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From

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SERVICE QUALITY OF INDIAN COMMERCIAL BANKS DURING COVID-19

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ABSTRACT

COVID-19 pandemic is one of a serious challenge faced by the financial sector especially banking sector in India. The fall in demand, lower income, and production shutdown and all has adversely affected the business of banks. The situation is further worsened by lockdown declared by the government, staff shortages and inadequate digital maturity. Banks are hunkering down to sagely and soundly keep operating in the light of the COVID-19 pandemic. The purpose of this research work is to contribute to the academic research in commerce and management field by analysing Service Quality of Indian Commercial Banks during COVID-19 period. The sample bank selected is Union Bank of India. In this study, service quality has measured through BANKQUAL Model. Primary data has used for measuring service quality. The study is an out breaking one in the context of COVID-19 as it measures non financial performance of commercial banks. The results of the study seems to be useful to the Government, bankers, policy makers, academicians and researchers and to the general public and it is crucial for framing strategies to overcome the financial and quality crisis caused by outbreak of COVID-19 situation.

Keywords: Service quality, COVID-19, BANKQUAL Model, Assurance and Empathy, Effectiveness, Confidence

1.1 INTRODUCTION

Corona virus disease (COVID-19) is wreaking havoc on the global economy in unexpected and unpredictable ways. The COVID-19 pandemic differs from earlier pandemics as it spread faster due to globalisation, interconnectedness, and coordination across countries. While globalisation fosters economic progress, it also has a negative side that leads to a high number of confirmed COVID-19 cases. The situation is same in both developed and developing countries, as the pandemic has engulfed them all. The worldwide economy and service industry, particularly the banking sector, have been impacted by the Corona virus outbreak (COVID-19). The bank's main source of revenue, interest income, has decreased, and non-interest revenue has decreased as demand for various financial services has decreased. Firms that have ceased operations and households who have been furloughed have less income and will be unable to service their debts. All of this has a negative impact on commercial banks' efficiency and puts the banking system under strain. The Indian banking industry has experienced tremendous instability and volatility as a result of COVID-19 which in turns affect the service quality of commercial Banks.

Service quality is one of the most important success factor that affects industry's competitive advantage, particularly in the banking industry. By delivering high-quality service, a bank may set itself distinguish from its competitors. Over the last decade, one of the most appealing and researchable themes in the banking sector has been service quality. Because of the fierce

rivalry in the banking market, banks should deliver services with caution. Banks must constantly enhance and reinvent their service levels. There is no guarantee that what is good service today will be good service tomorrow.

The corona virus outbreak appears to be tough for both banks and customers. One of the most effective strategies to prevent the spread of disease, according to health recommendations, is to eliminate personnel interaction. In response to these indications, most banks are lowering their working hours and staffing levels. The majority of banks advise customers to use digital transactions. However, because not all consumers will quickly move to digital channels, it is apparent that people still demand banking services, including even basic in-branch services. In order for banks to survive the current pandemic-related situation, quick innovation and the introduction of new financial instruments has become critical in understanding of changing needs of the customers and need for studying service quality in the present context is relevant

However, with all banks having access to identical technology, it is believed that a bank can only remain in the market by providing superior services to its customers; thus, it is critical to determine their capacity to meet service quality criteria as per customer expectations. However, the human perceptions change from time to time and individual to individual. It is therefore, necessary for banks to continuously assess and reassess how customer perceive the various services, what are the new and emerging customer expectations and how best they can be satisfied on ongoing basis. This requires a continuous and consistent analysis and assessment of the customer's preferences. The present study attempts to analyse and measure the customers perceived and expected levels of service quality and the reluctant service quality gap of Union bank of India during COVID-19.

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**A STUDY ON WORK FROM HOME AND WORK LIFE BALANCE OF IT SECTOR WOMEN
EMPLOYEES REFERENCE TO PATHANAMTHITTA DISTRICT**

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ABSTRACT

The novel corona virus (COVID-19) is a pandemic sweeping across the globe, has challenged society in ways once considered unimaginable, forcing people to reconsider a wide variety of practices, from work, to leisure, to basic travel and daily tasks. Today's work environment and the culture have seen a sea change. The corona virus pandemic has dramatically altered the workplace. To slow the virus's spread and protect employees, many companies have shifted to remote work, with video calls and instant messaging replacing meetings and break room conversations. Therefore, the study focuses on the work from home and maintenance of work life balance among women executives working in IT Parks. Sample Area selected for this study is Pathanamthitta District of Kerala state. The primary data is collected through structured questionnaire from 60 women employees in IT Parks. The study found that majority of the respondents is productive and satisfied with work from home arrangements during Covid times.

Keywords: Work from home, IT Sector, Corona virus, Work life balance.

1.1 INTRODUCTION

The COVID-19, has accelerated the process of change from Working from Office to Work from Home(WFH).It has the potential to reduce commute time and provide more flexible hours, Work from home is a working arrangement in which a worker fulfils the essential responsibilities of his/her job while remaining at home, using information and communications technology (ICT). It requires a shared responsibility and commitment by both employers and workers to ensure business continuity and employment.

In the present competitive world, IT organizations are filled with conflicting commitment and responsibilities. This has made work from home and work life balance a challenging issue for the women employees in the IT industry. It is the responsibility of an individual to balance work and life. Work life balance is a significant factor leading to overall performance of women executives. If they know how to negotiate the way between thorns and hurdles of work life, success will be the outcome.

The study is an attempt to identify the initial impact of work from home and maintenance of work life balance of women executives in the IT industry. The study will bring the perception and satisfaction of work from home and maintenance and challenges encountered in work life balance of the women executives in IT industry and it attempts to make an effective use of the strategies for exploring their values.

1.2 OBJECTIVES OF THE STUDY

1. To know whether the women employees are productive and satisfied on work from home facility.
2. To identify the challenges of the women employees on work from home facility.
3. To know the perception of women employees with respect to work from home facility.
4. To give appropriate suggestions on the basics of study.

1.3 SCOPE OF THE STUDY

India makes a mark on the world map with the help of booming IT industrial sector. The economy steady growth is backed up by the contribution of IT industry towards the country's GDP. It provides world class technology solutions across the globe. In this context the organization has made a great effort to bring up work-life balance among the employee through which the organization attain its ultimate objective with the upliftments of IT sector. The economy is gradually changing its focus from agricultural based economy to a knowledge driven economy with eminent IT employees. The present study is confined to identify the challenges faced by the women employees and the study also try to find out the whether the women

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Abstract

Postcolonial travel writing is a relatively new entrant in the field of travel writing. Travel narratives in general have been considered, until recently, as embedded in colonial prejudice. But postcolonial travel writing has subverted such notions of coloniality in the genre by demonstrating the genre's potential for cultural critiquing. However, critics still maintain divergent opinions with regard to the authenticity of the anti-colonial stance of this sub-genre. Some critics are of the opinion that the practitioners of this genre project an ethical and political sensibility against cultural otherness in their works, whereas some others maintain that the medium is still a vehicle for cultural prejudice. Hence the issue remains contentious and unresolved.

Keywords: Postcolonial, Travel, Culture, Colonial, Anti-colonial

The history of travel dates back to antiquity. Writing and travel are closely associated and the traveler's accounts are as old as fiction itself. Travel is a very multifaceted event that incorporates diverse movements: real or imaginary, physical or mental, temporal or spatial and so on. Hence, as a genre, travel writing includes resources of varied narrative techniques, tropes and themes. Glenn Hooper and Tim Youngs, in their jointly edited work *Perspectives on Travel Writing*, have included essays that pertain to the several matters that apprise and inform the genre. In the introduction to this book, they write: "One of the persistent observations regarding travel writing, then, is its absorption of differing narrative styles and genres, the manner in which it effortlessly blends any number of imaginative encounters, and its potential for interaction with a broad range of historical periods, disciplines and perspectives" (3).

Travel writing is a large and ever-changing genre. Commenting on the protean nature of the genre Peter Hulme and Tim Youngs remark that "stories emerging from space travel, from virtual travel, and from the 'travails' of the world's refugees and migrants will doubtless continue to extend the genre in the years to come" (10-11). Lately, the genre has been acknowledged as an opulent reservoir of materials for scholarly inquiries in the fields of history, anthropology, literature, and culture. That the genre is a perennial source of information for other branches of knowledge and situations of human lives is indicative of the growing range and scope for exploration and inquiry in this field. That travel writing had been significantly effective in validating the European colonial and imperial enterprise, is one of the numerous features that facilitated its admittance in the academic fields. Investigations in this direction have exposed the role of travel narratives—particularly those of the colonial period—in promulgating European hegemony over non-European cultures. However, in the postcolonial era, many writers have used their travel narratives to critique European imperialism. They have used different narrative modes, styles, and techniques to subvert the dominant tropes of European colonialism and imperialism. This corpus of writing is generally classified as postcolonial travel writing. Robert Clarke defines the genre thus:

Neither a genre (a variety of writing) nor a sub-branch of the literary field (a 'social space' of moral, political, and intellectual contest), postcolonial travel writing describes an eclectic and expansive corpus of journey literature, and a transnational collection of authors and readers attuned to the legacy and persistence of past forms of colonialism and imperialism, as well as the emergence of new modes of cultural, economic, and political dominance in the era of globalization. (1)

Postcolonial writing, in general, as a body of literature, emerged in the 1980s. However, postcolonial travel writing, as generally understood, is a corpus of travel narratives that started emerging in the late 1980s. They are marked by features that set them apart from other travel

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TEMPLE TABOOS AND COMMUNITIES IN TRAVANCORE

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Abstract

Temples are the symbols of God's power and authority on earth. They are therefore called the house of God and also the house of prayer. People throng the temples with a prayerful mood with the act of dedication and surrender to God. On occasions Hindus perform vows in the temples with their belief in the efficacy of Gods protective help. Their worship consists of an invocation, reception, and entertainment of God as a royal guest. It normally consists of sixteen upakarnas or attendances. This article mentions about Temple Taboos and communities in Travancore.

Key Words: Temple –Taboos- Communities- Travancore

The leading layers of the Hindu section of the society connected to the temple are the Adi Dravidians, or Cherumar, the Kanies, the Tiyyas, Nambudiries or the Malayala Brahmins, Vaisyas, Yadavas or Idayans, Pandarams and the Devadasis. The Kanies are not considered so low in the social scale as the Cherumar. A.M.Blandford says that "the hill tribes were the original inhabitants of Travancore and that when the colony brought down from north by Parasurama has disputes of land with them, they returned to the hills and escaped from the slavery which fell on the Pulayas.

In south Travancore and on the other side of the ghats, they go under the name of shannars, in Central Travancore they are known as Ilavas, in North Travancore their designation is choganmars, in Malabar they are called Tiyyas, and in South Canara Bilwas in the name- a slightly modified form of the term Ilava. It is observed that in Travancore there are 1000 sub divisions of castes, which may be grouped under 72 principal divisions- 8 of Brahmins, 2 of Nanajatis, 12 of Antarala Jatis, 18 of Sudras, 6 of Artisans, 10 of Patitajatis, 8 of Nichajatis, and 8 of extra jatis or groups. Taken as a whole, the religion of the Malayalis may be said to come under the term 'Hindu'.

Among all the castes, the Brahmins occupied a better status in the temple and society. It is indeed a not worthy feature that all major temples in Travancore are immediately surrounded by streets invariably occupied by the Brahmins. There were once known as the Brahmediyas or Chaturvedimangalams. In these villages the rights of cultivation as well as supervision and control of lands were bestowed on the Brahmin beneficiaries by the donor who wished to lead a religious life, performing the rites and ceremonies of the temple. It is needless to say that the day-to-day life of the Brahmins was intimately associated with the temple. Every Brahmin is deemed in his duty and honour to do one kind of service or the other to the temple. The Brahmins engaged as priests in the temples, in reciting the sacred hymns in front of the deity, some in assisting the priests, some in bringing water for the oblations, some in assisting the priests, some in bringing water for the oblations, some in cooking the food for consecration. In short, at least one male adult of every Brahmin house does service in the temples.

The Brahmins were all respected by the Mharajas of Travancore. Mateer says, "In Travancore, when a Rajah is dangerously ill and his life is despaired of, a holy Brahmin is brought, who closely embraces the king, and says, O King! I undertake to bear all your sins and diseases. May your Highness live long and reign happily. Then the sin bearer is sent away from the country and not allowed to return. The upper classes were free from the rigorous special taxes or levies. They enjoyed exemption for almost all of them. Poll-tax was imposed on three communities Ilavas, Mukkuvas and Parayas.. A special tax called Kuppakkalca in the nature of poll-tax was imposed on Parayas. A special tax called Kuppakkalca in the nature of poll-tax was imposed on Parayas and Illavas in the taluk of Tovala. The members of the backward communities were treated in the most inhuman and barbatous manner. Women of lower castes including Ilavas were restricted from covering their breasts.

Another important class of people attached to the temples was the Nambis. They looked after gardens of the temples were the Nambis. They looked after the gardens of the temple and were responsible for the supply of garlands and flowers to the temple regularly. Often they were exempted from paying taxes for the lands under their cultivation. The Pandarams belong to a sub-sect known as a Virasaiva Pillai's who are religious workers and temple servants by tradition. They are strong saivites like Pillais and they are by traditional priest in non-Brahmin temples. The temples of Travancore had a class of lady servants

who were called the Devaradiyal. They were found in large numbers near important temples at Sucindram and Cap Comerin. In many cases they were officially attached to temples. The devadasi system was introduced with the following intentions. A girl, to be dedicated to the deity, is given a cloth by the temple authorities on the completion of her twelfth year. On that day she is purified by a bath in holy water and given a dagger as one of the insignis of her office, "She is wedded to the dagger." She thus becomes a devadasi. Their main duties were to sing and dance in front of God at specified time daily and accompany the deity in procession. Their public appearances were usually associated with religious festivals and they were generally experts in music and dance. The temples extended patronage to them and utilized their services during festival occasions. In course of time on account of the moral degeneration of the devadasis the divine and serene atmosphere of the temple disappeared.

Hindu worship consists of invocation, reception and entertainment of God as a royal guest. It normally consists of 16 attendances like invocation, offering of seat, of water, a garment, a sacred thread, perfumes, flowers incense, a lamp, food and homage etc. Among them there occurs invocation, reception and entertainment of God performed by the devadasis. However, during the menstruating period they were not allowed to perform any duty in the temple. The Indian puberty rites make a reference to the following. "A student must not see a woman in her courses. After the sama vartana he must be careful at least for three days so that he may not come across a menstruating woman. He must not talk or play with girls in their menses. When a woman is in this state of impurity, scriptures must not be recited before her; she should not be seen or touched by one who has retired from family life or by a Brahmana engaged in dinner. If anyone takes water from her, he has to perform candrayana rite in order to purify himself. The menstruating women must not touch any man or woman or animal belonging to any class, not even the utensils of copper, brass and steel. On the first day of her courses she must be treated as a candali, on the second day as a Brahmaghatini and on the third day as a rajaki. The first and third terms are denotative of women who belong to lowest castes while the second is if one who has killed a Brahmana. When a woman is in this state of impurity dies her body should not be burnt immediately.

There was a severe rule in Travancore that any death happened in the house of a caste Hindu or a Harijan, the family members of the particular house was not allowed to enter into the temple. Because, throughout Travancore, there was a belief that "those who have died violent or unnatural deaths, whether by murder, suicide, hanging or accident, become evil spirit, wandering about, malevolent in intent and act. It appears to have gone to Travancore until 1862.

There is not much credit to the state of Travancore in the matter of untouchability. Untouchability was known in every part of India but unapproachability was something unknown. They were considered untouchables and they were prohibited to enter and worship in temples, to use public wells and to derive the benefits of the common law of the country. The portals of the educational institutions were shut against them. There were instances of educated Avarnas having been denied the opportunity to enter government service for the simple reason that they belonged to the depressed classes. They were not allowed to walk through the streets where Brahmins resided. During festivals the entry of the Avarnas even on the streets was strictly forbidden. Their children could not mix with the savarna boys in the school. If so happened, the savarna boys had to purify themselves by a bath both noon and evening on their return from school.

In Travancore a Nayadi had to keep 22 feet away from a Nambudiri and 13 feet from a Tiyan who himself had to keep 10 feet away from a Nambuthiri. A few decades ago, there were rules in Travancore which laid down what parts of a high caste man's house the other could enter. Whenever a caste Hindu became impure, by touching or seeing a low caste, the caste Hindu had to perform certain purificatory rites to regain his normal status. These restrictions and disabilities operated fully against the Harijans and they were not allowed to enter into temples. All the rigorous systems prevailed in those days in the temples about the entry of the low caste people, it is unique to note that all people were religious. The taboos did not take away their theistic nature. The Temple Entry Proclamation and the entry of the people into the temples ever since is a brilliant landmark in the religious history of Travancore.

