. However, there were exceptions observed when individual pollutants were studied for the different regions in Delhi NCR such as SO₂, NO₂, PM_{2.5} & CO. AQI values is collected 10 locations across Delhi NCR on first working Monday at 4 PM for the months of January to June 2020. This period includes the lockdown period and month preceding it to analyze the impact in air quality. All the steps taken by the Government or any other stakeholders for improving the air quality in Delhi and NCR usually follow same guidelines for the entire area. Though the actions have been effective in curbing the further increase in concentration of air pollutants but not been able to reach the desirable results of reaching the satisfactory range on a daily basis. Air pollution is contributed by increased quantities of multiple air pollutants. From the analysis it is observed that when individual pollutants are considered, the AQI differs from one area to another. Therefore, a more area specific approach can have a larger impact on air pollution for the country's capital.

Keywords: Lockdown, Air Pollution, Pollutants, Delhi NCR Pollution

ABSTRACT

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ROLE OF MFIS IN EMPOWERMENT OF RURAL AREA – A CASE STUDY OF SAGARA TALUK, SHIMOGA DISTRICT

Ms. Krupa V.D.

Research Scholar, Department of Commerce, Kuvempu University, Shankaraghatta, Shimoga – 577203,
Karnataka

J. Madegowda

Professor and Chairman, Department of Commerce, Shankaraghatta, Kuvempu University, Shimoga –
577203, Karnataka

ABSTRACT

Today, women are busy running in the presidential campaign. The work force is covered with intellectual women who currently hold the CEO positions at large companies which were never held by Indian women in long ago. In our country, women have reached a long way eventually and have discovered a new path for them to come. Women rights are human rights. The concept of feminism is very vogue. Feminist usually deals out balky attention. Women's right and changes effort to win equality for women have containing women's suffrage, feminism, women's property rights, equal opportunity in work and education, and equal pay. These thing showing that urban area women are not facing much problem for gender discrimination or any other problems as like rural women's, actually in the present situation rural women are coming forward to become an independent in all the areas. Even this is helping them to become socially and economically empower which is necessary for them to survive. So with having an interest in this area the author has conducted a survey in Sagar taluk, Shimoga district at Karnataka, to know about the empowerment of women through MFIs. This study also helped us to know about the socio economic condition of the rural empowered women after becoming the employee of this institution.

Keywords: Empowerment, MFIs, Gender inequality, Feminism, Socio Economic

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COMPARISON OF VISION OUTCOMES BETWEEN SICS (SMALL-INCISION CATARACT SURGERY) AND PHACOEMULSIFICATION IN CATARACT SURGERY

Ragni Kumari

Ph.D Scholar, Amity Institute of Public Health, Amity University Noida &
Assistant Professor, Department of Optometry, ERA University, Lucknow

ABSTRACT

Introduction

An eye is a spherical structure that consists of three layers: the outer part, the middle section, and the iris. Behind the lens are the ciliary body and the nervous tissue layer retina. In the world, around 45 million people are blind and around 17.6 million are suffering from cataract. In India, around 20 lakh new cases are being added each year. Modern cataract surgeries are very safe and effective. They are performed with the intraocular lenses. One of the most popular techniques used in developing countries is small incisional cataract surgery. This procedure is commonly used for high-volume cataract surgery. It provides a good visual outcome and is less prone to complications.

Conjunctival congestion lasts for about 5 to 7 days after cataract surgery. It is caused by the size of the incision, which is usually larger than the PHACO or microsurgical instrument. The procedure, which was first performed in 1967, is a combination of the chop method and the PHACO system. It's a safer, more effective method for minimizing bruising and improving the wound's stability. The procedure known as PHACO is not a practical option for treating hard cataracts due to its high risks of corneal damage and nuclear drop complications.

The objective of the study is to determine if improving the quality of life of patients through patient education and coaching can improve their conditions at a faster rate.

In 2016, around 65.2 million people worldwide have cataracts. In Indonesia, it has been estimated that over a million individuals have visual impairment due to cataracts. The prevalence of the condition in the country has increased due to its tropical climate. Manual SICS is a commonly performed procedure for cataract patients who are not able to perform phacoemulsification due to unfavorable conditions. It is also less time-consuming and requires less maintenance. However, it has the same visual outcome as phacoemulsification.

Material And Method

This prospective observational study was carried out in the Department of Ophthalmology at Era University, Lucknow to evaluate the visual outcome in patients undergoing cataract surgery by two different methods. Total 3372 patients were enrolled in this study after fulfilling the inclusion and exclusion criteria and were divided into two groups according to the surgery they had undergone. Group A-1776 eyes undergone phacoemulsification and group B-1596 eyes operated by SICS method. Study protocol was approved by Institutional Review Board. Written informed consent was obtained from all the patients or patient's relative. Patients with systemic diseases like diabetes (DM), hypertension (HTN), with posterior segment pathology, ARMD, retinal vascular diseases and patients with Glaucoma, history of trauma, uveitis and corneal opacity were excluded from the study.

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EFFECTIVITY OF AWARENESS PROGRAMME REGARDING PUBERTAL CHANGES AMONG ADOLESCENT BOYS

Mr. Bibin Kurian

Associate Professor, Department of Child Health Nursing, SRMM College of Nursing, Datta Meghe Institute of Medical Sciences (Deemed to be University), Sawangi (M), Wardha, Maharashtra, India 442001

ABSTRACT

Background – Because of the physical changes at the time of puberty, children in the age group of 10 to 19 show more interest to know about sex and sexuality. With the thinking of what father and brother will think of me if I ask doubts about the changes, they bury their doubts inside themselves. They do not get answers about the changes in anatomy and sexuality. In such situations, they talk with other children in the same age group who are also facing the same situation. Most of them do experiments and land up with a worsened situation.

Because of the lack of correct knowledge about puberty, the adolescent boys may feel more anxiety, more tension, sometimes fear, nervousness, becomes restlessness and extremely stressed. It can lead to a situation that they won't be able to manage the situation. In that case, they try drugs, drink and smoke. Ultimately this will lead to bullying, lying, drunk driving, rebellious behaviour, body issues and mental health issues. Other than these, they may feel physical symptoms like nausea, vomiting, headache, stomach ache etc.

Objectives: 1) To assess the existing knowledge regarding pubertal changes among the adolescent boys. 2) To assess the effectivity of awareness programme regarding pubertal changes among the adolescent boys.

Materials and methods: Quasi experimental pre test - post test design was used in the study and interventional evaluative approach was selected. Samples were adolescent boys. Purposive sampling technique was used to select the samples and 140 samples will be selected for the main study. It is the pilot study presentation. So there were 05 samples.

Result: The mean pretest knowledge score was 7.40, mean posttest knowledge score on 7th day was 15.50, mean posttest knowledge score on 3rd month was 13.40 and mean posttest knowledge score on 6th month was 13.40.

Conclusion: It is concluded that awareness programme regarding pubertal changes was effective in increasing the knowledge of the adolescent boys.

Key words: puberty, sex and sexuality, father and brother, experiments and adolescent boys.

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APPLICATIONS OF FUZZY TRANSFORM IN PHYSICAL SCIENCES

Ms. Chetana Ganapati Magadum

Assistant Professor, Smt. Kasturba Walchand College, Sangli, Maharashtra, India

ABSTRACT

In thermodynamics, quantum mechanics, space dynamics various problems deal with the mathematical modelling. Lots of ordinary differential equations, partial differential equations need to derive during the experiments. Hence, there is very critical task to find integral of such equations to get more accurate result and also there is need to find out integral in simple manner. Transformation theory plays an important role in such cases. The present paper shows applications of fuzzy transform to find integral of ordinary differential equations, partial differential equations, etc. in physical sciences.

Keywords: Fuzzy partitions, Fuzzy transform, ordinary differential equations, partial differential equations, etc.