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S. No.	Paper Title	Author Name	Page No.
1	वैश्वीकरण के दौर में गाँधीवाद	डॉ. एस.पी. भारद्वाज	1-3
2	गाँधी और मशीन-एक अध्ययन	डॉ. मदन पासवान	4-7
3	वैश्वीकरण के युग में गांधीवादी मूल्यों की प्रासंगिकता	संतोष कुमार	8-10
4	महात्मा गांधी का अर्थिक चिन्तन	श्रीमती प्रतिभा सावरिया	11-12
5	Problems of Globalisation : Gandhian Alternatives	Anish M Abraham	13-14
6	Gandhian Principle of non-Violence and Contemporary Significance	Dr. Prasad Suresh Bhagwat	15-19
7	Gandhi and Sustainable Development in the Era of Globalisation	Deepa Roselin Joseph	20-22
8	Social Security, (with an Overview of ESIC)	Raj Kumar Trivedi	23-24
9	Gandhism in the Era of Globalization	Dr. Borelli John Robert	25-34

Gandhi and Sustainable Development in the Era of Globalisation

Deepa Roselin Joseph

Assistant Professor Department of History, St Thomas College Ranni, Kerala

Abstract :- Globalization has left its imprint in all walks of life-social, economic, geographical, and cultural. Notions of Gandhi and Globalization are considered sometimes as contradictory. But Gandhi himself was a product of globalization.

Gandhian ideas are spiritual oriented and holistic. Globalisation adversely affects global environment and the eco-system mainly from its inherent tendency to promote limitless consumerism, particularly on the part of the elite and the middle classes. In the era of globalization thus Gandhian idea of sustainable development occupies a high place not only in India but all over the world. His idea of sustainable development is based on a holistic paradigm which lays stress on all round development of individual and society in relation with nature. It is a way of life itself, inclusive in nature. The end result of his ideas will result in a shift from consumer society to the conservator society. This paper examines Gandhi's views of sustainable development-ideas and practices and the need of sustainable development in the preservation of our geographical features in the era of globalisation, which would otherwise lead to environmental hazards and destructions.

Keywords :- globalization, sustainable development.

Introduction :- Globalisation means an increasing integration of national economies through trade in goods and services, and freer corporate investments and other financial flows across countries. It involves accelerating international division of labour, in which multi-national or trans-national corporations play an increasing role. Globalization has left its impacts in all walks of life-social, economic, geographical, and cultural. This paper intends not to oppose either globalisation or economic growth totally, but to emphasise the need to be sensitive to the next generation. This

sensitivity is the essence of Gandhian approach.

Notions of Gandhi and Globalization are considered sometimes as contradictory. But Gandhi himself was a product of globalization. He believed that the mingling of cultures in India would not be a threat to India's own customs and culture. India had trade relations with other countries from time immemorial. All the countries traded with India exchanged their cultures and some even ended up as part of the Indian nation. However, he did identify that the establishment of a global society would carry certain dangers especially to ecosystems. Today, we see many of those problems emerge clearly in our lives and hence, Gandhi's relationship with globalisation remains extremely important and his ideas valid even today. Nobody has emphasized, and more sincerely, the need for ameliorating the economic condition of the Indian poor than Gandhi.

Gandhi and his views on sustainable Development :- In the terms of the 1987 Brundtland Report, sustainability is "Meeting the needs of the present generation without compromising the ability of future generations to meet their needs." In the modern world when the individual and world are concerned about sustainable development Gandhiji's vision occupies a prominent place. Globalisation adversely affects global environment and the eco-system because it has a tendency to promote limitless consumerism. In the era of globalization thus Gandhian idea of sustainable development occupies a high place not only in India but all over the world.

Gandhiji talked about all round sustainable development which is applicable in each and every aspect, be it environment, personal physical, mental and spiritual health, politics, economics and law and justice. Gandhi emphasized the idea of sustainable development

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CONTENTS

S. No.	Paper Title	Author Name	Page No.
1	Ekle Application by Hybrid (EAH) : E-Learning Structurings Development Models Based Hybrid Learning	Dr. Eni Kuswati	1-8
2	Disaster Risk Reduction and Management in Times of Calamities	James O. Oyando	9-11
3	Higher Education Examination System in India – A Study	Prof. Pramod Sharma	12-15
4	Factors Determining Learners' Satisfaction in E-Learning – A Conceptual Study	Dr. Manita Matharu	16-18
5	Women Participation in Politics : A Study of Phiringia Block, Kandhamal, Odisha	Dr. Sandhyarani Padhy	19-24
6	Impact of COVID19 on Industrial Labourers : A Case study of Davanagere Dist.	Dr. Hanumanthappa	25-33
7	Kerala's High Literacy–Some Historical Undercurrents	Deepa Roselin Joseph	34-37
8	Higher Education in Karnataka : Status, Progress and Emerging Issues	Dr. Gangadhara. R.	38-44
9	Co-Operative Learning in Peer Teaching : A Case Study	Ms. Shiji. R	45-48
10	A Study on the Challenges of Practicing Inclusive Education in India	Dr. P. B. Beulahbel Bency Ms. Sandhya. S	49-59
11	Education, Employment Entrepreneurship & Youth Unemployment	Dr. P. B. Beulahbel Bency Dr. Borelli John Robert	60-66
12	Entrepreneurship Through Skill Development in Rural India : Challenges and Way Forward	Mohammad Shafi Bisalder	

Kerala's High Literacy-Some Historical Undercurrents

Deepa Roselin Joseph

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Abstract :- The empowerment of women is an important aspect of the development of a nation. The effective management and development of women's resources, their capabilities, interests, skills and potentialities are of paramount importance for the mobilization of human resources. All these are possible through education the most effective tool for social transformation. The paper analyses the scene of Kerala, the most highly literate state in India. From its formation till this date Kerala occupies the pivotal position in educational development especially female education. This achievement has some historical underpinnings. Here the paper analyses the role of Christian missionaries in the educational development of female education in Kerala.

Introduction :- Improvement in the status of women is a crucial factor in the development of a region. The study of social changes among women is important because it forms one of the most trustworthy and reliable indices of the state of society and indicates the nature and direction of social change. Education, a catalyst for progressive social changes produce a readiness on the part of the people to work for social change and make desirable changes in the society. Educational progress, especially female education can be seen behind many a social changes in Kerala. Gender analysis views women and men in terms of the roles they play in society, roles that change as societies change.

The history of Kerala is part of the general history of Indian culture. All the three units of Kerala Malabar, Travancore and Cochin, in spite of their separate political identities, had shared broadly the same social practices and language. Nevertheless, as a result of their separate and distinct history and religious

composition of population, there also existed wide variations in their social and economic development.

Today the women of Kerala have distinguished themselves in the various sectors of public life in India and abroad. Laudable achievements are there in the socio-demographic realms, such as favourable sex ratio, high levels of literacy, high health standards unseen in other parts of the country.

Kerala women in the 19th century :- In the 19th century in Kerala, the situation was entirely different from the present scenario. The social evils of untouchability, unapproachability and unseeability played havoc on the lives of women. Kerala women were very much bound by the rules and customs of society. It was definitely a patriarchal society and women had no freedom either at home or in the society or in the church. Women were totally subject to men. During the 19th century the condition of Kerala women in the economic field was very deplorable. They were defined equally with men and hence they had no share of the family property. They were married off at an early age and dowry given to her becomes the property of the husband. She had no right to go for a job and earn money.

Kerala was in the clutches of social evils and practices during 18th and 19th centuries. Many social evil like child marriage, sati, smartha, pulapedi, dowry etc. tortured the women folk of Kerala. It was against this back ground that the missionaries and government agencies launched a new venture of providing education irrespective of caste or sex. During this situation the missionaries were convinced that education is the only weapon for eradication of these evils.

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CONTENTS

S. No.	Paper Title	Author Name	Page No.
1	वैश्वीकरण के दौर में गाँधीवाद	डॉ. एस.पी. भारद्वाज	1-3
2	गाँधी और मशीन-एक अध्ययन	डॉ. मदन पासवान	4-7
3	वैश्वीकरण के युग में गांधीवादी मूल्यों की प्रासंगिकता	संतोष कुमार	8-10
4	महात्मा गांधी का अर्थिक चिन्तन	श्रीमती प्रतिभा सावरिया	11-12
5	Problems of Globalisation : Gandhian Alternatives	Anish M Abraham	13-14
6	Gandhian Principle of non-Violence and Contemporary Significance	Dr. Prasad Suresh Bhagwat	15-19
7	Gandhi and Sustainable Development in the Era of Globalisation	Deepa Roselin Joseph	20-22
8	Social Security, (with an Overview of ESIC)	Raj Kumar Tripathi	

Problems of Globalisation : Gandhian Alternatives

Anish M Abraham

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Abstract :- Globalisation causes mechanization, Economic inequality, Centralization of power, Environmental problems etc. But there are alternatives to the above problems. Themes from 'Hind Swaraj', Decentralization, Sustainable development are the possible Gandhian ways to prevent the issues of Globalisation.

Keywords :- Globalisation, Hind Swaraj, Sustainable development.

We are living in an age of Globalisation, in a broader sense we can further divide Globalization as Financial Globalisation, Political Globalisation, Technological Globalisation and impact of Globalisation on environment. When we go through the features of the above, Financial Globalisation is none other than centralisation of Economy. On this age of Globalisation we can see many corporate multinational companies, who rules the economy of nations and the World economy. The owners of such companies makes billions of dollars from their business, even in this hard times of this pandemic situation. They acquire the shares of budding companies and control them like a monopoly.

Actually Gandhi was against this type of 'slave economy', because this economic practice differentiates humans as owners and losers, In Gandhian view there is no ethics in this type of economy. Gandhian vision of economy is Economic decentralisation. He believed in the inseparability of economic activity and ethics. He never drew a boundary line between the economic development and moral development, so Gandhi advised local technology, village and cottage industries as a way to fulfill the vision of decentralised economy against the concept centralised economy. Let us remember that the

When we go through political Globalisation it is the counterpart of Financial Globalisation. After the Second World War America emerged as the World economy leader and got an upper hand in the World political order. They controlled the activities of UN, raised many wars in the World and was the main partner in cold war situation. In the period of Globalization China also do the same thing, through their economic power they lead to political centralisation, interfere in the activities of Sri Lanka, Pakistan and our other border nations. But it caused an imbalance in the Asian/South Asian politics. Gandhian answer to centralisation of political power is political decetralisation.

From Ancient India we can find records about the concept of political decentralisation in our country. Grama panchyats, Naatukootam (In Tamil Nadu) are examples of Gandhian idea of political decentralization.

When we go through Globalisation and technology this concept is available in the first book of Mahatma Gandhi in 1908. It was 'Hind Swaraj'-Manifesto of Gandhian ideology. In Hind Swaraj Gandhi Points out the differences between modern and true civilisations. According to Gandhi Machinery is the chief symbol pf modern civilisation. It replaces manual labour with machines. As a part of modern civilisation, new diseases are coming up, it perishes our villages. The answer by Gandhi to the problems of modern civilisation (mechanized civilisation) is the true civilisation of our country which believes in morality, spirituality, peace, self control, Karma, Swadeshi etc.

When we analyses the environmental problems connected to Globalization, day by day


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The co-adsorption of thymohydroquinone dimethyl ether (THQ) and coumarin present in the aqueous extract of *Ayapana triplinervis* on mild steel and its protection in hydrochloric acid up to 323 K: computational and physicochemical studies

 Jeeja Rani AT,^a Asha Thomas,^a Mathew Kuruvilla,^b Muhammed Arshad^a and Abraham Joseph^{*,a}

This study evaluates the corrosion inhibition property of the aqueous and alcoholic leaf extracts of the medicinal plant *Ayapana triplinervis*. The major components in the extracts are thymohydroquinone dimethyl ether (THQ) and coumarin. It is clear from the weight-loss studies that the water extract of the leaves (AYW) is superior to the alcoholic extract (AYA) in terms of offering corrosion inhibition. The 96% efficiency of 4% (v/v) AYW in 0.5 N HCl at room temperature changes to 84.62% at 323 K. The mixed-type inhibition behaviour of AYW shows slight dominance in the anodic direction. Studies suggest the multilayer adsorption of phytochemicals on the metal surface and that the adsorption follows the Temkin model. Theoretical studies using DFT and BIOVIA Materials Studio investigations establish THQ as a good inhibitor with high adsorption characteristics. Even though the concentration of coumarin in the extract is low, its presence in the extract facilitates the adsorption of THQ on the metal surface, which is evident from the MD simulation study. The changes in the surface topography and elemental composition of the metal specimen in the inhibited and uninhibited solution are monitored by SEM and EDX spectral studies. XPS data support the presence of both THQ and coumarin on the metal surface and the existence of co-ordinate bonding between the metal's d orbital and the O atoms of THQ. Theoretical and experimental studies support the mixed mode of adsorption of THQ as physisorption followed by chemisorption.

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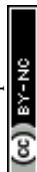
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1 Introduction

Corrosion, though undesirable, is an unavoidable natural process leading to the destruction of metals and alloys. This material deterioration leads to environmental pollution to different extents including loss of resources, maintenance problems, serious damage to the entire ecosystem, and economic recession. In this context, researchers and scientists all over the world are in search of better and viable remedies to resolve these problems.^{1,2} The use of eco-friendly inhibitors is one of the accepted strategies for managing material dissolution in aggressive environments. In the early days, we used synthetic organic and inorganic compounds as corrosion inhibitors. However, recent environmental issues have made scientists and researchers focus on these issues before applying different chemicals as corrosion inhibitors. Hence, research in the area of corrosion inhibitors is targeted at environmentally

benign, economically viable, easily available, and more effective materials in terms of efficiency over synthetic ones.³⁻⁵ Most of these requirements could be met by the usage of plant extracts as corrosion inhibitors. Extracts can be made from leaves, stems, roots, bark, fruits, peels, seeds, flowers, and from the entire plant itself. The extracts serve as efficient inhibitors as all plant parts are 'reservoirs' of many phytochemicals that possess several heteroatoms, aromatic rings, electron-rich groups, and heterocyclic ring systems. These phytochemicals alone or their synergistic interaction make the plant extract an effective inhibitor for different metals in different environments. These organic inhibitors mitigate the corrosion rate mainly by getting adsorbed on the metal surface through their polar functional groups and multiple bonds, while inorganic inhibitors reduce the corrosion rate by influencing the anodic or cathodic processes of corrosion.⁶ Vashi *et al.* demonstrated *Bacopa monnieri* leaf extract as an efficient corrosion inhibitor for Al in HCl. This inhibitor shows a maximum efficiency of 91.85% at 1.2 g L⁻¹. EI-Housseiny *et al.* investigated the inhibition ability of *Cannabis* plant extract as a mixed-type inhibitor for Zn in 0.5 M sulphuric acid using electrochemical methods. Umoren

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LETTER

Open Access



Efficacy in degradation of carcinogenic pollutant sulforhodamine B by green synthesized silver nanoparticles

Ramakrishnan Jayakrishnan^{1*}, Anju Joseph² and Vinoy Thomas²

Abstract

Colloidal Silver nano-particles were grown at room temperature using leaf extract of *Ocimum tenuiflorum*. The silver nanoparticles suspended in the solution were found to be stable for over a period of 2 months. Structural, optical and photo catalytic behavior of the suspended silver (Ag) nano-particles (NPs) was characterized. From TEM analysis the size of the silver nanoparticles was estimated to be 25–30 nm. Our findings suggest that the ratio between the molarity of AgNO₃ and the volume of leaf extract does not have any role in controlling the size of the Ag nano-particles. These green synthesized Ag nano-particles exhibit degradation of the carcinogenic organic pollutant sulforhodamine B in absence of light.

Keywords: Nano-fluids, Ag Nano-particles, Photo-catalysis

Introduction

The emergence of nanotechnology and nano-medicine has opened an arena for research on bio-compatible materials with therapeutic potential. Silver is widely used in anti-microbial medicines, and in anti-biotic coatings on surgical equipment [1]. Silver exhibits the highest thermal and electrical conductivity among all known metals. Biological activity of silver has been attributed to the Ag⁺ ion [2]. The advancements in the field of nano-science resulted in development of Silver nanoparticles (Ag-NPs) which exhibit unique physical and chemical properties [3]. The chemical stability, ability to exhibit localized surface plasma resonance, photo-catalytic activity and high conductivity resulted in renewed research interest on this material [3–5]. With the advent of new research tools and techniques Ag-NPs have demonstrated their applications in opto-electronic devices, food industry, cosmetics and antifungal effects and have

eventually improved the tumor-killing properties of anti-cancer drugs [6–9].

Compared to physical and chemical methods that are trending the green route stands at advantage in being less dependent on requirements of solvents, capping agents and reducing agents [10–12]. *Ocimum tenuiflorum* also called the “Queen of the Herbs” is widely used in Indian Ayurveda for its diverse healing properties [11]. The leaves of *Ocimum tenuiflorum* contain a diversity of ingredients that have biological activity, including saponins, flavonoids, triterpenoids, and tannins [10–12]. It is well established that the biological activity of AgNPs is governed by factors like surface chemistry, size, size distribution, shape, particle morphology, particle composition, coating/capping, agglomeration and the type of reducing agents used for the synthesis of AgNPs [13–15]. The use of *Ocimum tenuiflorum* leaf extract for the production of Ag-NPs has not been reconnoitered extensively [16, 17]. The use of the medicinal plant extract also opens up the possibility of synthesizing bio-compatible Ag-NPs that may find diverse applications [18–20].

Sulforhodamine B is a carcinogenic dye which is used by scientists as a classical aromatic pollutant to study

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Phytochemical screening of *Hemigraphis colorata* (Blume) H.G. Hallier

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Abstract

Hemigraphis colorata (Blume) H.G. Hallier (syn: *Hemigraphis alternata*, family: Acanthaceae), is an exotic plant adapted to India. It is a versatile low-creeping perennial herb mostly valued as an ornamental plant. Since remote past, the leaves are ground into a paste and applied on fresh cut wounds to promote wound healing. Clinical studies also highlight its significant antimicrobial, anti-diabetic and anti oxidant activities. The present investigation present study was focused to evaluate the pharmacognostic and preliminary phytochemical properties of *H. colorata* leaves. The morphological and anatomical characters, quantitative microscopy, powder microscopy and the behavior of powdered sample with different reagents were recorded. Pharmacognostic study of crude drug would be essential for any advanced pharmaceutical research on this plant.

Keywords: *Hemigraphis colorata*, Leaf, Phytochemical

Introduction

Hemigraphis colorata is an excellent indoor and outdoor plant, chiefly grown because of its attractive and vivid foliage. It prostrates and spreads with rooting stems when grown on ground, and on hanging baskets it cascades over beautifully. It is also used to decorate aquariums and goldfish bowls. The plant is well adapted to live in tropical climate. The plant is known by several vernacular names such as Aluminium plant, Cemetery plant, Metal leaf, Red flame Ivy, Waffle plant, Java Ivy etc. In Kerala it is known as 'murikootti' or 'murian pacha' (Fig 1).

Hemigraphis is a versatile low-creeping perennial herb that reaches a height of 15 to 30 cm. The leaf has metallic purple lustre on upper surface and a solid dark purple on ventral side. The leaves are opposite, ovate to cordate, serrate-crenate, about 2 to 8 cm long and 4 to 6 cm wide, bearing well-defined veins. It blooms irregularly throughout the year in the tropics. Flowers are small (1 to 1.5 cm diameter), five lobed, bell shaped with imbricate bracts. These are white in colour with faint purple marks within and appear in terminal 2 to 10 cm long spikes. Capsules are small, slender, oval, linear and light green in colour. Seeds are small, flat and white in colour [1-3].



Fig 1: Habit of *H. colorata*

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**REFUGEE RESOURCES AND LABOUR MARKET INTEGRATION: A STUDY OF SRI
LANKAN TAMIL REFUGEES IN TAMIL NADU, INDIA**

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ABSTRACT

The growing population together with higher literacy and improved standards of living have made the issue of educated unemployment a major one and suddenly, the interest for activities out in the public sector has expanded. Be that as it may, the residential work advertise has encountered work lack and higher wage rate. The entry of refugees in the local work advertises close-by government approved camps is by all accounts an answer for the work deficiency in an incredible degree. There is no legitimate system for work that are available to Sri Lankan Tamil camp living refugees however evacuees are utilized in the chaotic part to enhance their employment. The refugees who relocated from the north and eastern territories of Sri Lanka were agriculturists and fisher folk. In Tamil Nadu, the work accessibility was restricted. They had to work as daily workers and take up salary generation exercises justified thorough physical work. The Indian Government has been providing education to refugee youngsters without having the arrangement for work opportunities in the public segment. Along these lines, refugees depend generally on the chaotic area for their salary. For the study, the researcher has visited a refugee camp in Thiruvallur district, Tamil Nadu and assembled data by the



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**RESEARCH, INNOVATIONS
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**EFFECTIVENESS OF JANAMAITHRI SURAKSHA PROJECT ON LOCAL PEOPLE- A
STUDY FOCUSED ON RANNI, PATHANAMTHITTA DISTRICT, KERALA**

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Abstract

The face of police force is continuously changing day by day. Community policing is the new initiative of police force and this is the combined endeavor of police and local community to recognize the law and order issues in the locality. Maintenance of law and order, crime reduction etc., are the core objectives of police force. Responsible participation of local community is essential to ensure peace of a society. Janamaithri Suraksha Project is the community policing initiative of Kerala Police. This project is a successful venture to some extent, however, there is scope for improvement. This research work is an attempt to analyze the efficacy of Janamaithri community policing in Kerala with special focus on Ranni. This study found out that lack of staff strength, attitude of local people, lack of proper awareness about Janamaithri etc., are the main obstacles in the proper functioning of Janamaithri. If the police force is ready to create a strong relation between police and public, anxiety of people may disappear and the functioning of the project becomes more effective and at the same time government and police force should improve the necessary requirements such as staff strength, night patrolling, regular samithi meetings etc.

Key words: Community Policing, Janamaithri Suraksha Project, Janamaithri Suraksha Samithi, Public – Police cooperation, Law and order

Introduction

Crime is always a serious issue all over the world and has become a challenge for every government. Police plays a vital role to implement the law and order of the government and also plays a key responsibility to control the crimes of the society. The traditional police system has given thrust to implement the law and order on behalf of government. The authoritative character of police force has created a huge gap between common people and police force. Now, Indian police system has been realizing the role of public participation in the proper implementation of law and order. This awareness has given birth to a new policing philosophy that is commonly known as community policing. Community policing bridges the gap between police and local people. The capability of police for execution and maintenance of the law depends on the community participation and cooperation. This participation may reduce crime, increase resource conservation, decrease offense against women etc. Public –Police partnership is an effective model to ensure peace of a nation. India has recognized the viability of community policing to prevent all forms of crime. Different state governments of India have taken initiatives to construct strong collaboration between public and police. Community policing is practiced in diverse names and styles in different parts of the nation. Some of them are “Friends of Police Movement” (FOP) in Tamilnadu, “Gram/Nagar Raksha Samiti” in Chattisgarh, “Community Liaison Groups” in Uttarkhand and “Janamaithri Suraksha Project” in Kerala. Janamaithri Suraksha Project is a brilliant idea from the part of police to make a strong cooperation between police and common people. The main objective of Janamaithri Suraksha Project is to reduce crime with the help of local people. Common people have precise knowledge about every nook and corner of their locality and also have a clear picture about the people who live in that particular locality. Kerala police have capitalized this regional knowledge through Janamaithri project.

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Abstract

Women and men are the two indispensable parts of a society. Men have extreme freedom in everyday life. Women perform a key role in their house and society. But she has certain limitations compared to men. These limits are the outcomes of patriarchal system followed by our society. Generally Indian society is a patriarchal form of culture and Kerala also follows this. Capacity of women in taking household decisions varies from state to state depending up on the socio economic and cultural conditions of the state. Kerala state is well-known about her high literacy rate, hygiene, gender equality etc. Are Kerala women truly enjoying freedom in all spheres of her life? This research is an enquiry about actual capacity of Kerala women in taking crucial decisions in her household and also tries to find out the limits of freedom to take such decisions. The major finding of this research is that women in Kerala have until now not enjoyed decision making freedom about financial matters and her own essential matters etc.

Key words: Financial independence, Gender roles, Gender equality, Women decision making

Introduction

Yatra naryastu pujiyante ramante tatra Devata, yatra ita astuna pujiyante sarvaa statra falaah kriyaah is a well-known sloka taken from Manusmriti. This sloka explains the importance of women in our society. It means where the women are worshiped, there the God lives. Vedic period insisted that society should give due respect to women. Where the women are insulted, all the actions remain fruitless. Later Vedic period reduced the role of women and they restricted her role only as a housewife. Lot of social evil emerged in that period.

Post-independence period has been witnessed with some serious positive changes regarding the situation of women in India. This period also witnessed the constitutional support to women; Indian constitution has given equal opportunities to men and women. In India more than 60% of the domestic duties, especially more than 90% of the cooking and child care duties are done by women. Contribution of women in decision making process had shown very disappointing results. Declaration of International Women's Decade (1976-1985) started the battle of improving status of women (UN, n.d) Most of the states in India, women do not enjoy equal rights in decisions making as men. Development of a nation is incomplete without considering the prominence of women. Role of women in domestic decision making is a basic sign of gender equality of a society. Unequal treatment of men and women is a disgrace of the dignity of the nation.

Literature Review

Puri (1971) in his research found that role of women in decision making process is vital and the same time they approached their male counterparts to take decisions about farm. He observed that the main decisions of the household like marriage, expenditure pattern, etc., were the responsibility of the head of the family and decisions regarding education of children, occupation of children were the responsibility of women. Devi and Rayalu (2003) conducted a research on perception of working and non-working women on their relative empowerment in self-decisions in urban families. The major finding is that working women have more ability to take self-decision than non-working women. Acharya et al (2010) conducted a study about women's autonomy in household decision making. The main conclusion of this study is that freedom of women in decision making is positively associated with age, employment, education etc. Sulthana (2010) conducted a study on women decision making in Bangladesh. The main findings of the study are that education of women, job participation, income, etc. positively influenced women decision making capacity. Women have no special rights regarding financial decisions and their duties are mainly related to domestic work and to watch over children. This study found that women participation is more effective than men in



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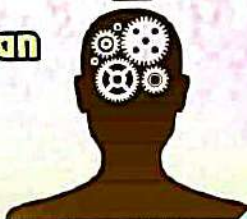
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❧ CONTENTS OF ENGLISH PART - II ❧

S. No.	Title & Author	Page No.
1	The Covid-19 Pandemic, Lockdown and Mental Health- Coping Strategies P. P. Joshi	1-5
2	Study of the E-Commerce Trends during Covid-19 Pandemic in India Mr. Manoj Balkrushna Chavan	6-10
3	A Study on OTT Platforms in Post Covid Era Ashwin Manoj Dr. Roni Jain Raju	11-15
4	Impact of Capital Structure on Performance during Pandemic Era Sonika Chaudhary Dr. Priti Sharma	16-22
5	The Effect of Covid-19 on Indian Stock Market Mr. Ajinkya P. Patil	23-29
6	Covid-19: Impact on Indian Economy in MSMEs Mr. Vasant Chintaman Gaikwad	30-35
7	Impact of Covid-19 Pandemic on Teaching and Learning Minakshi Chikhalkar Ashish Gade	36-42
8	The Covid-19 Pandemic and Children in Care Homes: Learnings from Janusz Korczak Smriti Rashmi Parhi	43-48
9	The Performing Arts in the New Normal Ms. Mini Rajan	49-54
10	Pradhan Mantri Awaas Yojana - Gramin & Pandemic Mrunal Khobragade	55-60
11	Impact of Covid-19 on E-Retailing in India Prof. Sachin Prakash Pawar	61-66
12	Covid -19 and its Impact on Indian Education Sector: An Overview Dr. Pratibha Arjunrao Devane	67-77

ECOTOURISM AND ENVIRONMENTAL EDUCATION – AN ANALYSIS

527

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Abstract

Tourism is the largest industry in the world. It is a key sector in the world economy. Tourism has the potential to contribute to a high level of economic and social development. However if tourism development is not properly planned and managed, the destructive consequences of development will outweigh the otherwise beneficial. The industry is repeatedly blamed for damaging the environment and local cultures. Tourism occurs in environments, which have limits. By violating these restrictions serious and irreversible damage has occurred on various destinations which ultimately affect tourism development. The continuous expansion of tourism underlines the need for sustainable development in the tourism sector. Ecotourism has been recognized as a form of sustainable tourism expected to contribute to both conservation and development. Kerala-the 'Gods own Country' is unique in its culture and tradition. Kerala is the ideal spot for eco-tourism with all its vegetation and natural beauty. Konni ecotourism is developing as a major tourist centre in Kerala. Along with its natural beauty attempts are made by Tourism Department, Government of Kerala to promote Konni as a holidaying spot. As the re-search works done in the area of ecotourism in

Kerala are very scarce, the present study attempts to analyze the educational effect of ecotourism on local communities in Konni region and to suggest suitable strategies for its better performance.

Key words: Ecotourism, sustainable tourism, sustainable development , environmental conservation

Introduction

Tourism is an ever growing industry around the world with many countries now dependent on the tourism industry within their country to continue to grow and develop. World over tourism has emerged as one of the priorities of governments as a sector with immense potential for economic development and employment generation. Various international agencies like World Tourism Organization (WTO) have pointed out the vast developmental potential of tourism, particularly with reference to the developing nations, like India. Throughout the world, tourism is promoted by governments sector because it supposedly contributes to creating wealth at the national and local levels. For many developing countries, tourism has become a significant foreign exchange earner (Sharpley 2002). Tourism, it is also suggested, generates enough revenue



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Abstract. Physical and chemical parameters degrade water causing health issues in living organisms. The present study examines the variation in these parameters in Pamba River at Ranni. Water were collected from five different sources at Mammukku, Ranni and tested at CEPCI Kollam. The study showed that the water quality at Ranni is fit for domestic use in terms of heavy metals. But BOD levels were elevated due to the pressure of organic waste that could have been entered due to the presence of chemical and sewage wastes in water bodies at Ranni. Among the five heavy metals (Cadmium, Chromium, Lead, Mercury and Copper) Copper and Chromium were below the standard limit and the other three heavy metals Lead, Cadmium and Mercury was below detected level. The regular water treatment methods adopted in the area due to recent flood may be the result of water quality in Ranni with respect to heavy metals. The physical parameters like pH of water sources in Ranni is normal except well water which slightly acidic due to chemicals runoff and wastewater discharge. The TDS levels are normal in all five sources but BOD levels are elevated due to the presence of organic wastes entered from chemical and sewage disposal in water bodies.

INTRODUCTION

Pamba River is the third largest river in the South Indian State of Kerala. It originator from Pulachimalai hill in the Peerumedu Plateau in the Western Ghats at an altitude of 1,650 meter and flows through chittar, Vadasserikada, Ranni etc. before emptying into the Vembanadu Lake, while another branch flows directly Via Karuvatta into Thottappally Spillway. The River enriches Pathanamthitta, Alappuzha districts of Kerala State.

Physical and Chemical Parameters include heavy metals, trace organic compounds, TDS, BOD, PH, etc. for drinking water quality. Chemical Parameters tend to pose more of a chronic health risk through buildup of heavy metals although some compounds have immediate impact. Physical Parameters affects aesthetics and taste of water and may contribute complication of removal of microbes.

Due to the lack of conservation and protection by human beings, the Pampa is under the threat of Pollution. It is now though to be affected by heavy metal pollution after the recent flood in Kerala. Heavy metals are after assumed to be highly toxic or damaging to the environment. Chromium, Arsenic, Cadmium, Mercury and lead have the greatest potential to cause harm account of their extensive use, the toxicity of some of their combined or elemental forms, and their widespread distribution in the environment [1] Some of them are carcinogen; causes degenerative bone diseases damages nervous system.

Heavy metals degrade water causing health issues in plants, animals and people, when they become concentrated as a result of industrial activities [2]. Common source of heavy metals in this context include mining and industrial wastes, vehicle emission, lead-acid batteries, fertilizer, paints and treated timber aging water etc.

Copper is a naturally occurring metal found in rock, soil, water and sediments. All small amount of copper is essential for good health. Exposure to high doses of copper can cause health problems. Short-term exposure to high levels of copper can cause gastrointestinal distress. Long-term exposure and severe cases of copper poisoning can cause anaemia and disrupt liver and kidney functions. The major source of copper in drinking water is corrosion of

EMPOWERMENT THROUGH EDUCATION: THE CONTRIBUTIONS OF CHAVARA KURIAKOSE ELIAS

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ABSTRACT

St. Chavara Kuriakose Elias, a luminary among the topmost social reformers of India, was the leader of Syrian Catholics in Kerala, India. He can be considered as the morning star of social reformers, and he was such great revolutionary who came before the time. The general trend of stagnation during his time was surpassed by his luminous vision, vibrant actions and educational and literary assignments. Along with the duty as a priest in the church, he could render a great service to the general public of Kerala irrespective of caste, creed and colour. The Catholic Church raised him to the status of a saint on 23rd Nov 2014. This study aims at describing the contributions of Chavara in the educational upliftment of his fellowmen, in a caste ridden society, where their conditions were deplorable.

KEYWORDS: *Downtrodden, Education, Empowerment, Society & Women*

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1. INTRODUCTION

The British and Indian administrators, who were actuated by liberal impulses introduced even in the early decades of the 19th century, a series of administrative and social reforms with a view to modernize the administration and society of Kerala. By the 19th century, Kerala witnessed a new era of peace and progress, which resulted in a renaissance of its own. The progress of social change in Kerala society during the 19th century has been interpreted as the output of the interplay of several internal and external factors like introduction of Western education, work of Christian missionaries and the progressive works done by the rulers of that time.

The role played by Saint Kuriakose Elias Chavara (1805-1971), a spiritual colossal figure in this regard cannot be confined into a water tight compartment. Saint Chavara was a radical and total transformer, not merely a saint confined to the Church and the Christian community, but who shed light and paved new paths for the wider humanity in general. He was an integral transformer, who contributed immensely to the overall growth of the 19th century Kerala. He is remembered for his various contributions to the socio-cultural development of Kerala. He was endowed with exceptional creative and leadership qualities.

2. OBJECTIVES AND METHODOLOGY

The general objective is to identify the role played by Chavara Kuriakose Elias for the empowerment of Kerala society, using education as the medium. The specific objectives are

- To identify the status of Kerala society in the 18th and 19th centuries.
- To analyze the socio economic status of the marginalized sessions in Kerala, during the 19th century



ORIGINAL ARTICLE

Excellent protection of mild steel in sodium chloride solution for a substantial period of time using a hybrid nanocoating of poly vinyl alcohol and Titania



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Nanocomposite;
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Abstract The production of eco-friendly hybrid sol–gel coatings for long term protection of metallic substrates from aggressive environments was one of the emerging areas, competing with conventional chromate and phosphate coatings. Herein, a nanocomposite has been synthesized from TiO₂ and PVA through a novel sol-gel route and the structure and morphology of the same was characterized using X-ray diffraction, FTIR, UV–Vis spectroscopy, FESEM with EDAX, and AFM studies. The flower-like structured composite offers excellent corrosion protection properties in NaCl solution of sea water salinity. Impedance and polarization studies were carried out to monitor the anticorrosion performance of the materials coating. This coating on mild steel offers 98% inhibition efficiency in NaCl. The influence of loading PVA on TiO₂ and its effect on corrosion efficiency have also been investigated. It is found that an optimum weight of 20 wt% PVA is required in the composite for beneficial corrosion resistance. 92% inhibition efficiency is registered by the coated MS in NaCl solution after 40 days of exposure and is quite encouraging compared to many of the recent reports. The Ti–O–Ti, and Fe–Ti–O linkage along with compactness and adherence of the material together contribute to better blocking of steel corrosion.