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A STUDY OF SELECTED COMPANIES IN THE STATE OF GUJARAT WITH REFERENCE TO ENVIRONMENT ACCOUNTING

Ms. Chhaya Prajapati

Research Scholar, S.P. University, Vallabh Vidyanagar-388 120, Gujarat, India

ABSTRACT

Due to environmental pollution ecological balance has been affected and it becomes a serious issue all over the world. Business responsibility towards environmental conservation and protection, the role of accounting to environmental management become hugely important. Environmental accounting is used to be considered as a distinct form of accounting. Organizations are now increasingly being encouraged to account for, and publicly disclose their internal and external environmental and social costs and reveal their progress towards greater sustainability to their stakeholders. In the line with this, the Business responsibility report has been laid down by National Voluntary Guidelines (NVGs) as formulated by the Ministry of Corporate Affairs (MCA) emphasis on sustainability disclosures. It is a tool to gauge the environmental disclosure practices of selected companies in the state of Gujarat. Gujarat is India's most industrialized and urbanized state. This paper analyzes the environmental accounting information of selected 15 companies in the state of Gujarat. The study has covered mostly polluting and hazardous waste generating industry has been selected i.e., Textile, fertilizers and chemicals, Cement and Pharmaceuticals. The study summarizes the problems which exist in the disclosure of environmental accounting information and recommends it. However, from economic and social perspectives, only cost analysis, employee welfare, and safety were mostly considered in all the reviewed studies. Hence, this study bridges the gap by more investigation on the Business Responsibility Report (BBR) to evaluate the environmental performance of the selected companies.

Keywords: Business Responsibility Reports, Environmental Accounting, Environmental Disclosures, Environmental Parameters.

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SOVIET MODEL OF EDUCATION IN KYRGYZSTAN (1917-1990): A HISTORICAL PERSPECTIVE

Nasir Nabi and Shabnum Qadir

Phd Student History University of Kashmir, Srinagar, 190006

ABSTRACT

Throughout history, education has shaped societies and communities. The boom and fall of civilizations has been attributed to growth and failure of education. Almost every aspect of erstwhile Central Asia was influenced under soviet regime. After 1917, the Soviet government adopted a well developed educational policy to eliminate the backwardness among Central Asian societies and put them on the track of progressive socialist order. Consequently, a paramount success in Kyrgyz educational sector was achieved through the creation of a wide network of schools and universities which changed the nation considerably over a short period. The present paper is an attempt to highlight the soviet developmental strategies for creating so called invincible educational model in Kyrgyzstan. Analysis and evaluation of data and facts pertaining to education structure of Kyrgyz Republic during soviet period has been made.

Key Words: Socialist order; Marxist-Leninist thought; Kyrgyz Education; Vocational Education; Curriculum; Kandidat;



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WILL CONSUMER PSYCHE MUTATE WITH PANDEMIC - CONSUMER INSIGHTS WITH ARTIFICIAL INTELLIGENCE

Dr Vanishree Pabalkar and Dr Ruby Chanda

Symbiosis Institute of Management Studies, Symbiosis International (Deemed University), Pune, India

ABSTRACT

Pandemic has influenced consumer behaviour, by ways that will spur Artificial Intelligence and its development and advancement. As consumer's psyche has changed and has compelled for purchasing progressively online to maintain a strategic distance from the new dangers of shopping in stores, they are giving dealers more information on inclinations and shopping propensities.

Artificial Intelligence is a wide-going tool that empowers individuals to re-evaluate how to coordinate data, examine information, and utilize the subsequent bits of knowledge to improve and it is changing all social statuses. The pandemic has brought life to a standstill. The adverse effect of this situation has a great amount of impact on the way consumers would now think, buy and behave through their mutation in the Consumer behaviour. The purpose of this study is to understand the consumer insights through Artificial Intelligence. The objective is to understand if this consumer psyche mutation will continue in the same way. This will also mutate the Mall hopping behaviour which consumers had ever since the Organized Retailing emerged. The methodology that would be adopted for this study Comprised of Primary and Secondary data. The methodology adopted was content and literature on the topic along with a structured questionnaire to arrive at detailed analysis. EFA is carried out along with Principal Component analysis through the analysis.

Keywords - Pandemic, Online shopping, Mutation, Consumer psyche, Artificial Intelligence.

ABSTRACT

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GOLD FUTURES LINKAGES BETWEEN INDIAN AND CHINESE MARKETS

Ravi Kumar

Scholar, Mittal School of Business, Lovely Professional University, Phagwara, Email:

Dr Babli Dhiman

Professor, Mittal School of Business, Lovely Professional University, Phagwara

ABSTRACT

Gold futures trading in the emerging and developed nations have been of prime importance among the commodities. This paper aims to determine the linkages between the Indian and Chinese gold futures markets by finding the return and volatility spillover effects. Using weekly data from 1 April 2009 to 31 March 2021, granger causality is found using the Toda Yamamoto approach. VAR (1) GARCH (1,1) model is used to know the spillover effects in the return and volatility of the markets. The granger causality result suggests a unidirectional causal relationship from MCX (Multi Commodity Exchange) to SHFE (Shanghai Futures Exchange). The estimates of the mean equation of VAR (1), GARCH (1,1) also state that the return in the Chinese market is unidirectionally impacted by the returns in the Indian market. Further, there is bidirectional volatility spillover between the markets. Overall, the results suggest that there is significant information transmission between the markets. The paper finds its importance in studying the linkages of the precious metal futures in the two largest emerging economies.

Keywords: futures market, spillover, volatility, granger causality



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ETHANOL PRODUCTION IMPACT ON THE PERFORMANCE OF SUGAR INDUSTRY

Ms. Akshata Chavan

Student - Banking & Financial Services, School of Management, MIT World Peace University, Pune

Dr. Shraddha Kokane

Program Head- Banking & Financial Services, School of Management, MIT World Peace University, Pune

ABSTRACT

Ethanol has turned very imperative aspect as it is turning as a substitute for crude oil. As per Niti Aayog's report of 2021 the benefits of ethanol blending would save India Rs 30000 crore of foreign exchange. This shift has encouraged sugar industries to focus on the ethanol production. Thus, the aim of this research study is to analyze the performance of selected BSE listed sugar sector companies in India for the period from FY2016-2017 to FY2020-2021. The financial performance parameters considered for the study are operating profit margin, net profit margin, current ratio, return on equity (ROE) and asset turnover ratio based on the in-depth review of literature for the said topic. The study is based on secondary data, which was collected from annual reports of the selected companies. Descriptive statistics and one-way Anova tests have been used to find out the significant relationship between the performance of the sugar mills with the net sales of ethanol segment of the selected companies. The research result was that there is a positive relationship between the performance ratios of the Avadh Sugar & Energy Ltd., Balrampur Chinni Mills Ltd., Dwarikesh sugar industries and Dalmia Bharat Sugar with respective revenue generated from the distillery during the study period. The study concludes that sugar mills need to improve the total assets utilization to generate more profit margin contribution from ethanol segment.

Keywords: Sugar Industry, Ethanol, Operating Profit, Return on Equity, Asset Turnover.

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IMPRESSION OF COVID-19 ON CORPORATE SOCIAL RESPONSIBILITY AND INFLUENCE ON CONSUMER DECISION MAKING: AN ANALYSIS

Lipika Dhingra¹ and Dr. Sukhpreet Kaur² and Kashish Gupta³

¹Research Scholar, ²Associate Professor and ³Student of BBA LL.B (Hons), Lovely Professional University, Punjab

ABSTRACT

This article would reflect certain preliminary scrutiny on how COVID 19 could affect its evolution of CSR. Covid-19 pandemic provide a substantial chance for the corporations to move towards more unpretentious CSR and subscribe to cover urgent and contemporary challenges. This would also debate certain kinds of directions that in what ways consumer ethical decision making would be shifted. This pandemic provides a marvelous chance to scrutinize the association between the personal, situational factors in effecting the consumer ethical decision making taking into account the elements related with nature, and ongoing circumstances related at contextual level and personal factors for instance differences between the consumer's personality, rationality and emotions of the consumer for instance animosity, anxiety, fear and affirmative emotions etc.

Keywords: COVID-19, CSR, Consumer's Personality



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EFFECTIVE SUPPLY CHAIN STRATEGY THROUGH THE CUSTOMER FOCUSED LEADERSHIP IN LIVESTOCK INDUSTRY

Sabyasachi Sarker

Ph.D Scholar, Manav Rachna International Institute of Research and Studies-INDIA

Dr. Priyanka Singh

Associate Professor, Manav Rachna International Institute of Research and Studies-INDIA

ABSTRACT

In Asia, livestock-oriented business is the fastest growing business in terms of any other business. The consumption rate of milk, meat, eggs are increasing day by day. These are all perishable items so that the manufacturers mostly follow the high level of food security until this product is consumed by the consumers. In Livestock oriented business the companies mostly market raw meat, eggs, milk, and milk-made products. By following supply chain management flow livestock companies will manufacture the product and then make it useable for the customers. How much confidence these companies could build-up for their customers about their product rather than giving them a surprise. So that an effective relationship is made between consumers and the companies through the customer-focused relationship through supply chain management. In every business, customers can send an opinion toward the company. So that they can understand the test and the preference of the customers. In this business, they usually take opinions through the vendors and retailers. Buying behavior of every customer is changing day by day in that case most companies are changing their products and few companies are deleting their products. In that case with the help of this customer-focused leadership livestock companies can target the demand for the product, the average life cycle of the product, manufacturing focus, and inventory strategy which will help the supply chain management to carry forward the business strategy. To establish better customer service a customer focused leadership is required to accommodate the satisfaction of the customer's need. And With the help of effective supply chain management the company will be able to satisfy the customers by providing better service and quality until the product gets consumed.

Key Words: Supply Chain Management (SCM), Department of Livestock Services (DLS), Consumer Focused Leadership (CFL), Food and Agriculture Organization (FAO)

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REVIEW ON THE IMPACT OF ONLINE LEARNING ON STUDENTS

Rajkumar N^{1*}, Ruby John² and Manjunath³

¹Department of Computer Applications, Krupanidhi Group of Institutions, Bangalore, Karnataka, India

²Department of Humanities, Krupanidhi Degree College, Bangalore, Karnataka, India

³Department of Commerce, Krupanidhi College of Commerce & Management, Bangalore, Karnataka, India

ABSTRACT

Numerous educational institutions have been closed worldwide due to the pandemic caused by the COVID-19 virus. Most educational institutions are now using online learning platforms in order to continue their academic programmes. In poor countries like India, where issues like device compatibility and bandwidth availability make it difficult to implement successful e-learning programmes, many of these issues remain unresolved. A literature review was conducted to ascertain the public's perceptions about online learning. Our findings will help develop a successful online learning environment based on students' preferences for many aspects of online classes. For online study, most students opted to use their smart phones. Students prefer recorded sessions that culminate with a quiz in order to maximise their class time. Although students prefer online classes, the students in rural areas are unable to take full advantage of online classes due to internet access concerns. Since many science and technology courses are hands-on in nature, it may be unrealistic to completely shift the curriculum to an online format. A curriculum for the future beyond COVID-19 can benefit from the observations made in this review.

Keywords: Student perception, Online teaching, Preferences, Content analysis



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AUTOMATIC DETECTION OF MANGO FRUIT DISEASES USING MACHINE LEARNING BY PHENOTYPING

Vijayamala S Yakri¹ and Narosimha Murthy GK²

¹Department of Computer Applications, Krupanidhi Group of Institutions, Bengaluru, Karnataka

²Department of Computer Applications, Krupanidhi Degree College, Bengaluru, Karnataka

ABSTRACT

Regrettably, fruit diseases may fail agricultural productivity and the global economy. Numerous studies have established that fruits are critical for sustaining optimal health. A healthy diet must include plenty of fruits if it is effective. The use of physical characteristics to diagnose fruit diseases is a novel and improved approach described in this study. The novel technique incorporates Artificial Neural Networks and Support Vector Machines. It maps images to their corresponding disease classifications using phenotypic traits such as texture, color, shape, fruit's hole structure, and physical makeup. Due to the usage of Artificial Neural Networks, this approach offers a few benefits over others in terms of detection and classification accuracy. They need far less preprocessing than conventional image classification approaches. There is a strong indication that the filters were analyzed by a network rather than a person. An essential benefit of this trait is that it is entirely independent of past knowledge and human effort. The Artificial Neural Network is combined with a Support Vector Machine to boost classification accuracy. The Proposed system can enhance disease identification and classification through more precise and automated approaches.

Keywords: Fruit Diseases, Machine Learning, Phenotyping, SVM, ANN.

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CHRONIC DISEASE PATIENT HEALTH GUIDANCE FRAMEWORK USING ARTIFICIAL INTELLIGENCE

Rajkumar N¹, Samuel Paul Isaac² and Anuradha N³

¹Department of Computer Applications, Krupanidhi Group of Institutions, Bengaluru, Karnataka

²Department of Management, Krupanidhi Group of Institutions, Bengaluru, Karnataka

³Department of Computer Applications, Krupanidhi Degree College, Bengaluru, Karnataka

ABSTRACT

Chronic disease management is expensive and time-consuming for world healthcare systems due to sufferers' strong desire for continual attention. As a result of these factors, patients are compelled to visit their doctors more regularly; it is impossible to keep track of many uncontrolled, ineffective visits. The present chronic disease is continuous efforts by both the patient and the health care providers to collect, investigate, and then alter management procedures. The usage of technology and Artificial Intelligence has eased these operations. Rarely has research sought to incorporate artificial intelligence-based designs into health education efforts for patients with chronic diseases. Numerous countries have promoted fitness guidance as a vital component of their public health policy. Health science is increasingly being used to encourage people to adopt better habits. This paper combined healthcare guidance with artificial intelligence to support patients to stick and manage their long-term care management.

Keywords: Health guidance, Artificial Intelligence, Chronic Disease



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CORROSION INHIBITION EFFICIENCY OF FRUITS EXTRACTS OF *CASUARINA EQUISETIFOLIA* ON MILD STEEL IN ACID MEDIA

N Mishra, A Kumari, S C Ameta and S Kothari

Department of Chemistry, Pacific University, Udaipur, Rajasthan, India

ABSTRACT

The corrosion inhibition efficiency of fruit extracts of *Casuarina equisetifolia* on mild steel has been studied in different acidic medium such as HNO_3 , H_2SO_4 and HCl . Weight loss and thermometric methods have been employed. Various concentration of ethanolic fruit extracts used in both these methods are 0.2, 0.4, 0.6, 0.8 and 1% and 1, 2 and 3 M concentration of different acids were utilized in weight loss method, While higher concentration of acids were used in thermometric method such as 2, 3 and 4 M. Results show that corrosion inhibition efficiency increases with increase in concentration of inhibitor. The inhibition efficiency increases with increase in concentration of inhibitor in HCl , H_2SO_4 and HNO_3 . Weight loss and thermometric methods are in good agreement with each other. Maximum inhibition efficiency (91.15 %) was observed in 1M HCl with 1% inhibitor concentration.



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PROFITABILITY AND ITS DETERMINANTS: A CASE STUDY OF REGIONAL RURAL BANKS OPERATING IN SOUTHERN REGION OF INDIA

Dr. K. Aparna

Associate Professor, Department of Business Management, Telangana University, Telangana State

ABSTRACT

The aim of this study is to examine the profitability behavior to variation in bank specific factors of Regional Rural Banks (RRBs) operating in the southern region of India over a period 2016 to 2019. The estimated results indicate that, with the exception of risk cost all bank specific indicators significantly affect the RRBs profitability in an anticipated way. The variables influencing profits selected for the present study are CD ratio, ratio of capital to total assets, ratio of loans to total assets, ratio of operating expenses to average working fund and risk cost. The variable indicating profit is the net margin. The data is analyzed by using multiple correlation and regression techniques. Negative effect on profitability is found for the variables risk cost and the ratio of operating expenses to AWF in the study.

Keywords: Profitability, Regional rural banks, Southern region, Multiple Regression.



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CUSTOMER SATISFACTION IN PUBLIC SECTOR BANKS: A CASE STUDY OF PUNJAB NATIONAL BANK

Anamika Samnani¹ and Dr. Prem Shankar Dwiedi²

Research Scholar¹ and Supervisor², Dr. C. V. Raman University, Kargi Road, Kota, Bilaspur (C.G.)

ABSTRACT

Public sector banks are playing vital role in India. In this is due to Deposit scheme and extending loans. New private sector banks for foreign bank are coming in the banking sectors which increase competition. Public sector banks are assuming a Revolutionary part of Indian banking sector. Main objectives of Punjab national Bank is lending money variety of enterprises, according to their necessity, like sectors which constituting for agriculture, small-scale enterprise and many business enterprises. Punjab National Bank is a public sector bank under the Government of India regulated by Reserve Bank of India Act, 1934. This study is based on customer satisfaction. As we know that highly satisfied customer is a Crown factor of any banking sector. Public sector banks have a greater number of branches but private sector banks have good innovative products and services, there is a high risk of providing new services and it appeared to have lower spread as well the operating expenses in the public sector banks. Public sector banks upgrade their new products and services due to digitalization. For this research, case study data collected through questionnaire. The study is based on 100 respondents who are customers of Punjab National Bank. Customers are residing in Bilaspur city, Chhattisgarh. The survey was conducted in Bilaspur district. In this research paper author present a case study of Punjab National Bank for customer satisfaction.