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1. Introduction

The design and fabrication of flexible nontoxic hybrid materials in simple and viable methods are needed to meet the demands of industry for various purposes including the protection of metals/materials from aggressive environments. Mild steel is a common material used in industries due to low cost,



Review

Applications of phytogetic ZnO nanoparticles: A review on recent advancements



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ABSTRACT

Nanoparticles (NPs) have been integrated into health, food, feed, space, chemical, and cosmetics industries which call for a green and benign approach to their synthesis. Green chemistry has paved way for the development of eco-friendly approach for the synthesis of NPs. Green synthesis of nanoparticles is an approach of developing nanoparticles using different biological components such as microorganisms, plants and other bio-regenerable materials. The natural strains and plant extract secrete some phytochemicals that act as both reducing agent and capping/stabilizing agents. Intracellular enzymes in microorganisms are capable of reducing metal ions which accounts for the feasible formation of NPs. Plant based nano synthesis gained preference owing to the great biodiversity, safest implementation, cost effective and easy synthesis of nanoparticles in large scale. Nano zinc oxide (ZnO) is a versatile material that has been functional in numerous areas. Green synthesized ZnO NPs are nontoxic, biosafe and biocompatible. Further these nanoparticles are also used as drug carriers and in cosmetics and pharmaceutical industries. The review assembles the recent advancement in applications of phytogetic ZnO NPs.

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Contents

1. Introduction	1
2. Green strategies for developing metal oxides	2
3. Phyto-mediated synthesis of ZnO nanoparticles	3
4. Applications	5
4.1. Photocatalytic degradation	5
4.2. Antibacterial activity	5
4.3. Antifungal activity	7
4.4. Antidiabetic activity	9
4.5. Anti-inflammatory activity	10
4.6. Antioxidant activity	10
4.7. Anticancer activity	11
4.8. Applications in cosmetics	12
4.9. Other emerging applications	12
5. Conclusion	13
Declaration of Competing interest	13
Acknowledgements	13
References	13

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Service quality of state bank of India in Kottayam district

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Abstract

The banking and financial service sector in India is in a stage of rapid transformation. In order to withstand in this competitive era, bank marketers need to be attentive about the service dimensions that are used by customers in selecting banks. If the bankers are successful in understanding this service dimensions, then the bankers can make the gap between the expectation and perception to minimum. In the present study, for measuring the service quality, SERVQUAL Model is used to analyze the difference between service quality expectation and service quality perception of dimensions like assurance, tangibility, reliability, responsiveness and empathy. The present study measures the service quality of State Bank of India in Kottayam District. The study period covered four months starting from October 2020 to January 2021. The study revealed that customers of State Bank of India has higher gap with empathy dimension and lower gap with tangibility dimension.

Keywords: expectation, perception, service quality, servqual

Introduction

The banking industry has been undergoing through revolutionary changes. In today's intensely competitive economy, providing excellent customer service plays a vital role in the success of banking industry. For that banks are giving greater emphasis on delivering quality services to the customers. Customers who experienced discontent with the quality of service will automatically switch over to the competitors. Increased competition, highly educated consumers and increased standard of living are forcing the banks to give greater emphasis on quality. When banking business gives greater emphasis on quality dimensions, then they can retain existing customers and also acquire new ones and also such banks can differentiate itself from its competitors. Hence Banks need to provide consistent service quality to maintain their market share and it is deemed as the crucial success factor that influence the existence of any organization particularly banks.

Service quality is considered as researchable areas in all service oriented industries such as banking, tourism, hospital etc. In the service industry particularly banks, the concept of service quality tends to focus on meeting customers needs and requirements and to found out how well the service delivered meets their expectations. For that purpose, the banking organization must first identify what it is that constitutes quality to those whom it serves. Quality is defined as the discrepancy between perception and expectations of customers. It is the key factor that influences the formation of perception, expectations and level of satisfaction of the customer with regard to any product and service.

Service quality is the degree and direction between customer service expectations and perceptions. Perceived service quality is defined as the evaluation of the service across the episodes when compared to some explicit or implicit standard.

Further, it can be seen as how well a service satisfies the expectations of customers. Thus service quality is considered as the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs. The organizations particularly banks must try to lower the service quality gap. When there is lower gap, it implies that the experience of customers regarding various service attributes meet the expectation of customers and vice versa. Hence the bank must take adequate steps to lower the service quality gap.

Various researchers have developed different models for measuring the service quality. They are: Gronroos Model of Technical and Functional quality, GAP Model by Parasuram, Zeithami, Berry, Haywood Farmers Attribute Service Quality Model, SERVQUAL Model of Service Quality, Synthesised Model of Service Quality, SERPERF Model of Service Quality, Attribute Service quality Model, The P-C-P service attribute Model of Philip and Hazlett, BSQ Model, BANKQUAL Model and so on. In the present study the researcher has employed SERVQUAL model for measuring service quality.

Rationale of the paper

Service quality is one among the foremost attractive and researchable areas for researches over the last decade in the banking sector. As India is moving towards greater economic liberalization, meeting customer expectation in all areas relating to customer service has been of prime importance for the banking sector in India. As a result of significant growth of banks in India, customers in the banking sector have strong bargaining position. Hence banks should be very vigilant while providing services because of this cut throat competition within the banking industry.

7

To exist in the competitive era, banks must identify and implement new strategies which will satisfy and delight their customer. Thus customer satisfactions as well as customer delightment are viewed as the essence of success of any service organization. High customer satisfaction is pre requisite for having a loyal customer base. Hence both the concepts customer satisfaction and customer delightment can be attained by rendering quality services to its customers. Thus, customer satisfaction is the outcome of service quality.

Banking sector in India has made phenomenal development since independence. It has witnessed a major transfiguration from class banking to mass banking. The banking institution which are keen for providing effective customer service at lowest possible costs have been undergone through drastic development in innovation and information technology. IT based services such as Automated Teller Machines (ATM), EFT, anywhere-anytime banking, smart cards, net banking, mobile banking and swift etc are no longer alien concepts to Indian banking customers. The banks have had to respond with an array of digitization and innovation initiative. These initiative employ cutting edge technologies to ensure a customer centric perspectives rather than traditional focus on products. The various technologies are Augmented reality, Block chain, Robotic process automation, Quantum computing, Artificial intelligence, API platform, Prescriptive security, Hybrid cloud, instant payments and smart machines. This all technologies have forced Indian banking institution to enter the trade-off between winning new customers and retain old ones.

In order to sustain and grow on the face of stiff competition, issues concerning with maintaining service quality in Indian banking sectors have to be studied extensively and widely. The successful banker must have the ability to anticipate and satisfy their customer needs. For providing faster and more

State Bank of Hyderabad, State Bank of Travancore and State Bank of Patiala and with the Bharatiya Mahila Bank, which had been considered as the bank exclusively for women. State Bank of India is regarded as one of the responsible and trustworthy bankers by the general public of India. It is the need of the hour that State Bank of India should give prime importance for delivering services to its customers. Against such a backdrop, the scope for studying the service quality of State Bank of India has its own significance

Objectives of the study

1. To assesses the Service Quality Gap with respect to tangibility, assurance, reliability, responsiveness and empathy dimension of customers of State Bank of India.
2. To give suggestions on the basis of findings of the study.

Literature review

The present study is an attempt to study the service State Bank of India. The studies pertaining to ser are reviewed in this section. The sources are in relevant scholarly research studies, journals, publi

Nitin Seth and S.G. Deshmukh (2005)^[1]: attempt various service quality models covering the asp conventional services to web interacted services. The study concluded that service quality outcome and measurement is dependent on type of service setting, situation, time, need etc. In addition, even the customer's expectations towards particular services are also changing with respect to factors like time, increase in the number of counters with a particular service, competitive environment, etc

Mamta Brahmhatt and Dharmendra Panielia (2008)^[2]: measure and compare service quality and customer



Travel and Travel Writing: Some Facts

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Abstract

Despite the negative reception and minimal popularity the genre has had down the ages, travel writing enjoys an unprecedented acceptance and acclaim in the contemporary times. To meet the growing demand for travel stories every year a stream of new travelogues emerges from publishing houses. Apart from the print media, travel stories appear in visual media too. Documentaries, documentaries and seminars based on travel are widely popular today. Travel photography and travel shows are just a few of the recent developments in the field of travel. There are also travellers who willingly shun the modern modes of conveyance to undertake arduous journeys across entirely inhospitable terrains of the earth. Thus travel has changed, and so has travel writing.

Keywords: Travel, Travel writing, Popularity, Contemporary

The history of travel extends back to antiquity. Writing and travel have always been intimately connected and the travellers' tales are as old as the fiction itself. However, travel writing has had only a middle-brow status until the first half of the previous century when it was often treated inferior to poetry or novel. Therefore many writers like Claude Lorraine, Bruce Chatwin and Jenni Diski who have very successful travel narratives do not take credit, disliked being labelled themselves as travel writers. Writers like Paul Theroux and Evelyn Waugh even predicted the doom of the genre in the post-war years. However, the genre withstood all forces of annihilation and has become a very popular genre in the recent years. Two renowned English journals are currently in circulation, *Journal of Travel Studies in Travel Writing* and *Journeys*. In addition to this, the British literary journal *Granta* has issued special editions on travel, the first travel issue of which was published eleven times and triggered a boom in travel publishing.

The current popularity of the genre owes much to some acclaimed travel writers, their innovations in narrative styles and techniques, and of course the unending passion for travel stories. Commercial success of the genre could be evidenced in book shops that have well-stocked shelves exclusively reserved for travel related texts like travel guides, travel literature, guide books and other travel publications. Moreover, names of many travel writers appear in the best-seller lists nowadays unlike in the past. Many leading newspapers publish travel supplements. The high demand for travel writing is also

the negative reception and minimal



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CONTENTS

1. Effectiveness of Digital Marketing in Today's Era: A Descriptive Study Dr. Aparna J. Varma & D. Ashwini J.	1-8
2. How Managers in Organizations can Recognize and Reduce the negative Effects of Stress in the Organization Dr. Sanyo Moosa	9-12
3. Pedagogical Innovations in Teaching Entrepreneurship Dr. Jomon Lonappan	13-18
4. Breaking Families and its Social Contexts: A Study of Divorce Cases in the State of Kerala Dr. Nishi Tripathi & Cindy Rajan Martin	19-25
5. Employability Skills of Commerce Graduates - Employees' Perception Dr. Bino Joy	26-34
6. Corporate Social Entrepreneurship of Selected Companies in Kerala Noufal. N & Dr. Biju A.V.	35-46
7. Rationality or Euphoria - Which One is Driving the Investors of Equity Markets? Renjith S. & Dr. Bino Joy	47-52
8. Private and Public Sector Participation in Health Insurance Business in India - A Comparative Analysis Suja P.K.	53-57
9. Total Quality Management in Banks - An Analysis on Employee Perception about Employee Empowerment, Continuous Improvement and Customer Focus Anu T. Philip & Dr. Biju T.	58-66
10. Current Scenario of India Housing Sector Sajana K. Muhammed	67-70
11. 'Digital India': Shaping the Future of a Nation through Digital Technologies Dr. Sabu Thomas	71-78
12. Understanding Good Governance in India Perspective Ajithkumar P. & Dr. Sabu Thomas	79-87
13. The Human Rights: An Algorithm for Anthropocentric Extension of Self Dr. Manoj Kumar B.	88-94
14. Human Right Challenges of Women Workers - A Case Study of Women Garment Workers in Chennai Kavitha & Dr. S. Marcelin Pushpa	95-103
15. Customer Satisfaction Customer Loyalty and Brand Equity of Pharmaceutical Companies in Kerala Remya P.D. & Dr. Biju T.	104-109
16. Knowledge Management Initiatives of Government of Kerala and Beneficiary Satisfaction among MSMES: An Evaluation Sumi Simon & Dr. Biju T.	110-115
17. Role of Special Economic Zone (SEZ) in Cross-Border Transactions Haritha S.M. & Dr. Vinod A.S.	116-120
18. Nurturing of Entrepreneurship through Akshaya Project in Kerala Kavitha K.S.	121-125

TOTAL QUALITY MANAGEMENT IN BANKS - AN ANALYSIS ON EMPLOYEE PERCEPTION ABOUT EMPLOYEE EMPOWERMENT, CONTINUOUS IMPROVEMENT AND CUSTOMER FOCUS

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ABSTRACT

In recent times, banks are subjected to intense competition and increased customer expectation. Quality of service is an important element in the banking industry. Total Quality Management encourage every individual to participate, contribute and offer to present suggestion for improvement. It is the mechanism used by banks to maintain competitive advantage. The research paper evaluates the degree of perception of employees about TQM in Public sector bank, Old private sector bank and New private sector bank. The data was obtained by questionnaire method and the data has been analysed using SPSS statistics. The respondents in this study are employees of bank branches. The research paper has revealed that employee perception on TQM in banks is better in New private sector bank than Public sector bank and Old private sector bank.

INTRODUCTION

Banking industry is the largest industry in the service sector that caters to the needs of the people belonging to all sections of the society. Liberalisation and globalisation brought drastic changes to the economy. So banks are subjected to intense competition and increased customer expectation. Nowadays TQM is the new method to reinforce competitive advantage and organisational performance. This research paper seeks to understand the relationship between TQM practices and employee perception in banking sector.

In 1950, W. Edwards Deming gave lectures on statistical methods and quality responsibility to the organizations in Japan. The significance of quality was first realized in Japan. Quality management started looking for different strategies and systems. Total Quality Control System emerged as a new tool for quality management with focus on customer satisfaction. In 1980 the Total Quality approach finally emerged as Total Quality Management (TQM). The aim of TQM is to build competitive advantages by improving the capability of performance, to satisfy the new consumer focused orientation and meet competition. In 1987 Malcolm Baldrige National Quality Award was instituted in USA for encouraging the resurgent American Industries to adopt total quality practice for business excellence. It further popularized TQM.

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2 / 8

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KNOWLEDGE MANAGEMENT INITIATIVES OF GOVERNMENT OF KERALA AND BENEFICIARY SATISFACTION AMONG MSMEs: AN EVALUATION

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ABSTRACT

Micro, Small and Medium Enterprises (MSMEs) acts as a catalyst in the development process of most of the countries. The Micro, Small and Medium enterprises play a vital role in the Indian economic structure and is the backbone and engine of Indian economy. For a developing nation like India, where the labour is abundant and capital is scarce, the MSME sector is a major source of employment for millions of people. Acquiring of knowledge is important in industries, but its effective management is even more important in MSMEs, as these sector is trying to stay ahead in international and domestic markets. This research paper tries to understand the various knowledge management initiatives of Government of Kerala and to know the satisfaction level of entrepreneurs in the functioning of Government agencies.

Keywords: Micro, Small and Medium Enterprises, Knowledge Management

INTRODUCTION

Knowledge is organized as a critical resource to gain and sustain competitive advantages in business. Today, we live in a world where fundamental economic resources are not capital, land or labour, but in its place is knowledge, which is entrenched in the knowledge employees who execute job-specific tasks offering high competitive worth to an organization (Drucker, 1999). It has been observed that there is a greater than ever demand for organization to put into practice knowledge management (KM) systems. Knowledge management is the discipline of enabling individuals, teams and entire organizations to collectively and systematically create, share and apply knowledge to better achieve their objectives. It improves an employee's comprehension in a specific area interest by passing through various processes like finding, selecting, organizing, distilling and presenting of information in a systematic way.

Objectives

1. To understand the role of knowledge management initiatives of Government of Kerala



Structural and temperature dependent dielectric properties of nanocrystalline PbTiO_3 synthesized through auto-igniting combustion technique

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ABSTRACT

Nanocrystalline PbTiO_3 has been synthesized through an auto-ignited combustion method. The structure of the powder was examined using X-ray diffraction, thermogravimetric analysis, differential thermal analysis and Fourier Transform Raman spectroscopy. Rietveld-refinements were performed in order to determine the structural parameters of the material. The crystalline size of the particle was calculated using Scherrer formula and examined using transmission electron microscopy. The nanopowder could be sintered to 95% of the theoretical density at 1100 °C for a short duration of time 2 h. The microstructure of the sintered surface was examined using scanning electron microscopy. The variation of dielectric properties of the specimen was studied at different frequencies and temperatures. A maximum of dielectric constant 30901 obtained at 50 Hz when the temperature is 500 °C (near transition temperature, T_C). The excellent dielectric properties of the PbTiO_3 ceramics at different conditions assure the sample is useful to many electronic devices.