Key Words: banks and public sector customer satisfaction, customer loyalty

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THE IMPACT OF OPEN INNOVATION ON THE FIRM PERFORMANCE OF INDIA'S MANUFACTURING SMALL AND MEDIUM-SIZED ENTERPRISES (SMEs)

Dr. V. Kavida

Associate Professor, Department of Commerce, Pondicherry University, and Project Director, ICSSR
IMPRESS Project

Dr. Mubarak Rahman. P

Assistant Professor, Department of Commerce, CHMKM Govt. Arts and Science College, Koduvally

Arun R

Research Assistant, ICSSR IMPRESS Project, Pondicherry University

ABSTRACT

The aim of the study is to find the effect of open innovation on the performance of the manufacturing Small and Medium sale Enterprises (SMEs) operating in India. Firm performance is measured in its financial performance and production performance aspects. A quantitative research approach was adopted and data was collected from the 390 manufacturing SMEs operating in South India using a questionnaire. The linear regression method is used to analyse the data. The study results found that open innovation in manufacturing SMEs has a significant positive effect on the performance of the firms. Adopting open innovation approaches appears to be especially beneficial for small and medium-sized businesses, which may leverage the knowledge and technologies generated by other businesses and shared through partnerships and alliances to enable new processes. The study also found that the size of the firm has a negative effect on the firm's performance, whereas the age of the firm and the educational qualification of the entrepreneurs have a significant positive effect on the performance of the manufacturing SMEs. The results of the study have significant managerial implications for small and medium-scale firms.

Key Words: *Open Innovation, Small and Medium scale Enterprises, Firm Performance*

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THE FUTURE TRENDS OF PROVINCIAL AND LOCAL GOVERNMENT UNDER THAI LAW

Kandid Sirisarn

Faculty of Social Sciences and Local Development, Pibulsongkram Rajabhat University, Thailand

Sirivadee Wiwithkhunakorn

Faculty of Humanities and Social Sciences, Nakhon Ratchasima Rajabhat University, Thailand

Sanya Kenaphoom*

Rajabhat Maharakham University, Thailand

ABSTRACT

This article aims to present trends in provincial and local government under Thai law in the future. The current situation has covered changes in various fields such as social, economic, political and administrative, public administration, technology, etc., which are characterized by rapid, intense, and more complexity. As a result, the development of the country must change the form and roles of administration in various fields to be in line with the changing conditions. This is therefore an important reason for the government to issue policies and laws that will be used as a model for driving the economy with innovation to develop Thailand towards stability, prosperity, and sustainability, or better known as Thailand 4.0 itself. Thus, The Future Trends of Provincial and Local Government under Thai Law should be based on principle as follow; (1). Bring the community plan to help allocate the local development budget and drive the implementation under the community plan to achieve concrete results. (2) Provide basic economic and social services to the community thoroughly and efficiently. (3) Coordinate cooperation among development partners at all levels, starting from the provincial community. Groups of provinces, regions, and countries in implementing projects and development activities that benefit the community in a wide range of dimensions. (4) Develop a systematic local database and keep it up-to-date. And (5) Develop a community monitoring and evaluation system and establish indicators of community strength in various dimensions.

Keywords: *The Future Trends, Provincial Government, Local Government*

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ROLE OF IoT AND BLOCKCHAIN IN PHARMACY INDUSTRY

Rajkumar N¹, Rajendra Sandur V² and G V Jayavardhan³

¹Department of Computer Applications, Krupanidhi Group of Institutions, Bengaluru, Karnataka

²Department of Pharmacology, Krupanidhi College of Pharmacy, Bengaluru, Karnataka

³Department of Management, Krupanidhi Degree College, Bengaluru, Karnataka

ABSTRACT

Blockchain and IoT technology will soon become increasingly significant in a range of businesses. In recent years, interest in its usage in various areas, including financial services and food and farm security analysis, has increased significantly. As one of the fastest-growing industries, the pharmaceutical sector claims to be at the forefront of healthcare delivery. Blockchain and the Internet of Things (IoT) can help safeguard healthcare administration. The pharmaceutical business is critical for bringing new medical treatments to market as quickly as possible after they are developed. Customer products incorporating therapeutic medications necessitated thorough safety analysis and certification. Blockchain and IoT use cases address medication security and timely distribution requirements without fraudulent interactions. This paper aims to perform an in-depth assessment of the pharmaceutical industry's utilization of Blockchain and the Internet of Things. This article forecasts the domain's future applications and challenges.



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THE ICARUS PARADOX IN THE INDIAN BANKING SECTOR: THE STORY OF YES BANK

P David Jawahar¹ and S Gayathri²

Professor¹ and Sr.Assistox Professor², Xavier Institute of Management & Entrepreneurship, Chennai

Ankur Agarwal, Paridhi Taparria and Sachin Singh Chauhan

PGDM, II Year, Xavier Institute of Management & Entrepreneurship, Chennai

ABSTRACT

Yes Bank started its journey in 1999 and the bank had its IPO in 2011. The ever ambitious Rana Kapoor, always said Yes, synonymous with the bank's name, to risky loans and successfully recovered them. The bank continuously offered loans to business houses that were experiencing huge financial difficulties. Icarus paradox is a term coined by Danny miller in 1990 in his book, by the same name. This is from Greek mythology where Icarus had wings made of wax, which helped him to escape from danger. When he got so ambitious and went near the sun, the very wings which protected him, melted and ultimately led to his demise. This myth is used to denote the business failure of organisations with phenomenal success in a short period and then crash suddenly, due to complacency or other blunders. The same thing had occurred with Yes bank where it drew phenomenal success on lending to risky companies and continued underestimating the forthcoming risks and soared very high. In 2017, the bank reported gross amount of bad loans. The bank became vulnerable as a result of prolonged poor credit cycle The bank was not ready to accept its mistake and continued under reporting of its stressed loans. Yes Bank reported its maiden loss in March 2019 quarter after a huge damage had been done to multiple stakeholders and the Indian stock market as such.

Keywords: Yes Bank, bad loans, Non-performing Assets (NPAs), crisis, Governance



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RELATIONSHIP BETWEEN HEARD SIZE AND MILK PRODUCTION IN GREATER GUWAHATI REGION OF ASSAM, INDIA

Hemen Sarma¹, Dr. Jnanashree Borah² and Tirthankar Sarma³

¹Research Scholar, Department of Earth Science, University of Science & Technology, Meghalaya

²Professor, Department of Earth Science, University of Science & Technology, Meghalaya

³Research Scholar, Department of Geography, Rajiv Gandhi University, Arunachal Pradesh

ABSTRACT

The production of milk is conceived of several factors and a very complex process. “The knowledge of relative importance of the resource inputs influencing in milk production is essential for the dairy farmer for introducing desirable change in his operation at micro level and for the policy maker for formulating plans for improvements in dairy cattle productivity based on sound economic principles at the macro level” (Rao, 1985). Household samples have been selected both from the municipal wards of Guwahati Municipal Corporation area. Out of 672 dairy farming households, 201 household have been selected for the survey. Regression analysis has been used for the study of factors affecting milk production in greater Guwahati region of Assam.

Keywords: Factor, Milk Yield, Dairy Farming and Assam



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AN UPDATE OF THE POSSIBLE APPLICATIONS OF MAGNETIC RESONANCE IMAGING (MRI) IN DENTISTRY: A LITERATURE REVIEW

Rodolfo Reda, Alessio Zanza, Maurilio D'Angelo, Luca Testarelli and Dario Di Nardo

Department of Oral and Maxillofacial Sciences, Sapienza University of Rome, 00161 Rome, Italy

ABSTRACT

Background: This literature review aims to evaluate the current evidence for the application of magnetic resonance imaging (MRI), a radiation-free diagnostic exam, in some fields of dentistry, in which it had previously been little used. Radiographic imaging plays a significant role in current first and second level dental diagnostics and treatment planning. However, the main disadvantage is the high exposure to ionizing radiation for patients.

Methods: A search for articles on dental MRI was performed using the PubMed electronic database, and 37 studies were included. Only some articles about endodontics, conservative dentistry, implantology, and oral and craniofacial surgery that best represented the aim of this study were selected.

Results: All the included articles showed that MRI can obtain well-defined images, which can be applied in operative dentistry.

Conclusions: This review highlights the potential of MRI for diagnosis in dental clinical practice, without the risk of biological damage from continuous ionizing radiation exposure.