1. Introduction

Lead titanate (PbTiO_3), which exhibits a perovskite structure and a very high Curie temperature of 490 °C, belongs to the most important ferroelectric and piezoelectric families [1]. In earlier studies, its symmetry at room temperature was correctly determined to be tetragonal. The lattice parameters were measured to be $a = 3.89 \text{ \AA}$ and $c = 4.13 \text{ \AA}$ and which were later corroborated by other authors [2,3]. This gives a unit cell tetragonality ratio (c/a) of 1.062 for lead titanate. On heating to approximately 490 °C, the crystal undergoes a first-order phase transition to a cubic phase. Shirane et al. and later Mabud et al. carried out temperature-dependent measurements of the lattice parameters, revealing that the volume of the unit cell showed a slight decrease up to the transition temperature, beyond which it rose [4,5]. The separation of the c and a axes became smaller with temperature in the tetragonal phase, with a sudden decrease to zero at the phase transition point. PbTiO_3 exhibits cubic perovskite structure and non-polar behaviors above the Curie temperature. This material has been applied to many useful electronic devices such as high energy capacitors, nonvolatile memories, ultrasonic sensors, infrared detectors, other electro-optic devices, etc. by utilizing their excellent dielectric, ferroelectric and

piezoelectric properties exhibit at different frequencies and temperatures.

Various techniques have been applied to prepare PbTiO_3 powders [6–12]. Among the available solution-chemistry routes, combustion technique is capable of producing nanocrystalline powders of oxide ceramics, at a lower calcination temperature in a surprisingly short time [13–16].

In this paper, for the first time, the synthesis, characterization and vibrational spectroscopic studies of nanocrystalline PbTiO_3 powder prepared through auto-ignited combustion method [17,18] is reported. The sintering behavior as well as the response of dielectric properties to different temperatures at radio frequency range is discussed in detail in this paper.

2. Experimental

The basic step for the preparation of PbTiO_3 by the combustion method is to prepare an aqueous solution containing Pb and Ti ions. Pb ions were prepared by dissolving high purity $\text{Pb}(\text{NO}_3)_2 \cdot 6\text{H}_2\text{O}$ (99%, Himedia, India) in double distilled water. Ti ions were prepared by dissolving $\text{C}_{12}\text{H}_{28}\text{O}_4\text{Ti}$ (>98%, Acros Organics, USA) in ethyl alcohol. To

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RESEARCH PAPERS

Optimizing Investment in the Stock Market: A Macroeconomic Analysis

Davinder Suri and Dimple Pandey

Impact of Foreign and Domestic Institutional Investors on Indian Stock Market

Prateek Kumar Bansal and Risha Khandelwal

Risk Return Analysis of Equity Stocks: A Study of Selected Indian IT Companies

Ashok Bantwa and Faizan Ulhaqq Ansari

Growth and Performance of State Co-Operative Banks in India: An Analysis

Parkash Chandel and Parvesh Gill

A Comparative Study on the Operating Profit of Commercial Banks in India

Roni Jain Raju and Benson Kunjukunju

Macroeconomic Variables and Indian Stock Market Returns: An Empirical Analysis

Ritu Gautam, Ankita Singh and Akanksha Singh Fouzdar

Harmonization of Accounting Standards in India

Abhishek N. and M. S. Divyashree

CASE STUDY

The Role of 4 Ps on Customer Satisfaction: A Case Study of Berhan Bank in Hawassa

Tsegaye Mathewos and Bijal Zaveri

Indexed with Indian Citation Index (ICI), Google Scholar, CNKI Scholar, EBSCO, Cross-Ref, Summon (ProQuest), Research Gate, J-Gate and Scilit.

CONTENTS

RESEARCH PAPERS

- Optimizing Investment in the Stock Market: A Macroeconomic Analysis
Davinder Suri and Dimple Pandey
doi: 10.17492/mudra.v6i1.1826871
- Impact of Foreign and Domestic Institutional Investors on Indian Stock Market
Prateek Kumar Bansal and Risha Khandelwal
doi: 10.17492/mudra.v6i1.18268416
- Risk Return Analysis of Equity Stocks: A Study of Selected Indian IT Companies
Ashok Bantwa and Faizan Ulhaqq Ansari
doi: 10.17492/mudra.v6i1.18282231
- Growth and Performance of State Co-Operative Banks in India: An Analysis
Parkash Chandel and Parvesh Gill
doi: 10.17492/mudra.v6i1.18268945
- A Comparative Study on the Operating Profit of Commercial Banks in India**
Roni Jain Raju and Benson Kunjukunju
doi: 10.17492/mudra.v6i1.18318059
- Macroeconomic Variables and Indian Stock Market Returns: An Empirical Analysis
Ritu Gautam, Ankita Singh and Akanksha Singh Fouzdar
doi: 10.17492/mudra.v6i1.18268672
- Harmonization of Accounting Standards in India
Abhishek N. and M. S. Divyashree
doi: 10.17492/mudra.v6i1.18282184
- CASE STUDY
- The Role of 4 Ps on Customer Satisfaction: A Case Study of Berhan Bank in Hawassa
Tsegaye Mathewos and Bijal Zaveri
doi: 10.17492/mudra.v6i1.1826889

A Comparative Study on the Operating Profit of Commercial Banks in India

Roni Jain Raju* and Benson Kunjukunju**

ABSTRACT

The economic development of any country depends upon the banking industry functioning in the country. The success of the banking industry depends upon the amount of profit it earns. Profit of a bank is, perhaps the most appropriate measure to evaluate the economic viability of a bank and it is a primary measure of success of a bank. In the present study, different statistical tools like average, Standard Deviation, co-efficient of Variation and exponential growth rate have been used for analysing the profitability. The time period selected for the study is 2005-2006 to 2017-2018. The analysis bring into light that exponential growth rate of profitability ratios of New Private Sector Banks was much superior as compared to other groups. To withstand in the era competition, Bank should identify and utilise every possibility for improvement in order to increase the profitability.

Keywords: Commercial banks; Operating profit; Exponential growth rate; New private sector banks.

1.0 Introduction

The Indian financial system consists of different types of financial institutions which are responsible for the development of the country's economy. Financial institutions can broadly be classified into banking and non-banking institutions. The most active sector of the financial system is the commercial banking sector. They are the financial intermediaries which perform the dual functions of mobilisation of deposits and deployment of surplus fund to the diverse sectors of the financial system. Commercial banks are institutions, which deal with money and credit primarily for earning profit. It serves as the central channel for all economic activities.

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Natural Disasters and Sustainable Development

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Abstract

In the wake of the unprecedented flood witnessed by Kerala in the year 2018, there has been much discussion about the vulnerability of the state to natural disasters. However, the anthropogenic facet of the topic is also worth inquiring into. Delving deep into the relationship between sustainable development and cataclysms of this sort, this paper attempts to study how unsustainable developmental plans can turn natural disasters all the more disastrous, severe in magnitude and measure. The study is conducted with specific focus on how the flood has affected the economic and emotional well-being of the people of Ward No. 12 of Pazhavangadi Panchayath, one of the worst affected areas of the Taluk of Ranni in Pathanamthitta District, Kerala. The major research questions pertain to the anthropogenic aspects of the disaster with special emphasis on the economic, social and emotional impact of the flood on the survivors. Attention is also given to analyse whether it is a healthy practice to sacrifice long-term and sustainable developmental plans to achieve short-term ones, at the cost of the lives and livelihood of innocent people.

Keywords

Sustainable development, natural disasters, flood, economic, social, emotional impact.

Introduction

In the days that followed the floods in Kerala during August 2018, there had been much discussion on the causative factors of the recent spate of events. However, it is evident that the anthropogenic factors of the same have been either conveniently overlooked or not given adequate attention. Delving deep into the relationship between sustainable development and calamities of this sort, there has been a surging curiosity in

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Abstract

In the wake of the unprecedented flood witnessed by Kerala in the year 2018, there has been much discussion about the vulnerability of the state to natural disasters. However, the anthropogenic aspect of the topic is also worth inquiring into. Delving deep into the relationship between sustainable development and cataclysms of this sort, this paper attempts to study how unsustainable developmental plans can turn natural disasters all the more disastrous, severe in magnitude and measure. The study is conducted with specific focus on how the flood has affected the economic and emotional well-being of the people of Ward No. 12 of Pazhavangadi Panchayath, one of the worst affected areas of the Taluk of Ranni, Pathanamthitta District, Kerala. The major research questions pertain to the anthropogenic aspects: the disaster with special emphasis on the economic, social and emotional impact of the flood on the survivors. Attention is also given to analyse whether it is a healthy practice to sacrifice long-term and sustainable developmental plans to achieve short-term ones, at the cost of the lives and livelihood of innocent people.

Keywords

Sustainable development, natural disasters, flood, economic, social, emotional impact. **Introduction**

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Natural Disasters and Sustainable Development

plans can turn natural disasters all the more disastrous, severe in magnitude and measure. The recent floods should be seen as a wake-up call to look into the aspects of the relationship between natural disasters and

Natural Disasters and Sustainable Development

investigating how unsustainable developmental plans can turn natural disasters all the more disastrous, severe in magnitude and measure. The recent floods should be seen as a wake-up call to look into the aspects of the relationship between natural disasters



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**RESEARCH, INNOVATIONS
AND EXTENSIONS**

**RESEARCH ARTICLE****SURVEY ON ETHNO-MEDICINAL PLANTS USED FOR CUTS, WOUNDS AND INFLAMMATIONS BY MALAPANDARAM TRIBAL COMMUNITY OF ADICHIPUZHA, PATHANAMTHITTA, KERALA.**

***Devi Priya M., Akhila Gangadharan, Alin R. and Amrutha Mohan.**
St. Thomas College, Pazhavangadi P.O., Ranni, Pathanamthitta 678 695.

Manuscript Info**Manuscript History**

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broiler chicks, nano silver (Ag NPs), growth performance, physiological parameters immuno Wound, wound healing, traditional, leaves, plants globulins.

Abstract

Plants have a crucial role in maintaining fitness of human beings in one way or other. These medicinal plants with complicated secondary metabolites provide medicinal and curative properties. Medicines based on plant and plant products, is the tradition of Kerala, which is now used as the basis of many of the modern medicaments. There are many plants, which are used by folklore for the treatment of cuts, wounds and burns that promote the repair mechanisms in the natural way. Since our traditional knowledge is on the verge of extinction, the present study was undertaken to document some of the medicinal plants used by Malapandaram tribal community settled at Adichipuzha, near Ranni to treat cuts and wounds.

***Corresponding Author:- Devi Priya M.**

Introduction:-

Wounds have affected humans since prehistoric times and the treatment and healing of wounds is an art as old as humanity (Robson *et al.* 2001). It is defined as the disruption of the cellular and anatomic continuity of a tissue; it may be produced by physical, chemical, thermal, microbial or immunological insult to the tissue (Bennet 1988), which results in an opening or breaking of the skin that cause disturbance in the normal skin anatomy and function. Wound healing process is a complicated series of event that begins at the moment of injury and can continue for months to years. It is a well organized biochemical and cellular event leading to the growth and regeneration of wounded tissue that restores the function and integrity of damaged tissues (Agarwal *et al.* 2009). It involves the activity of an intricate net work of blood cells, cytokines and growth factors which ultimately leads to the restoration to normal condition of the injured skin or tissue (Jaina and Patil, 2011).

The presence of wide range of life-sustaining constituents in plants has urged scientists to examine these plants with a view to determine potential wound healing properties (Syed *et al.* 2008). These are not only cheap and affordable but are also safe as hyper-sensitive reactions are rarely encountered with the use of these agents (Narayan *et al.* 2011). These natural agents induce healing and regeneration of the lost tissue by multiple mechanisms. Several plant products have been reported to promote the process of wound healing, which contains bio-molecules like triterpenes, alkaloids, polyphenols, tannin, flavonoids (Sharma *et al.* 1990; Chithra *et al.* 1995; Suguna *et al.* 1998; Shenoy *et al.*, 2009; Francesko *et al.* 2011; Gautam *et al.*, 2013). Triterpenoids are known to wound-healing process mainly due to their astringent and antimicrobial property, which seems to be responsible for wound contraction and increased rate of epithelialisation (Scortichini and Rossi 1991). Saponins also promote wound healing process due to their antioxidant and anti-microbial activities (Senthil *et al.* 2011). Methods of preparation of the plant/part(s) for healing wound vary like fresh plant part, their juice, paste or decoction. The raw material base for drugs used for different conditions of wound such as ulcers, syphilitic ulcers, maggots, septic-wounds, cellulitis, purulative ulcer, diabetic carbuncle and other related disorders are derived from plants (Ramya *et al.* 2009).

Investigation of Phytochemicals, Total Phenols and Total Flavonoids Content of Two Anti-Arthritic Plants

Christy K. Jose, Francis Mathew, N. A. Aleykutty

Abstract:- Phytochemical investigation, total phenols and total flavonoids content of *Strobilanthes ciliatus* root and *Calophyllum inophyllum* leaves was carried out in the present inquiry. Various extracts of *Strobilanthes ciliatus* root was prepared by sequential extraction separately with solvents ranging from polar to non-polar. Methanolic extract of *Calophyllum inophyllum* leaves was prepared by maceration. The extracts were subjected to phytochemical screening, total phenols and total flavonoids estimation by using standard procedures. Total phenols and flavonoids content of methanolic extract of both the plants were comparatively higher and this may be due to the phytochemicals present in these extracts.

Keywords:- *Strobilanthes ciliatus*, *Calophyllum inophyllum*, phytochemical screening, total phenols, total flavonoids.

I. INTRODUCTION

Natural sources such as plants have received considerable attention for discovery and development of leads as new drug molecules, because of its diversity. *Strobilanthes ciliatus* Wall. *ex* Nees of Acanthaceae family is a extremely promising medicinal plant in Ayurveda, used in the treatment of inflammatory disorders (Thomaset *al.*, 2000). The plant is used for a variety of ailments like rheumatism, lumbago, sciatica, limping, chest congestion, strangury, fever, leucoderma, skin diseases, inflammations, cough, bronchitis, odontalgia and general debility (Warrier *et al.*, 1994). The roots are bitter, sweet, causes production of heat, emollient, diuretic, febrifuge, diaphoretic, depurative, anti inflammatory, expectorant and tonic. *Calophyllum inophyllum* L. of Clusiaceae family has been routinely used for the treatment of rheumatism, skin diseases, dysentery and bleeding piles (Nadkarni, 1954). The entire plant is medicinal and carries compounds such as xanthenes, triterpenes, coumarins and glucosides. The anti-inflammatory effect of *C. inophyllum* was reported earlier (Saxena *et al.*, 1979).

II. MATERIALS AND METHOD

A. Plant collection:

The roots of *Strobilanthes ciliatus* were collected from Ranny, Pathanamthitta, Kerala. The leaves of *Calophyllum inophyllum* were collected from Changanacherry, Kottayam, Kerala. Both the plant specimens were authenticated by Dr. Vinod kumar T.G., St. Thomas College, Ranny.

B. Extraction of plant material:

The roots of *Strobilanthes ciliatus* were thoroughly washed, shade dried, powdered (1kg) and was subjected to sequential extraction separately with solvents ranging from polar to non-polar in a Soxhlet extractor. The extracts were concentrated to dryness. The obtained extracts were kept in desiccators to remove moisture and stored properly until used. The extracts were administered to qualitative phytochemical investigation for recognition of various phytochemicals. Determination of tot.phenols content was done using FC reagent and tot.flavonoids content was approximated using $AlCl_3$ method.

The leaves of *Calophyllum inophyllum* were thoroughly washed, shade dried and roughly powdered (750 gm). The powder was macerated with methanol in a round bottom flask for 7 days. To ensure the efficiency of the extraction the contents of flask were stirred intermittently. The essence was filtered and the filtrate was evaporated. The procured extract was kept in desiccators to abolish moisture and stored properly until used. The extract was subjected to qualitative phytochemical investigation for identification of various phytochemicals. Determination of tot.phenol content was done using FC reagent and tot. flavonoid content was approximated using $AlCl_3$ method.

III. PHYTOCHEMICAL INVESTIGATION:

Phytochemical investigation was conducted as per standard procedure. (Trease and Evans, 1983; Harborne, 1973).

A. Test for alkaloids:

Warmed a small amount of various extract with 8 ml of 1% hydrochloric acid separately, and filtered. The resultant filtrate were treated separately with Maeyer's [Potassium mercuric iodide solution] and Dragendorff's reagents [Potassium bismuth iodide solution]. The presence of cream coloured precipitate for Maeyer's test or reddish brown precipitate for Dragendorff's test indicated the presence of alkaloids.

B. Test for Glycosides:

In Killer-Killani test, Gl. acetic acid containing traces of $FeCl_3$ and concentrated H_2SO_4 are added to each of the extract and observed for formation of red- brown color at the junction of two layers and blue green color at the upper layer indicated the presence of glycoside.

In Borntrager's test, benzene and few drops of dilute NH_3 solution are added to the extracts and noticed for formation of red-pink color.

- **Legal test:** To the concentrated extract added few drops of 10% sodium hydroxide solution to make it alkaline

Evaluation of In-Vitro Antioxidant Activity of Two Anti-Arthritic Plants by DPPH° Method

Christy K. Jose, Francis Mathew, N. A. Aleykutty

Abstract:- The antioxidant properties of two anti-arthritic plants – *Strobilanthes ciliatus* and *Canophyllum inophyllum* was quantified by DPPH° method. These plants are proved to be rich in phytochemicals like phenols, flavonoids, turpenoids, etc. Roots of *Strobilanthes ciliatus* and leaves of *Canophyllum inophyllum* was taken for the study. The % inhibition of DPPH° was found and IC₅₀ value was calculated. From the results obtained it is found that a good correlation exists between phenolic phyto constituents & antioxidant property by DPPH° scavenging method.