Keywords: magnetic resonance; imaging; MRI; dentistry; endodontics; implantology; maxillary sinus; dental materials; CBCT

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CONSTRAINTS IN THE EVOLUTION OF E-BUSINESS

¹Dr. A. Balamurugan and ²Dr. Ramya Thiyagarajan

¹Professor, Department of Management Studies, Bharath Institute of Higher Education and Research – BIHER, Selaiyur, Chennai – 73, Tamilnadu, INDIA

²Associate Professor, Department of Business Administration, Faculty of Arts and Science, Bharath Institute of Higher Education and Research – BIHER, Selaiyur, Chennai – 73, Tamilnadu, INDIA

ABSTRACT

The technological advancements of the last few decades have produced an environment in which businesses are pushed to actively seek new cost-cutting solutions while also attempting to compete more successfully in their marketplaces. This environment necessitates businesses that are focused, quick, flexible, and competitive, and that are frequently compelled to make drastic changes in the way they conduct business, hire people, and use technology. Despite the attention and recognition that electronic commerce (or e-business) has received in recent years, this sort of business has yet to reach a desirable maturity stage. This problem, which has been present and acknowledged in recent years, necessitates research efforts in order to find a solution. In this Research, the authors of this study look at a variety of barriers to e-business advancement that have been proposed by the literature, so that firms can be better prepared to deal with any challenges that arise as their e-business activities progress.



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AN EMPIRICAL STUDY ON ENTREPRENEURIAL ECOSYSTEM IN CHHATTISGARH DURING COVID-19

Shailja Bakshi

Assistant Professor, ITM University, Raipur

Dr. Sadhna Bagchi

Assistant Professor, ITM University, Raipur

ABSTRACT

To pour out the impact of COVID-19 on Entrepreneurship, its blooming and growth of start-up in the state of Chhattisgarh, we conducted this survey on more than hundred small scale startup businesses during the period of April 2020 – December 2021. This COVID-19 outbreak is a sharp reminder that pandemics, like other rarely occurring disasters, have happened in the past and will continue to happen in the future. Even if we cannot prevent dangerous viruses from emerging, we should prepare to dampen their effects on society. The current outbreak has had severe economic consequences across the globe, and it does not look like any country will be unaffected. This not only has consequences for the economy; all of society is affected, which has led to dramatic changes in how businesses act and consumers behave. We saw firstly huge cut back and unemployment just a few weeks into the crisis or within a very short period of time. But we noticed a considerable development in Small businesses, Start-ups and Entrepreneurship, Moreover as being a Mini India and full of resources, State Chhattisgarh also emerged in the Startup Industry. In fact in the situation of COVID-19 outburst Chhattisgarh explored and nourished a lot in startup Sectors. In this analytical study we will understand the growth and development of the Entrepreneurship environment in Chhattisgarh state.

Keywords: Entrepreneurship, Startup, pandemic, Eco-system, parameter

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MANAGERIAL GRID: A BRIEF-UP

Dr. Debabrata Bhattacharjee

Post Graduate Teacher (Education), Khowai Govt. Girls' Class XII School, Tripura, India &
Department of Secondary Education, Govt. of Tripura, India
Email: devovrata@rediffmail.com

ABSTRACT

The present paper intends to know about managerial grid, various leadership styles, behavioural dimensions etc. The paper too projects how the grid model can be best utilized by a manager/leader. The secondary data sources are assessed to mapping of the concept. The analysis would be helpful to comprehend managerial grid for the managers/leaders or the persons related to it.

Keywords: Managerial grid, leadership, management, organizational behavior



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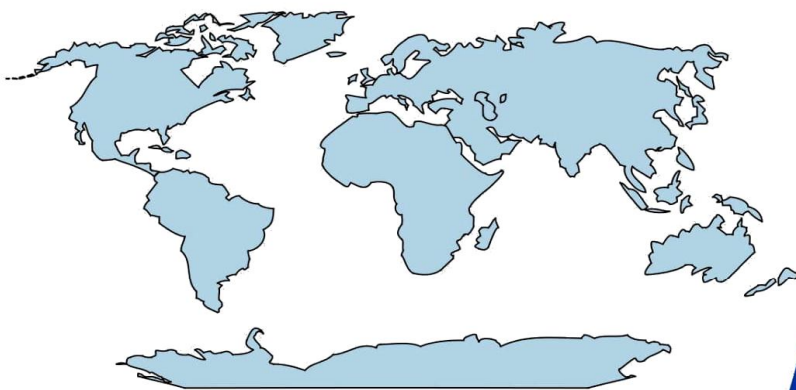
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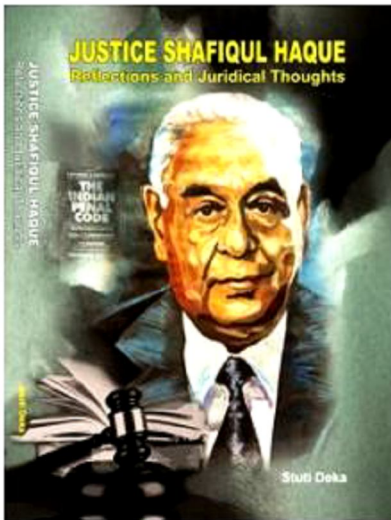


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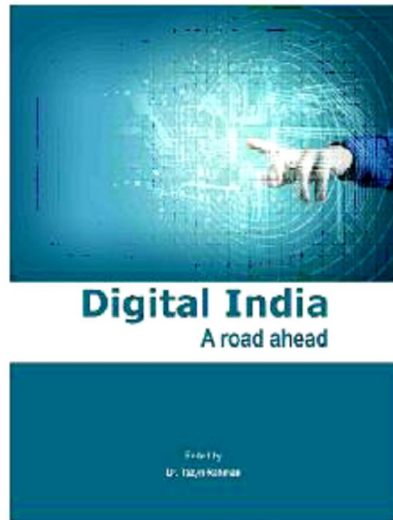
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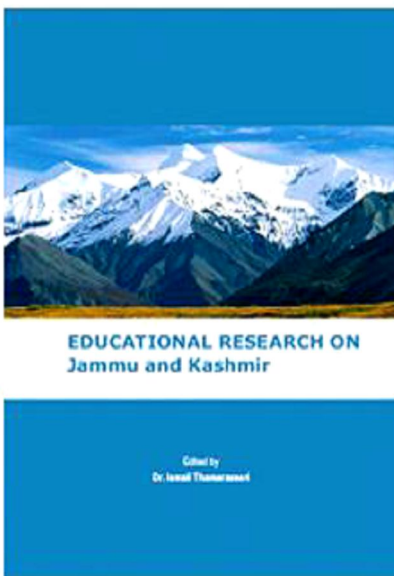
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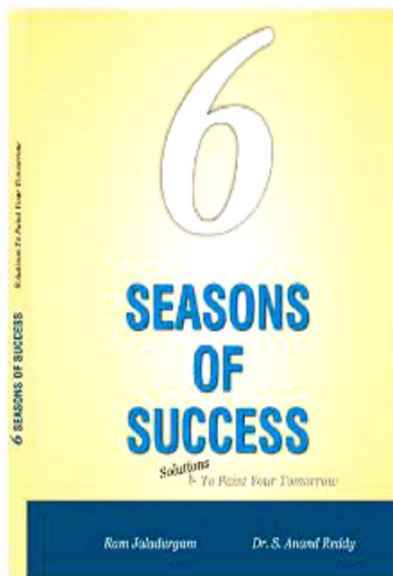
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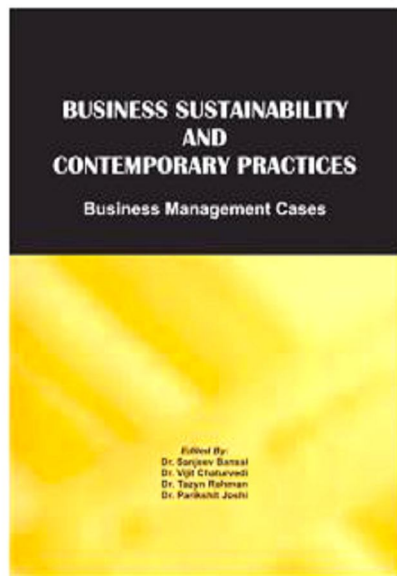
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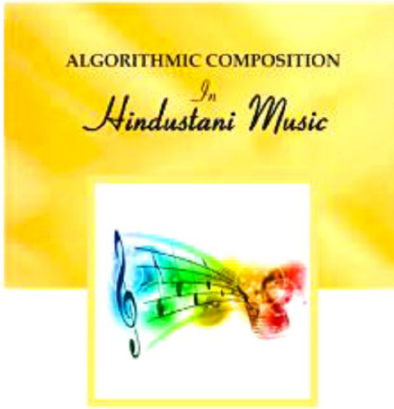
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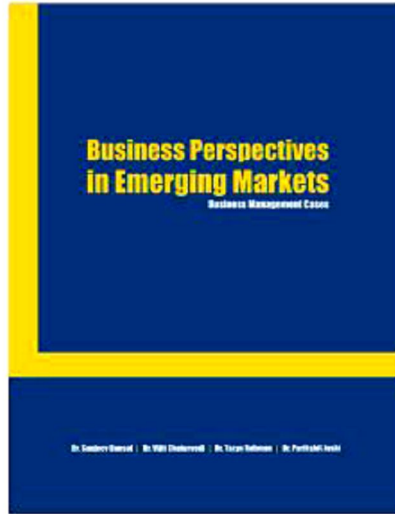
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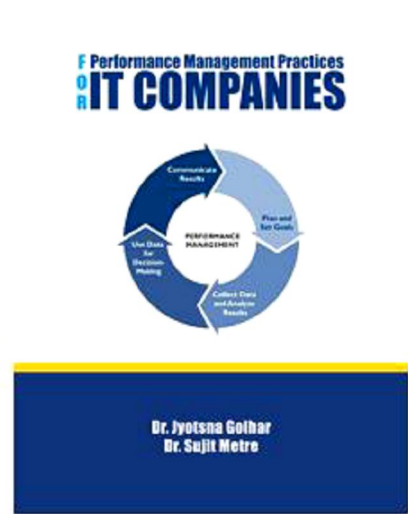
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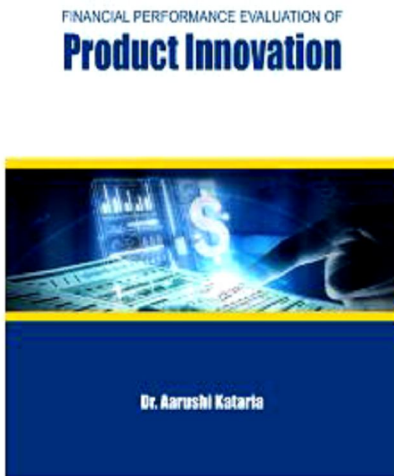
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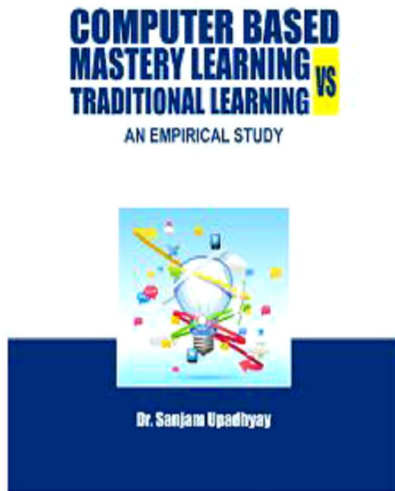
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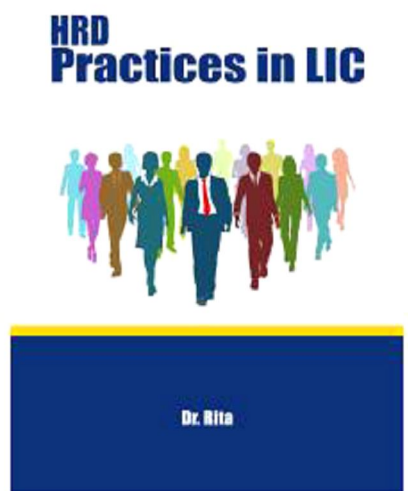
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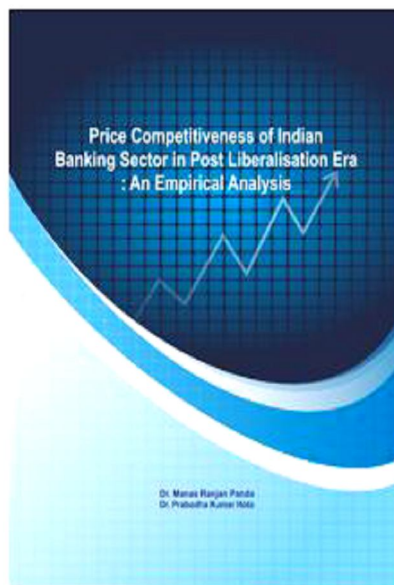
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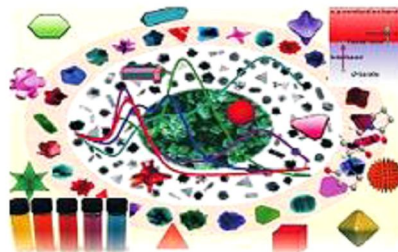
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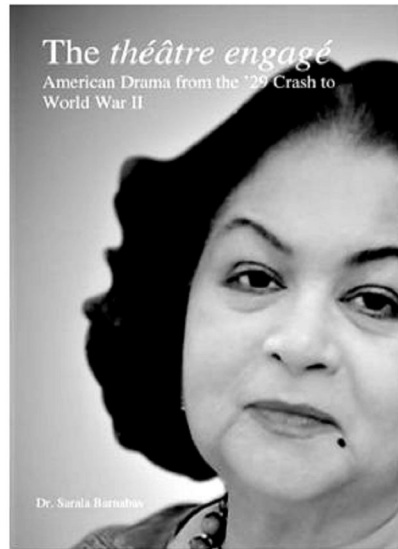
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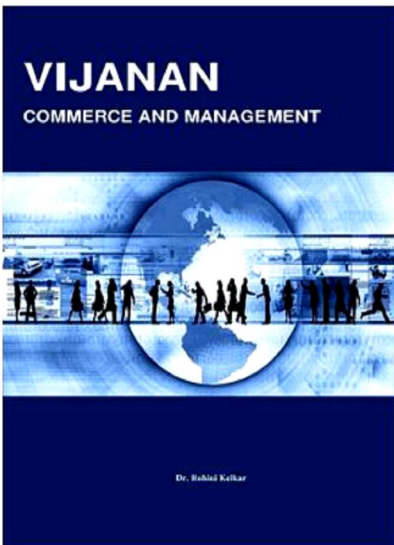


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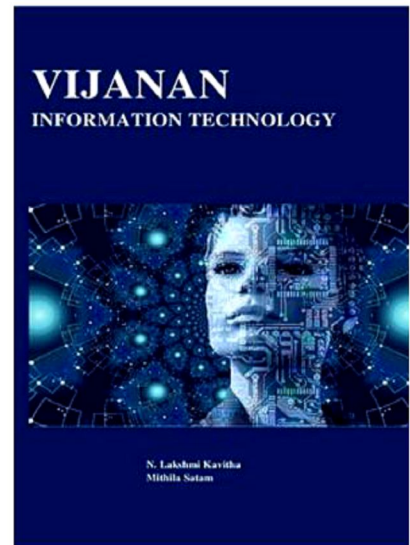
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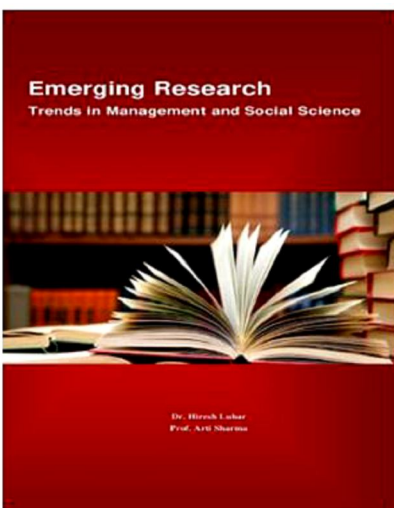
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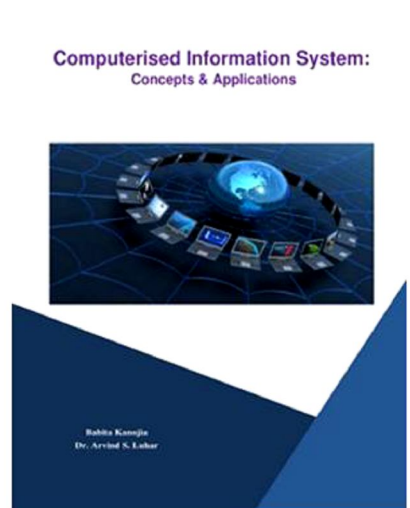
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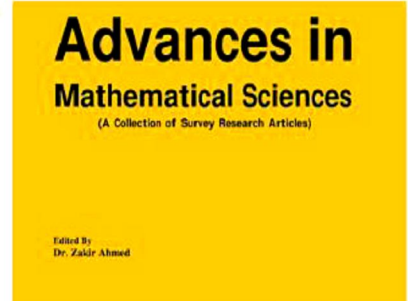
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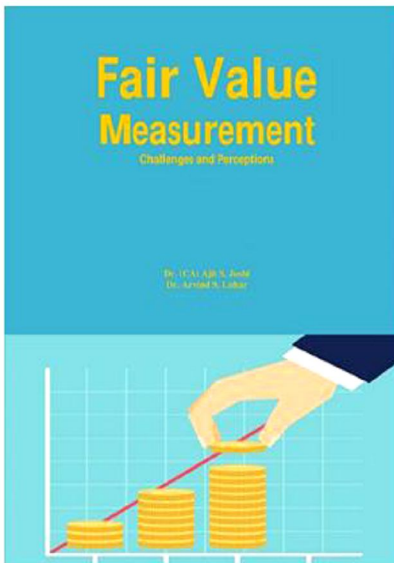
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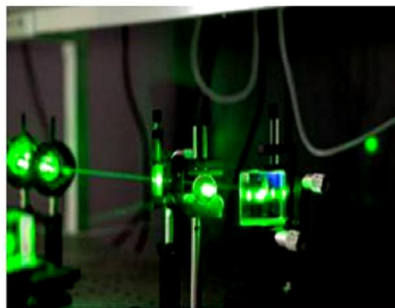