Keywords:- *Strobilanthes ciliatus*, *Calophyllum inophyllum*, DPPH° scavenging method, IC₅₀ value.

I. INTRODUCTION

Since ancient time, herbal medications find applications for relief of ailments (Maqsood et al., 2010). As crude concentrates or their active constituents natural antioxidants are very adequate to inhibit the damaging processes formed by oxidative stress. Medicines of natural origin are much safer than synthetic drugs. (Vongtau et al., 2005). Antioxidants maintain or inactivate free radicals, often before they attack targets in biological cells. The role of free radical reactions in disease pathology is well known and is found to be involved in many acute and chronic ailments in human beings, such as diabetes, atherosclerosis, aging, immunosuppression and neurodegeneration.

The antiarthritic properties in plants are greatly influence by the antioxidant activity. There are a number of plants used for the treatment of arthritis in traditional medicine. In the present study the roots of *Strobilanthes ciliates* and leaves of *Calophyllum inophyllum* was selected because both these plants are traditionally used for the treatment of arthritis. The extracts of both plants on qualitative phytochemical investigation was found to be rich in Phenolics, Flavonoids, Glycosides, Terpenoids, Sterols and saponins. Determination of total phenol content and total flavonoid content of the extracts revealed high phenolic and flavonoid contents in both the plants. Therefore the present study was aimed to analyse the extracts for antioxidant activity by DPPH° method.

II. MATERIALS AND METHOD

A. Plant collection:

The roots of *Strobilanthes ciliates* were collected from Ranny, Pathanamthitta, Kerala. The leaves of *Calophyllum*

inophyllum were collected from Changanacherry, Kottayam, Kerala. Both the plant specimens were authenticated by Dr. Vinodkumar T.G., St. Thomas College, Ranny.

B. Extraction of plant material:

The roots of *Strobilanthes ciliatus* were thoroughly washed, shade dried, powdered (1kg) and was subjected to sequential extraction separately with pet. ether (60-80 °C), CHCl₃, ethyl acetate, methanol and water in a Soxhlet extractor. The extracts were concentrated to dryness. The obtained extracts were kept in desiccators to remove moisture and stored properly until used.

The leaves of *Calophyllum inophyllum* were thoroughly washed, shade dried and roughly powdered (750 gm). The powder was macerated with methanol in a round bottom flask for 7 days. To ensure the efficiency of the extraction the contents of flask were stirred intermittently. The essence was filtered and the filtrate was evaporated. The procured extract was kept in desiccators to abolish moisture and stored properly until used.

C. In-vitro Antioxidant Activity by Free radical scavenging activity on DPPH°

The DPPH° radical scavenging activity of ethyl acetate, methanol and aqueous extracts of *Strobilanthes ciliatus* roots and methanolic extract of *Calophyllum inophyllum* leaves was measured. (Blios, 1958). Concentration of concentrate to decrease the initial concentration of DPPH° by 50% (IC₅₀) was calculated.

3ml of 0.004% DPPH° solution in methanol was mixed with 2ml of plant extract solutions of varying concentrations (12.5, 25, 50, 100, 200, 400 µg/ml). Analogues blank sample were prepared and Ascorbic acid was used as reference standard. Mixer of 3ml methanol and 1ml DPPH solution was used as control. The reaction was carried out in triplicate and the decrease in optical density was measured at 517nm after 30 minutes in dark using UV-Vis spectrophotometer. The inhibition % which is the radical scavenging capacity was calculated using the following formula.

$$\text{Inhibition \%} = \frac{Ac - As}{Ac} \times 100$$

Where Ac = absorbance of the control

As = absorbance of the sample or standard.

RELIGION AND LIFE, SOME NEW TRENDS, A STUDY ON THE PILGRIM HEAD QUARTERS OF KERALA

Deepa Roselin Joseph

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ABSTRACT

Religion is an important characteristic of the people in any country. This paper studies the changes in the religious trends of a hilly district of Kerala, Pathanamthitta, which is regarded as the pilgrim headquarters of Kerala. As far as religion is concerned, Pathanamthitta district is special in many ways. Belief in God is like breathing air to this pilgrim district of the State. Due to this reason, even the river sand bed of the district is rich with a religious color. Besides the traditional religious groups, the district is witnessing the growth of new sects probably in need of upward mobility. This is also because almost every other aspect of life here is deeply related to religion.

KEYWORDS: Religion, Pathanamthitta, Witnessing

Article History

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INTRODUCTION

Religion is an important characteristic of the people in any country. Pathanamthitta district of Kerala is well known as the headquarters of pilgrim worship in Kerala. Historically, from the beginning of the Christian era, the district has been able to house new religions and religious sects. When the Brahmins from the other parts of the country established 32 settlements in Kerala, some of them like Aranmula Thiruvalla, Venmani were also in this district. Some other settlements are close to the district on the banks of river Pamba. This had geographical factors behind. The rich and fertile river valleys in the district made it best suitable for wetland agriculture and thus the Brahmins chose to settle down there. One of the most popular pilgrim centers of India, Sabarimala is located in this district. Recently, a number of new sects and new religious formations have either originated or come to prevalence in the district. The trend of emergence of new sects is seen mainly in Christianity and Hinduism. The geography, history, and economy of the district along with migration and such factors influence the religious profile of the district and the change in it over the course of years.

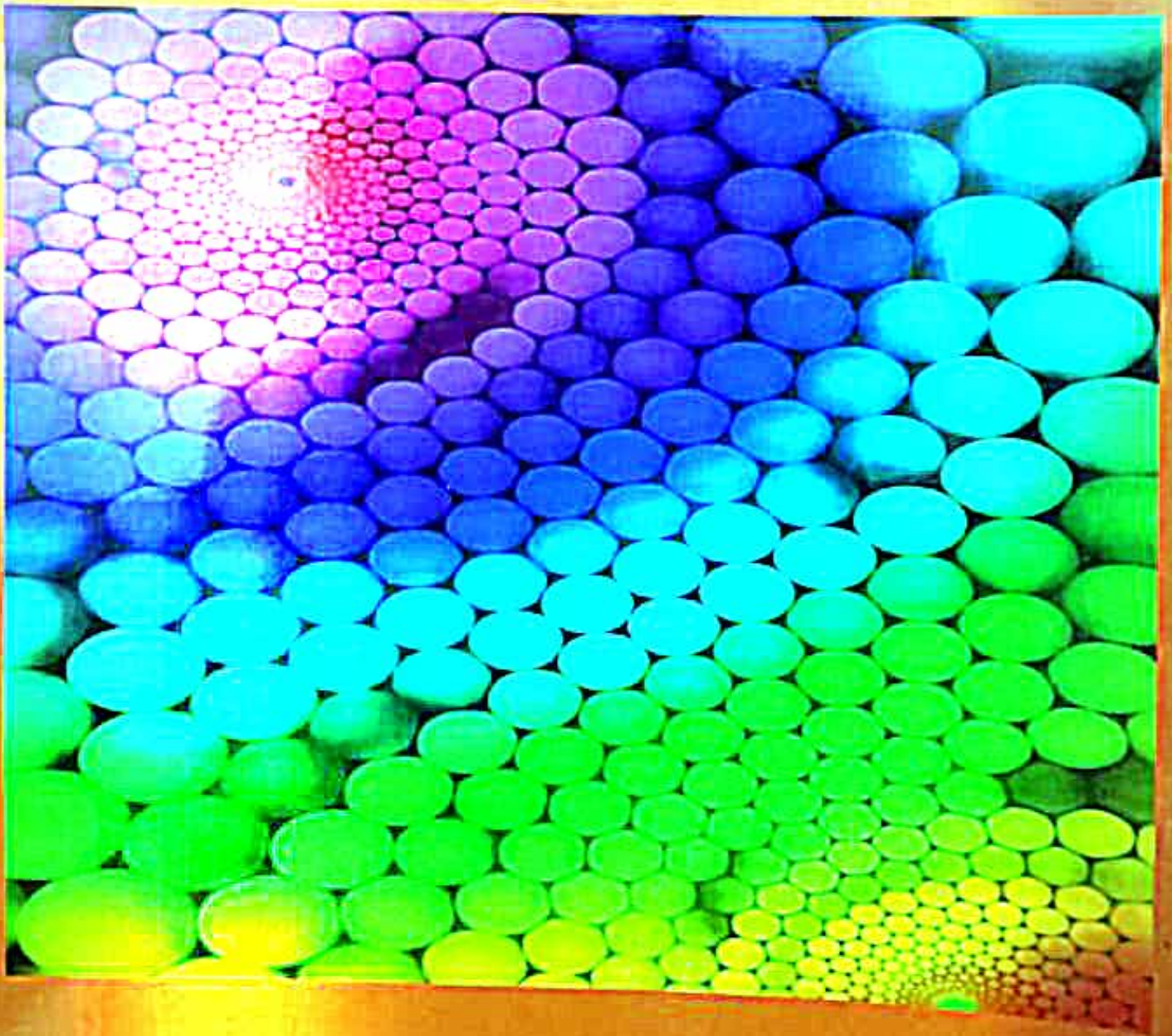
Population by Religion

The major religions groups in the district are Hindus, Christians, and Muslims. The other religious communities like Sikhs, Jains, and Buddhists are insignificant as their percentage to total population is very negligible.

Demographically speaking Hindus constitute more than half of the population in the district in the three censuses which is in accordance with the all Kerala pattern. Regarding the Muslim population, Pathanamthitta is the district with the

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MIGRANT WORKERS IN CONSTRUCTION SECTOR IN KERALA. A STUDY IN KOTTAYAM

Rengi Abraham,
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Abstract

Construction sector in Kerala is constituted with Large and small scale construction which provide the largest labour opportunities in Kerala. The Large scale civil engineering projects of central and state governments, building construction, shopping malls, hospitals, factories and apartments, convention centres in all districts of Kerala in the private sector and building of houses in rural as well as in urban areas are the minor constructions in Kerala. Both these sectors run with the Migrants labourers and they became indispensable to the unorganized sectors in Kerala. Why the migrants engage in construction sectors than others? This study focuses to their perceptions and what they could accomplish in the actual and the vulnerability allied to the Labour Diaspora. In minor construction the migrants are coming through the informal channels like social networks. Malayalee contractors or the Native contractors among them are their employers. The contractors take the labourers from 'Nakas¹' and the workers from West-Bengal, Odisha, Assam, Bihar, Chattisgarh, Jharkhand are available in this Nakas and couples by leaving their children with their relatives also visible in the Nakas in Kerala. This study emphasizes on the small-scale construction sectors where the migrants highly concentrated and to know the pattern and the factors responsible for the migration. The role of labour Nakas in the small-scale construction industry in Kerala with particular reference to the Kottayam district and the relationship between the employer contractor migrant are also analyzed by viewing their difficulties in the migration.

.....
Keywords: Migrant workers, Construction sectors, Employer/Contract/Migrant relationship

Introduction

Migration is phenomenon among not only in human kind, it can be viewed as an instinct in animals and
indispensable and adaptive as it were with its existence. The
begins from the earliest times and grows
more in the developing
from the



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All Subjects

SCENARIO

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Pages: 154-159

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**A STUDY OF
RELATIONSHIP
BETWEEN INTERNAL
MARKETING PRACTICES
AND CUSTOMER
SATISFACTION IN STATE
BANK OF INDIA**

1 Pankaj Khajuria

Pages: 160-166

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**BRANCH PRODUCTIVITY
IN INDIAN COMMERCIAL
BANKS**

Roni Jain Raju,Dr.

Benson Kunjukunju

Pages: 167-181

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**Comparison of HRM
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Diversified Countries**

Dr.C.Muralikumaran

Pages: 182-189

30

605

35

624

38

620

BRANCH PRODUCTIVITY IN INDIAN COMMERCIAL BANKS

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ABSTRACT

Banking industry plays a pivotal role in the economic development of the country. It is the most intensively synchronised industry as it deals with others money. The success of a bank depends not merely on its financial performance but also depends upon its productivity of its branches. Banks are very much concern on the role of branch and their efficient utilization as they are important factor on the operational efficiency and other parameters of banks performance. Performance of the banks depends upon the efficiency of its branches in performing banking functions. Hence branch productivity is an important factor while measuring overall productivity and .operational efficiency of banks. In the present study, to analyse the branch productivity four parameters like deposits, advances, business and profitability (spread - burden) are selected and tools like average and average annual growth rate have been used for analysing the data. The time period selected for the study is 2006-2018. This study reveals that performance growth rate of State Bank Group was much superior as compared to other bank groups. This study helps the commercial banks in India for utilising their branches effectively.

Keywords: Branches productivity, Operational Efficiency

1.1 INTRODUCTION

The Indian financial system consists of different types of financial institutions which are responsible for the development of the country's economy. Financial institutions can broadly be classified into banking and non-banking institutions. The most active sector of the financial system is the commercial banking sector. They are the financial intermediaries which perform the dual functions of mobilisation of deposits and deployment of surplus fund to the diverse sectors of the financial system. Commercial banks are institutions, which deal with money and credit primarily for earning profit. It serves as the central channel for all economic activities.

Commercial banks constitute the heart of the financial structure as they have the capability to put in to the money supply and thus generate extra purchasing power. This characteristic

distinguishes commercial bank from other financial institutions. It is one of the many institutions that impinges on the economy and affects its performance. These banks occupy a predominant place in the modern banking structure and are considered to be the mart of the world, the nerve centre of economies, finance of a nation and the barometer of its economic perspective.

Prior to nationalization, the growth of Indian banking sector was not up to the mark as they are giving more importance to socio-economic requirements of the country. But after nationalization the banking sector in India has made a praiseworthy progress and it extended its geographical coverage and functional reach. Along with the commendable growth and development in the post-nationalization period, some problems of the banking sector have developed reflecting a turn down in productivity and efficiency and reduction of the profitability as an outcome. Thus, maintaining continued viability and productivity can be regarded as the greatest challenge before banks during this decade. Thus it is very much imperative to assess ' productivity and efficiency. Such an analysis becomes particularly significant in Indian ban' scenario since the banking sector has been undergoing various far reaching structural reforms : 1991.

1.2 CONCEPT OF PRODUCTIVITY

Productivity is the key to prosperity of every nation. The overall growth of a nation depends to a great extent on the efficiency and productivity of each and every sector. Every sector including the banking sector should struggle hard to enhance the productivity as the increase in productivity aims at the effective and efficient mobilisation of resources. In economics, Productivity is the ratio of output produced per input. Symbolically,

$$\text{Productivity} = \frac{\text{Output}}{\text{Input}}$$



Fabrication and characterization of $Ba_8Zn(Ta_{6-x}Sb_x)O_{24}$ microwave ceramics

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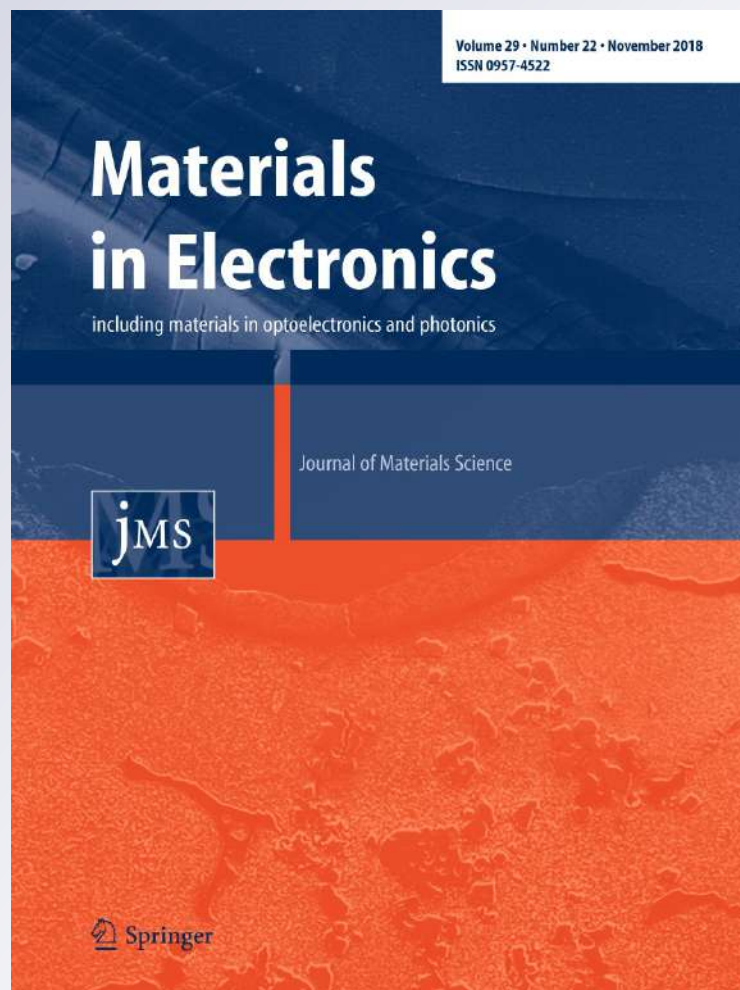
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Fabrication and characterization of $\text{Ba}_8\text{Zn}(\text{Ta}_{6-x}\text{Sb}_x)\text{O}_{24}$ microwave ceramics

M. K. Suresh¹ · Sam Solomon²

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Abstract

$\text{Ba}_8\text{Zn}(\text{Ta}_{6-x}\text{Sb}_x)\text{O}_{24}$ ceramics have been prepared through the solid-state ceramic route. The X-ray diffraction analysis showed the ceramics have hexagonal perovskite structure with space group $P6_3cm$. The structure of the system was confirmed using Fourier transform Raman spectroscopy. The microstructure of the sintered pellet was analyzed using scanning electron microscopy. A correlation study is performed between the structure and the measured dielectric properties. The τ_f values of the samples were reduced from 38.6 to -1.6 ppm/ $^\circ\text{C}$ with the increase in Sb concentration. The compositions have good microwave dielectric properties and are suitable for dielectric resonator applications.