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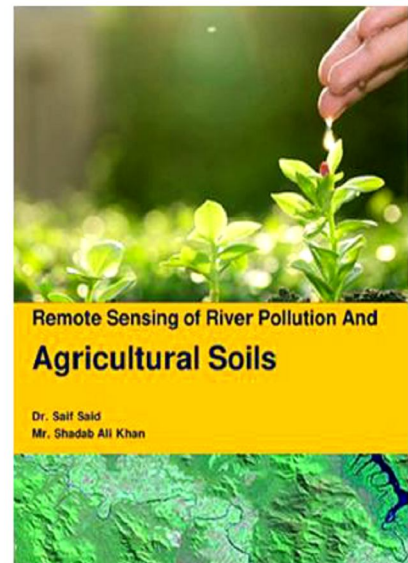
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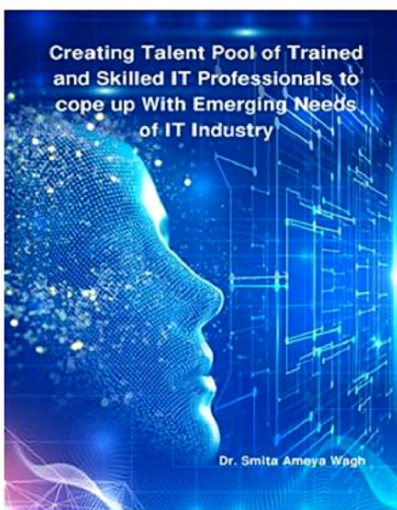
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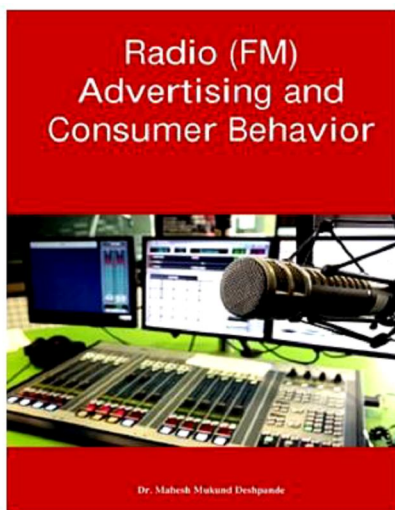
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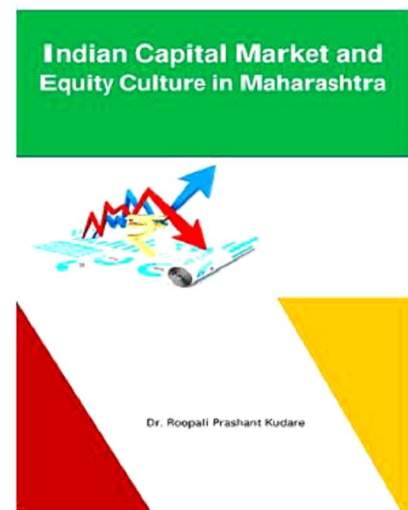
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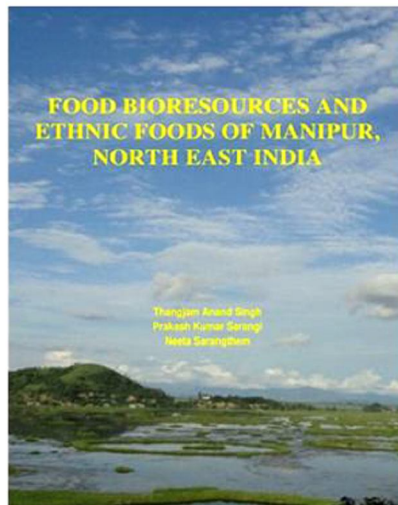
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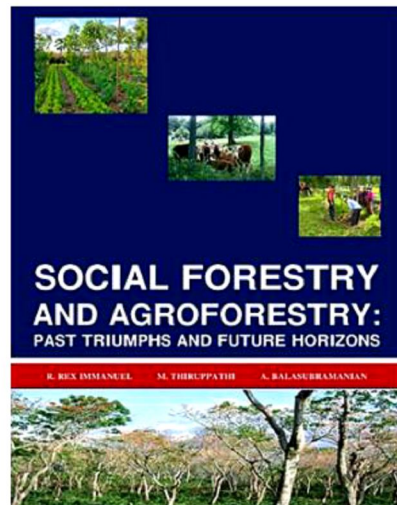
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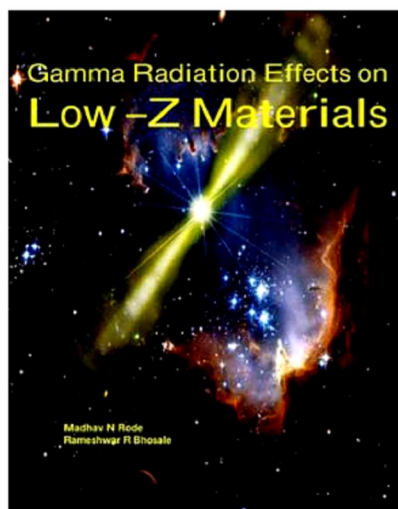
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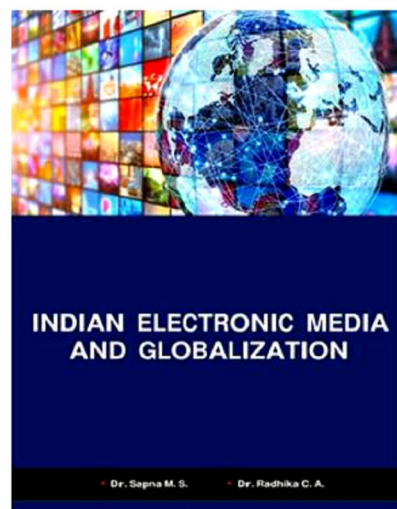
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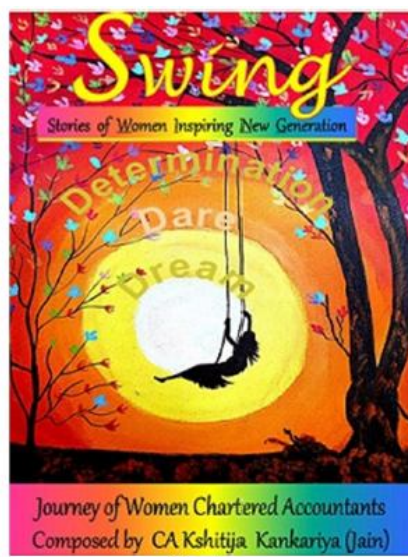
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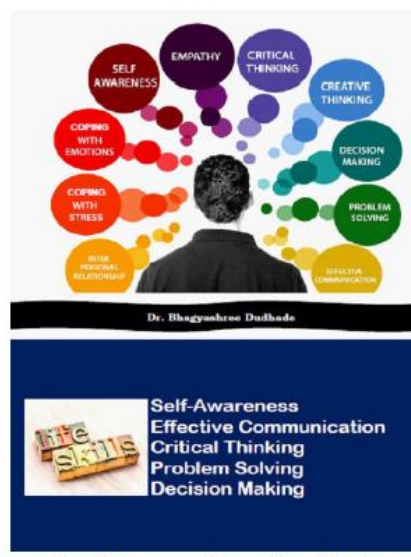
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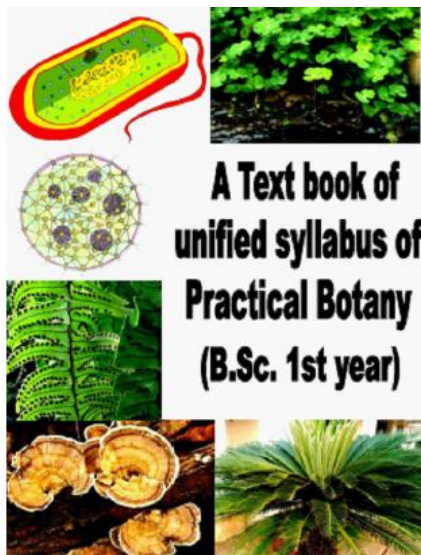
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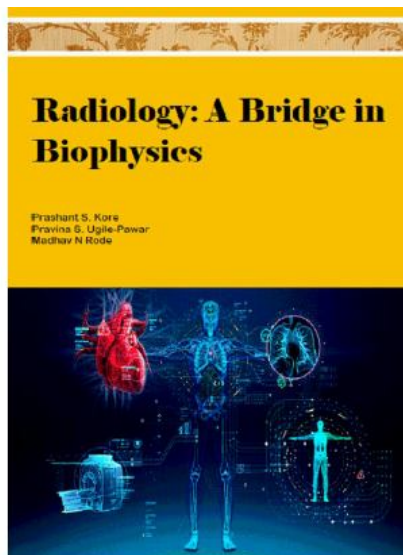