1 Introduction

Ceramic dielectrics are widely used in microwave communication systems including cellular phone, direct broadcasting satellite and global positioning systems. The advantage of using microwave dielectric ceramics is the size reduction of microwave components. These dielectric materials should have a high dielectric constant (ϵ_r), low dielectric loss (high $Q_u \times f$) and a near-zero temperature coefficient of resonant frequency (τ_f). These three parameters are related to the size, frequency selectivity and temperature stability of the system, respectively [1, 2]. Several complex perovskite ceramics $\text{A}(\text{B}'_{1/3}\text{B}''_{2/3})\text{O}_3$ ($\text{B}' = \text{Zn, Co, Ni or Mg}$; $\text{B}'' = \text{Ta or Nb}$) are widely used in the area of wireless communication systems. Extensive amount of work is going on tantalate and niobate cubic perovskites due to the high polarizability of these elements produced by multiple bonding to oxygen and wide compositional tuning opportunities offered by the substitutional flexibility of mixed B-site perovskites. The materials such as $\text{Ba}(\text{Mg}_{1/3}\text{Ta}_{2/3})\text{O}_3$ and $\text{Ba}(\text{Zn}_{1/3}\text{Ta}_{2/3})\text{O}_3$ are examples of these kinds of compounds and many researchers are working on such compounds [3, 4]. The microwave dielectric properties of 1:1 or 1:2 cation ordering perovskites

such as $\text{Ba}(\text{Y}_{1/2}\text{Nb}_{1/2})\text{O}_3$ and $\text{Ba}(\text{Co}_{1/3}\text{Nb}_{2/3})\text{O}_3$ are studied by Molodesky et al. [5]. Abakumov et al. [6] have analyzed the crystal structure of $\text{Ba}_8\text{Ta}_6\text{NiO}_{24}$ ceramic and found that it has hexagonal perovskite structure with a space group of $P6_3cm$ in which Ta and Ni cations has the symmetric sixfold oxygen co-ordinates in the TaO_6 and NiO_6 octahedra. Davies et al. [7] found densified single phase sample of $\text{Ba}_8\text{ZnTa}_6\text{O}_{24}$ is isostructural with $\text{Ba}_8\text{NiTa}_6\text{O}_{24}$, a structure based on $8\text{H}(cchc)_2$ close-packed arrangement of BaO_3 stacking sequence. Moussa et al. [8] synthesized $\text{Ba}_8\text{ZnTa}_6\text{O}_{24}$ and its crystallographic properties were characterized using Rietveld refinement. Thirumal et al. [9] reported that $\text{Ba}_8\text{ZnTa}_6\text{O}_{24}$ is a hexagonal perovskite and which is found to be a stable secondary phase, formed as a result of the loss of ZnO from $\text{Ba}(\text{Zn}_{1/3}\text{Ta}_{2/3})\text{O}_3$ microwave dielectrics during the high temperature calcinations and sintering treatments. They reported the microwave dielectric properties of $\text{Ba}_8\text{Ta}_6\text{ZnO}_{24}$ ceramic and its τ_f value is about $+36$ ppm/ $^\circ\text{C}$ at 8.9 GHz. Kawaguchi et al. [10] studied the microwave dielectric properties of $\text{Ba}_8\text{Ta}_6(\text{Ni}_{1-x}\text{M}_x)\text{O}_{24}$ ($\text{M} = \text{Zn \& Mg}$; $x = 0 \sim 1$) solid solutions and they could reduce the τ_f value towards 18 for the value $\text{Mg} = 1$. The very good Q values and excellent sintering properties of $\text{Ba}_8\text{ZnTa}_6\text{O}_{24}$ suggest that it could have useful applications; however, addition or substitution will be needed to reduce the temperature coefficient of resonant frequency to an acceptable value.

In this paper, we report the synthesis and characterization of $\text{Ba}_8\text{Zn}(\text{Ta}_{6-x}\text{Sb}_x)\text{O}_{24}$ ($x = 0, 0.3, 0.6, 0.9, 1.2, 1.5, 1.8$ and 2.4) ceramics.

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Protection of Metallic Copper from the Attack of Sulphuric Acid Using HDMMA, a Schiff Base Derived from L-Cysteine and 2-Hydroxy-1-naphthaldehyde

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Abstract

Amino acids and its Schiff bases have been recognized as green corrosion inhibitors mainly due to its non-toxic nature and biodegradable properties. Considering its unique nature and significant contribution in corrosion inhibition, studies were undertaken with a Schiff base derived from L-cysteine, HDMMA [(E)-2-((2-hydroxyl-4a,8a-dihydronaphthalene-1-yl) methyleneamino)-3-mercaptopropanoic acid] as corrosion inhibitor for metallic copper in 1.0 M sulphuric acid. Techniques such as electrochemical impedance spectroscopy (EIS), potentiodynamic polarization (Tafel), basic computational calculations, and adsorption studies were employed in the present study. Results revealed that HDMMA offer attractive inhibition efficiency in lower and elevated temperatures. The inhibition effect advanced with the inhibitor concentration. However, with the increased temperature the inhibition efficiency showed a declining trend. The mechanism of the inhibition action is due to the adsorption of the inhibitor molecules on the metal surface which decrease the double layer capacitance and increase the polarization resistance.

Keywords Copper · HDMMA · EIS · Polarization

1 Introduction

The corrosion of metals became a serious issue in domestic as well as industrial sectors. It leads to destruction by converting them into oxides or other corrosion products. Mineral acids such as hydrochloric acid and sulphuric acid are commonly used for pickling as well as removal of rust and scale on metals in the industries. These acid solutions are highly corrosive in nature, attack the metal surface and initiate vigorous corrosion process. Due to this adverse impact of acid solutions on metal surface, almost all industries are suffering huge and incredible economic loss. Among the various techniques to prevent corrosion, use of inhibitors became a widely accepted mode due to its high efficiency and economic feasibility. Generally, inhibitors are adsorbed on the metal surface to form a protective barrier and interact

with anodic or/and cathodic reaction sites. A large variety of inhibitors have been employed for studies in various corrosive media and on several metal surfaces. Compounds containing heteroatoms like nitrogen, sulphur, phosphorous, and oxygen along with aromatic rings, multiple bonds or delocalized pi electrons are often found to be good inhibitors [1, 2]. The use of inhibitor is specific and depends on chemical composition of the solution, nature of the metal surface, the temperature of the reaction medium, and the potential at the metal–solution interface [3–5].

Copper is relatively a noble metal extensively used in chemical and micro electronics industries due to its excellent thermal and electrical conductivity. It is an active metal that does not resist corrosion as well. Copper requires strong oxidants for its corrosion or dissolution compared to other metals. Copper is vulnerable against corrosion in severe environments, although it is highly resistant to corrosion in neutral or slightly alkaline aqueous environments [6–9]. The use of an appropriate inhibitor is necessary to resist corrosion of copper in acidic chloride environment [10–13]. Local defects and pitting are important risks which are to be handled for protection of copper from aggressive environments [14, 15]. The use

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Ecotoxicity of Heavy Metals (Cd And Pb) and its Decontamination by Earthworm Species

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Abstract

The increase in soil pollution levels particularly by heavy metals has endangered human life. Prevention of heavy metal accumulation is one of the prerequisites for sustainable agricultural production. Earthworms, the major soil inhabiting organisms is efficient in the treatment of solid waste and is also reported to tolerate heavy metal accumulation in their tissue. They are both "protective" and "productive for environment and society. An ecofriendly vermicomposting method was experimented for decontaminating two heavy metals Cadmium(Cd) and Lead(Pb), which accumulated more in soils and plants and act as an accumulative slow poison.

To conduct this study, samples of clay and loamy soils contaminated with Cd and Pb, collected from paddy, vegetable fields and industrial areas were inoculated with two species of earthworms – *Eudrilus eugeinae*, an exogenic, epigeic form and *Lampito mauritii*, an endigeic, anecic form, to access their potential in soil amelioration. The earthworms densities and feed loading rates were maintained identical.

After assessing the initial metal (Cd and Pb) content of the soil samples, vermireactors were run in duplicate for 60 days. The epigeic, *Eudrilus eugeinae* demonstrated a better potential where the reduction in Cd contamination to the extent of 45.23%, 42.85%, and 38.18% was observed and Pb content was reduced by 22.35%, 24.7%, and 19.65% in paddy vegetable and industrial soil samples respectively. In soils treated with the anecic *Lampito mauritii* reduction in Cd content was by 47.61%, in the paddy field samples. The reduction in Pb content was 18.82% 17.64% and 18.8% in the three soil samples respectively. The efficiency of, *Eudrilus eugeinae* was 11.5% and 20.6% higher respectively in Cd and Pb decontamination than that by *Lampito mauritii*

Keywords: *Lampito mauritii*, *Eudrilus eugeinae*, Soil, Vermicompost, Ecotoxicity

Introduction

A revolution is unfolding in vermiculture studies for multiple uses in environmental protection and sustainable development. Earthworms have over 600 million years of experience as 'environmental managers' in the ecosystem. Vermiculture scientists all over the world knew about the role of earthworms as 'waste managers', as 'soil managers and fertility improvers' and 'plant growth promoters' for long time. But some comparatively 'new discoveries' about their role in 'treatment of municipal and industrial wastewaters', 'remediation of chemically contaminated soils' and 'development of life saving medicines', 'nutritive feed materials' for fishery and dairy industries and raw



Research Article

BACKGROUND CAUSES OF HUMAN CATARACT IN THE THREE COASTAL DISTRICTS OF KERALA

Aleyamma Kuruvilla* and Issac Thomas

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Key words:

Cataract, prevalence, districts, coastal, Thiruvananthapuram, Kollam, Alappuzha, background causes.

ABSTRACT

Introduction: - Cataract is considered as a condition and not a disease, they develops due to multiple reasons.

Methodology:- A structural questionnaire was distributed among the patients in the hospitals, as well as in the houses in the three coastal districts directly or through the nurses to identify the background causes of three southern coastal districts (Thiruvananthapuram, Kollam, Alapuzha) of Kerala state.

Result:- Among the peoples participated in the questionnaire method, prevalence were highest among rurals than urbans or coastals, females than males, unilateral cataract blindness than bilateral cataract blindness, rice used as staple food than wheat and non-vegetarians than vegetarians in all the districts.

Discussion:- It is thus concluded that cataract is a major public health problem in Kerala, many factors including aging, female gender, rural residence, history of other diseases and other drug taken, non- vegetarian food, rice used as staple food and firewood as cooking fuel operating in its causation. The above risk factors are of concern not only for cataract prevention but also for public health at large. The success of public health programs is dependent on a healthy partnership between the government and nongovernmental organizations, and also private sectors.

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INTRODUCTION

Cataract is considered as a condition and not a disease, they develops due to multiple reasons. Secondary cataracts develop from procedures performed to correct other vision problems such as glaucoma. Traumatic cataracts develop from injury to the eye lens or the eye as a whole. Congenital cataracts are genetic and are found in babies and sometimes develop in childhood. There are also radiation cataracts that develop after some kinds of exposure such as excessive sunlight, ultraviolet or infra-red light. It has been shown that cataracts can develop from long term use of certain steroids as well as some lifestyle habits.

Exposure to even low-level UVB radiation from sunlight increases the risk for cataracts. Neale *et al.*, (2003), provided new evidence supporting the link between sun exposure and nuclear cataracts. The risk was highest among those who had significant sun exposure at a young age.

Vegetables have so much to offer and yet we choose more of non-vegetarian. But the consequences are pretty clear when a person goes to old age.

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Obesity and muscle weakness leading to arthritis, low bone density and cataract are very few problems to deal with non-vegetarian food liker's are more in this world than the vegetarian food liking people. It is solely for the reason that non vegetarian is tastier and looks delicious. But the more a person eats non vegetarian, the more he is prone to complex diseases. On the other hand, non vegetarian food, makes the body immune system and health (Bukisa., 2012). Ramakrishnan *et al.*, (1995) favors the idea that cadmium accumulating in the lens directly causes the damage. They have the cadmium data to support that hypothesis, but other components of tobacco smoke and their products in blood may play a role. The interactions of cadmium with various components of the lens have yet to be explored. Plasma membranes, structural proteins, channels, enzymes, receptors, etc are obvious candidates for study. If cadmium is playing a major role in the link between smoking and cataract then workers exposed to high cadmium levels in the cadmium plated steel industry, or those consuming cadmium enriched food - for example, rice in some parts of Japan, might have an increased risk of cataract (Harding, 1995).

PATIENTS & METHODOLOGY

A structural questionnaire was distributed among the patients in the hospitals, as well as in the houses in the three coastal districts (Thiruvananthapuram, Kollam & Alappuzha) of southern Kerala, directly or through the nurses to identify the background causes such as information in the current as prior

Histomorphological approach of hypertensive and diabetic cataractous lenses

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Abstract: Light microscopic study shows nuclear opacification and lysis, cortical degeneration and thickening, fibre fragmentation with partial dissolutions of the lenticular tissue, subcapsular degeneration, cell separations, dissolution and lens tissues with anteroposterior thickening in subcapsular cataract lens when compared with normal lens. In Scanning electron microscopic study cataractous lenses shows lamellated band of lens fibres of different density, disarranged and degenerated lens fibres with vesicles or globules, cortical rupture, large opacities or lesions, uneven cloudiness in the subcapsular region, necrosis, the swelling of the broken ends (asterisks), the porosity and granulation of the lens fibres and vacuoles or vesicles fused together in the form of spherical bodies or balloon like appearance when compared with the normal lens.

Key words :- hypertensive cataractous lens, diabetic cataract lens, Histomorphology, Light microscopy, Scanning electron microscopy,

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I. INTRODUCTION

According to Kalariyaet *al.*, (1998) in the lens fibers three main age-related fine structural alterations were found: i) membrane ruptures, ii) water vacuoles and iii) multilamellar bodies. The frequency of these alterations increased with age and they remained restricted to the superficial equatorial cortex. They were absent in the anterior and posterior cortex, supra nuclear equatorial cortex and nucleus. The membrane ruptures and water vacuoles are in morphological support of the view, based on biochemical evidence, that oxidative stress leads to destabilization and disintegration of membranes and consequently disturbs the water balance of fibers. It is postulated that the lamellar bodies are involved in the repair of ruptured membranes and breakdown of affected proteins thus explaining the late onset of senile cataractous changes

Cataract associated with aging (senile or age-related cataract) most often occurs in both eyes, with each cataract progressing at a different rate. Generally normal aging and cataractous changes in the lens are related to its metabolic activity. Cataract is a public health problem in many developing countries including India. Formation of granular and plaque-like opacities in the posterior subcapsular cortex often heralds the formation of posterior subcapsular cataracts. Posterior Subcapsular (PSC) cataracts-Posterior subcapsular cataract (PSC) is located just beneath the posterior capsule and takes place due to abnormal differentiation and migration of lens epithelial cells (LEC). This type of cataract, which develops between the back of the lens and the lens capsule, is the softest and most rapidly growing type. PSC cataracts tend to scatter light at night and thus interfere with night time driving. People with diabetes, high farsightedness or retinitis pigmentosa or those taking high doses of steroids may develop a sub capsular cataract.

According to Kalariyaet *al.*, (1998) in the lens fibers three main age-related fine structural alterations were found membrane ruptures, water vacuoles and multilamellar bodies. The frequency of these alterations increased with age and they remained restricted to the superficial equatorial cortex. They were absent in the anterior and posterior cortex, supra nuclear equatorial cortex and nucleus. The membrane ruptures and water vacuoles are in morphological support of the view, based on biochemical evidence, that oxidative stress leads to destabilization and disintegration of membranes and consequently disturbs the water balance of fibers. It is postulated that the lamellar bodies are involved in the repair of ruptured membranes and breakdown of affected proteins thus explaining the late onset of senile cataractous changes.

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Abstract

The history of travel and travel writing dates back to antiquity. But the genre is however regarded as a prerogative of the Europeans and the travel narratives of non-European travellers that predates European ones are often overlooked and ignored. European travel writing has been instrumental in upholding European supremacy and legitimising the continual subjugation of the East as well. However, recently, there have emerged travel narratives by some writers which subvert the long-held notions of European cultural high handedness in Western travel writing. Such narratives employ techniques and methods that render them antithetical to the generic tradition of Western travel writing and function as counter-discourse that subvert dominant discourses. Caryl Phillips' *The European Tribe* (1987) and Amitav Ghosh's *In an Antique Land* (1992) are two travel narratives written in this vein challenging many of the established norms and dominant discursive patterns of European travel writing.