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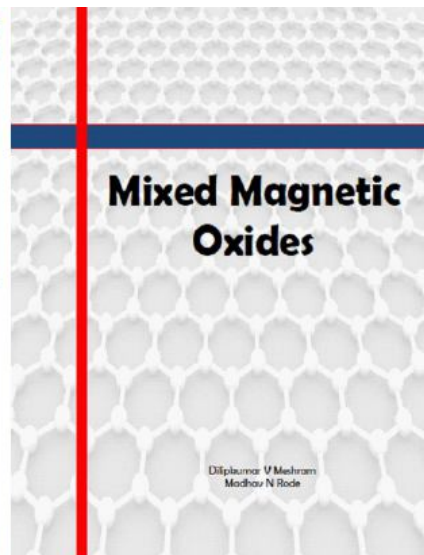
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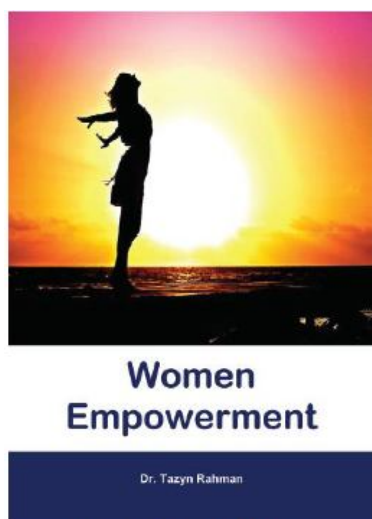
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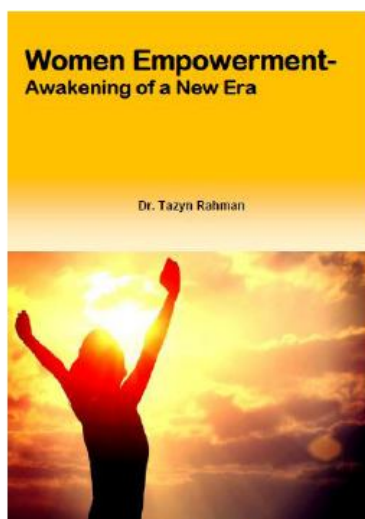


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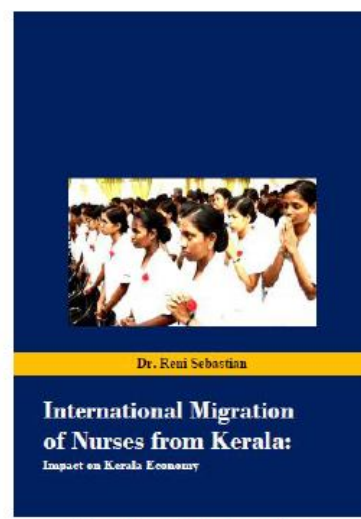
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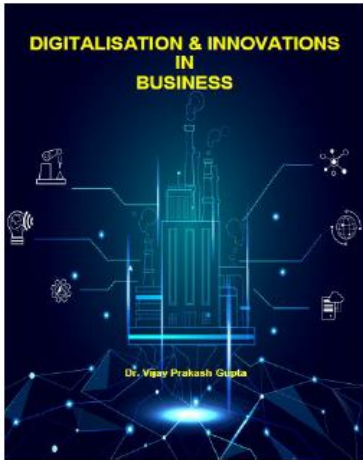
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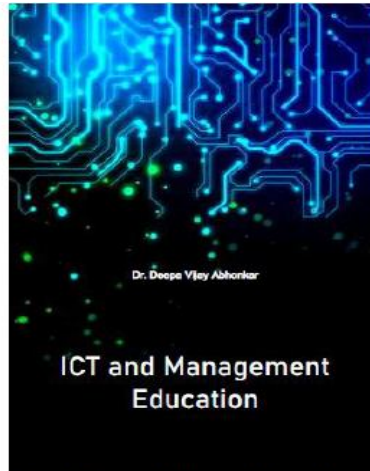


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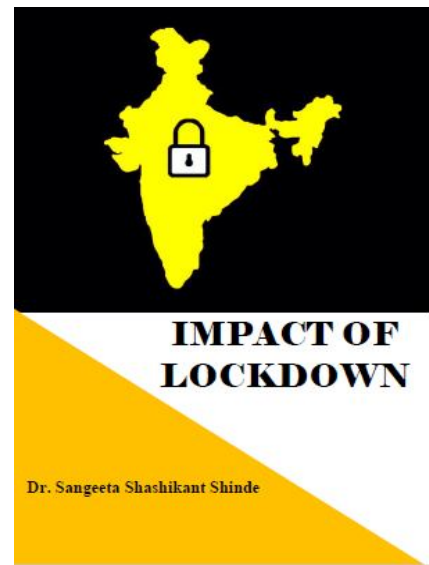
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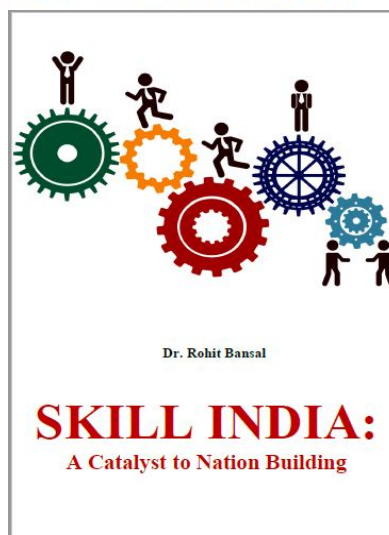
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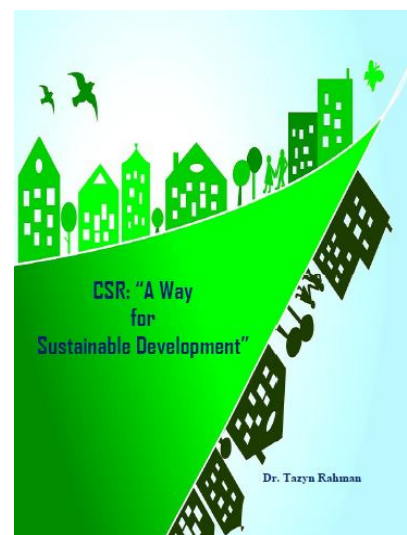
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