Keywords: Travel, Eurocentrism, subvert, counter-discourse

IJELLH Volume 6, Issue 11, November 2018 3

The history of travel is as old as the history of man. Travel writing, the literary by product of travel also has a long tradition. But today, as Justin D. Edwards and Rune Graulund remark, “the problem is that ‘travel’ has so often been conflated with ‘European(ized) travel’” (2). In fact, there had been travellers from Asia and Africa even before the travellers from the West emerged and they had crisscrossed the world much before the Western travellers set out for their journeys. There also existed textual and visual representations by Eastern travellers that were of great use to the European travellers. It is a misconception that it was the Western travellers who mapped the world. In *Other Routes: 1500 Years of African and Asian Travel Writing* (2006), Tabish Khair excellently makes a case that there is “textual and cartographic evidence of vast parts of the world being navigated and traversed by Asians and Africans before, during and after Europeans set out on

**DEVELOPMENT POTENTIAL OF ECOTOURISM – AN EVALUATION OF PERIYAR
TIGER RESERVE, IDUKKI DISTRICT, KERALA**

Prof. Benny George

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Dr.Sajani Somanathan

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Abstract

Ecotourism is a new concept in tourism. It is a purposeful travel to natural areas to understand the cultural and natural history of environment, taking care not to alter the integrity of the ecosystem, while producing economic opportunities that make conservation of natural resources beneficial to local people. Kerala, of all the states in India, offers the maximum potential for the promotion of ecotourism. Miles and miles of endless serene beaches, tranquil stretches of emerald backwaters, pristine valleys and mountains, exotic species of rare flora and fauna, wild life sanctuaries and national parks, enchanting art forms, magical festivals and cultural monuments are all unique to Kerala and has given it the sobriquet of “Gods own country”. The national geographic traveler has labeled Kerala as one of the 10 paradises in the world. Kerala is thus ideally suited for the promotion of ecotourism and has already initiated several steps in this direction. This paper focused on the rural development potential of ecotourism with special focus on Periyar Tiger reserve.

Keywords: Ecotourism, Periyar Tiger Reserve, Environment Stability, Bio-Diversity Conservation, Development.

Introduction

Tourism has been identified as one of the world's largest smokeless industries and it is one of the fastest growing industries today. The significance of tourism has been well recognized in both the developed and developing countries. In recent times it has ushered-into a new area of expansion and importance and has emerged as an economic activity of immense global



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DEVELOPMENT POTENTIAL OF ECOTOURISM – AN EVALUATION OF PERIYAR

TIGER RESERVE, IDUKKI DISTRICT, KERALA

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Sr. No.	Topic	Page No.
1.	Digital India: A New Tool for Governance Dr. Meenakshi Madaan	1 – 8
2.	A Study of Market Potential of Vodafone with respect to Small and Medium Enterprise's (SME's) in Kalaburagi City, Karnataka Dr. Shaikh Tabassum Hameed	9 – 14
3.	Study of Magnetic Behavior of Co-Zn Spinel Ferrite System with Variation in Zinc Content after Irradiation of Gamma Radiation Shaikh Asif Krim, Sayyed Mujeeb Hadi	15 – 18
4.	A Study on Academic Achievement of Higher Secondary School Students Minimol Kurian, Dr. Tessy Joseph Kallarakal	19 – 23
5.	An Intense Study of Effectiveness of Competition in Growth of Banking Sector Dr. Harjwant Singh	24 – 31
6.	Rationality of Jain Customs and Beliefs in Present Era Dr. Rita Jain	32 – 40
7.	Comparative Study of Histomorphology of Senile and Congenital Cataractous Lenses Dr. Aleyamma Kuruvilla, Dr. Issac Thomas	41 – 44
8.	A Study on Teenage Girls Preference towards Herbal Cosmetics Dr. U.Thaslim Ariff and T.Gomathi	45 – 53

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Volume – 6, Issue – 3 March, 2018

Sr. No.	Topic	Page No.
9.	Impact of Advertisement on Influencing Buying Habits of Rural Consumers with Special Reference to FMCG Products in Allahabad Dr. Indal Kumar	54 – 65
10.	Impact of Mergers on Profitability and Liquidity Analysis of Select Public Sector Banks in the Pre and Post Merger Periods in India Dr. M. Jegadeeshwaran, M. Basuvaraj	66 – 81
11.	शमशेर बहादुरसिंह की कविता में संवेदना डॉ. भगवानसिंह जे. सोलंकी	82 – 89
12.	वैदिककालीन भारत में स्त्री सीमा जांगिड़	90 – 107
13.	प्रेमचंद के उपन्यासों में नारी समस्याएँ वर्तमान परिप्रेक्ष्य में डॉ. राजकुमार पहाडे	108 – 111



COMPARATIVE STUDY OF HISTOMORPHOLOGY OF SENILE AND CONGENITAL CATARACTOUS LENSES

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ABSTRACT

Light microscopic study shows nuclear opacification and lysis, cortical degeneration and thickening, fibre fragmentation with partial dissolutions of the lenticular tissue, subcapsular degeneration, cell separations and dissolution and lens tissues with anteroposterior thickening in subcapsular cataract lens when compared with normal lens. In Scanning electron microscopic study cataractous lenses shows lamellated band of lens fibres of different density, disarranged and degenerated lens fibres with vesicles or globules, cortical rupture, large opacities or lesions, uneven cloudiness in the subcapsular region, necrosis, the swelling of the broken ends (asterisks), the porosity and granulation of the lens fibres and vacuoles or vesicles fused together in the form of spherical bodies or balloon like appearance when compared with the normal lens.

KEYWORDS : Senile cataractous lens, congenital cataract lens, Histomorphology, Light microscopy, Scanning electron microscopy.

INTRODUCTION

Cataract associated with aging (senile or age-related cataract) most often occurs in both eyes, with each cataract progressing at a different rate. Initially, cataract may not affect vision. If the cataract remains small or at the periphery of the lens, the visual change may be minor. Normal aging of the lens leads to yellowing and hardening of the lens nucleus. Smoking, diabetes and exposure to ultraviolet light are the most consistent factors known to cause oxidative stress and degenerative lens changes such as protein degradation, membrane breakage, and cell disruption, culminating in loss of transparency and the development of age-related cataract.

A blind child is an individual aged less than 16 years, who has a visual acuity in the better eye of <3/60 (Gilbert, 2001). In children, cataracts may be caused by infections, trauma or may develop due to a genetic predisposition. As yet, no treatment has been identified to prevent the cataract formation. Cataracts that occur in people other than the early are much less common. Congenital cataract occurs very rarely in newborns. Genetic defects or an infection or disease in the mother during pregnancy are among the causes of congenital cataract. Traumatic cataract may develop after a foreign body or trauma injures the lens or eye. Systematic illnesses such as diabetes may result in cataract. Cataract can also occur secondary to other diseases for e.g. an inflammation of the inner layer of the eye (uveitis) or glaucoma. Such cataract are called complicated cataract. Toxic cataract results from chemical toxicity

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“Global Soul”: A Study Based on Bharati Mukherjee’s *Leave It to Me***Sneha Elcy Jacob**

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Abstract:

The world is increasingly becoming crossbred and mongrel each day, characterised by fusion of customs and traditions, mass migrations and multicultural mixing. This phenomenon, as Pico Iyer states in his travel book *The Global Soul: Jet Lag, Shopping Malls, and the Search for Home* (2001), has created “Global Souls” whose number is increasing every day. “Global Souls” are products of mixed cultures, distinguished by fluid identities and displaced roots. Conventional indices like nationality, language, ethnicity, and religion fail to determine the identity of the “Global Soul.” They are, in fact, citizens of the International Empire who have embraced a global world order. Pico Iyer claims he is a “Global Soul” in every sense of the word. He has lived through three cultures and spends most of his time in Japan. It is a land that bears no connection with him by way of birth, education, job, or ancestry. This paper seeks to make a case that contemporary literature too portrays characters that resemble “Global Souls.” Bharati Mukherjee’s novel *Leave it to Me* presents an assemblage of “Global Souls.” Devi, the protagonist of the novel is a multi-ethnic waif, whose roots are spread through as many as three continents like Europe, America, and Asia and hence a “Global Soul.” There are other “Global Souls” also in the novel like Frankie Fong, Linda, and many more.

Keywords: Global Soul, migrations, multicultural, identity, hybridity.

People from all social strata are increasingly experiencing geographical displacements and relocations in the contemporary world. There were large scale migrations in the previous century and they continue in the present century too. As a result, there have emerged people of multiple identities. This growing tendency of multiculturalism and shifting identities are reflected in contemporary literature too. Pico Iyer’s book *The Global Soul: Jet Lag, Shopping Malls, and the Search for Home* (2001) introduces the term “Global Soul” to designate such people who are by-

Voicing the Unheard: A Study of Saadat Hasan Manto's "Toba Tek Singh" and Jhumpa Lahiri's "A Real Durwan"

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Abstract

The Partition of 1947 divided the Indian subcontinent into India and Pakistan. Apart from many factual representations, the historic event of Partition has had literary representations too. While most of these literary works sing praises for the Partition heroes celebrating their zest, forgotten are the common man who were left at the receiving end. Only little has been recorded about the brutalities and afflictions they underwent. Saadat Hasan Manto and Jhumpa Lahiri in their short stories "Toba Tek Singh" and "A Real Durwan," respectively, however, take a different stance from the mainstream, to critique the futility of the Partition. Thus, they have been successful in making the unheard voices heard.

Keywords

Partition, dislocation, exile, power, unheard voices.

The Partition of the Indian subcontinent into two separate political entities can be regarded as the most disastrous event that altered not only its geographical boundaries, but also the lives of millions of people. The violence and bloodshed that followed the event was unprecedentedly alarming. People who once stood united for the cause of independence from the colonial rule of Britain, suddenly became disunited in the name of religion. There followed a communal frenzy that claimed the lives of many innocent people. Apart from factual documentation there has been much literary representations of the event, and some of the pioneering writers in this field include Kushwant Singh, Bapsi Sidhwa, Saadat Hasan Manto, Amrita Pritam, Nasim Hijazi,

SOCIAL CHANGES AMONG WOMEN- A STUDY OF PATHANAMTHITTA DISTRICT, KERALA

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ABSTRACT

This paper studies the changes in the social status of women in an agrarian district of Kerala. During the past three or four decades significant changes have taken place here which changed the economic conditions of the district which in a way changed the society too. Improvement in the status of women is a crucial factor in the development of a region. So the social changes among women in this district are analyzed using the four indicators, sex ratio, and access to education, health, and participation in the labour force.

KEYWORDS: *Social Change, Sex Ratio, Life Expectancy, Work Participation Rate*

INTRODUCTION

Change, which is the law of nature, simply means alterations in the underlying structure of an object or situation over a period of time. Human society is no exception as it is a part of nature. Social change which occupies a dominant place in the consciousness of humanity is a general term, which refers to changes in social structure: nature, the social institutions, the social behavior or the social relations of a society, a community of people, and so on.

Women have been an integral part of the social structure not only because of their importance in the reproduction and caring of the human race, but also by virtue of their significant contribution to socio-economic progress. Gender analysis views women and men in terms of the roles they play in society, roles that change as societies change. Improvement in the status of women is a crucial factor in the development of a region. The study of social changes among women is important because it forms one of the most trustworthy and reliable indices of the state of society and indicates the nature and direction of social change.¹

The socio-economic status of women in Kerala related to that of men reveals that the position of feminine folk in the State is much advanced than that in other states of the country. Laudable achievements are there in the socio-demographic realms, such as a favourable sex ratio, high levels of literacy, high health standards unseen in other parts of the country.² Thus, it has become a commonplace in development studies literature that the agency of women has contributed significantly to the high social development in Malayalee society.

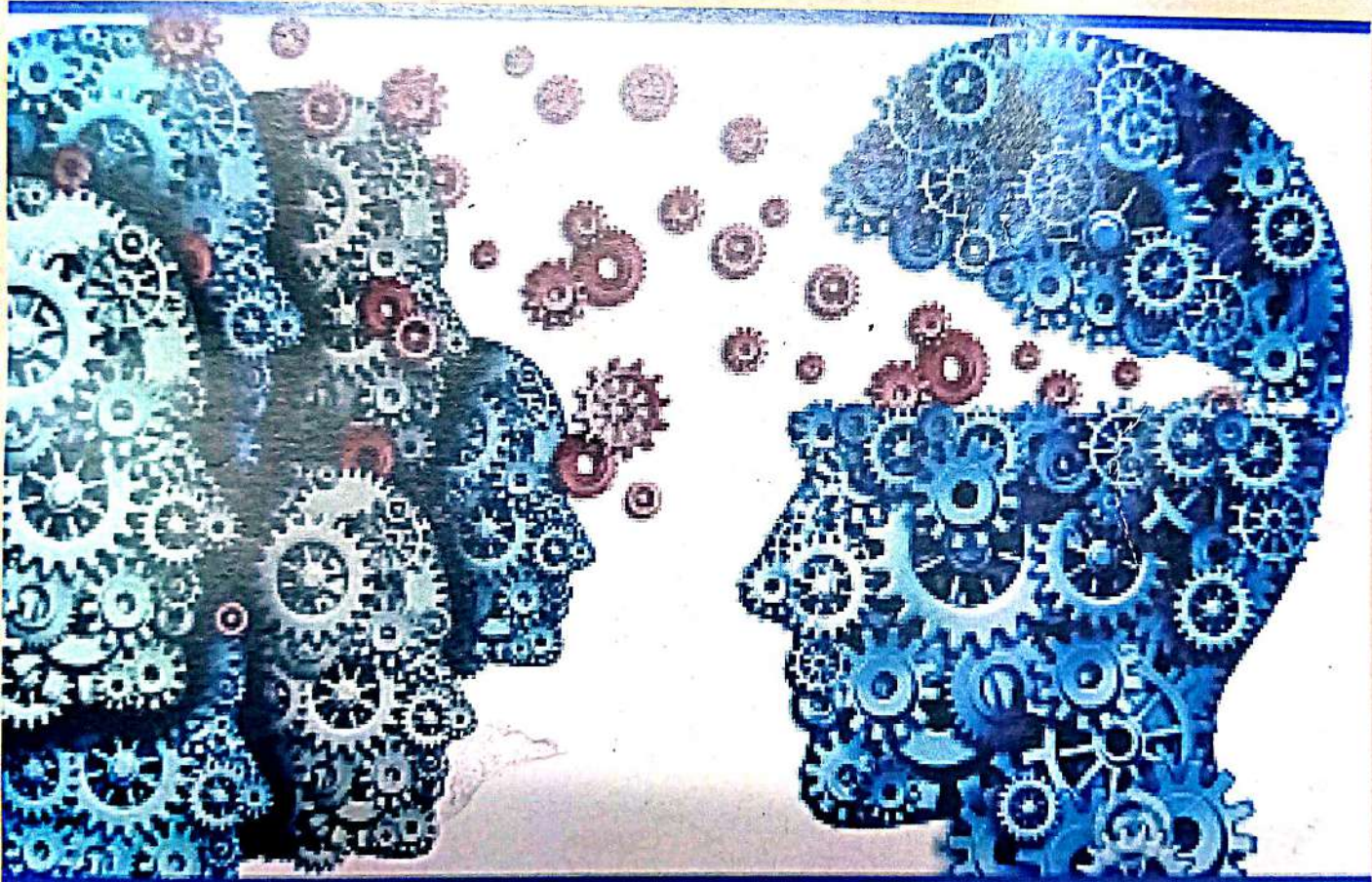
¹ Abha Chauhan, *Tribal Women and Social Change in India*, (Bombay: A.C. Brothers, 1990) 34.

² Robin Jeffrey, *Politics, Women and Well-being: How Kerala became a Model* (New Delhi: Macmillan, 1993) 11.

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Contents

S.No	Particular	Page No.
1.	Efficiency Improvement through Lean Kanban Transformation Prixit Raj, Dr. Parul Sinha,	104-111
2.	A STUDY ON THE EFFECTIVENESS OF BHIM APP WITH SPECIAL REFERENCE TO THE STATE OF KERALA Dr. VINOD C.	112-116
3.	Level of Job Satisfaction among Different Employees Echelons of Power Sector: A Case Study of National Thermal Power Corporation Ltd. SHANKAR DAYAL, V. C. SHARMA	117-126
4.	PROFITABILITY OF COMMERCIAL BANKS IN INDIA – AN ANALYSIS Roni Jain Raju, Dr. Benson Kunjukunju	127-136
5.	Service Quality of Urban Branches of State Bank of India: An Empirical Study Ankita Ghosh, Dr. Kingshuk	137-144
6.	Managing Stress at Workplace by the Employees and its Perils Mr. Nagendra Prasad.K, Mrs. Narayanamma, Mrs. M. Maheshwari	145-150
7.	A study on identifying opinion of customers regarding the Switching Cost of financial service companies in Pune and Nagpur. Dr. Nirzar Kulkarni, Mr. Keyur Parekh	151-160



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PROFITABILITY OF COMMERCIAL BANKS IN INDIA – AN ANALYSIS

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ABSTRACT

Banking industry plays a pivotal role in the economic development of the country. It is the most intensively synchronised industry as it deals with others money. The success of a commercial bank depends on the amount of profit it earns. It is a matter of necessity that every bank must earn enough profit to maintain itself and to facilitate future growth. The greater the profit, the more efficient is the business concerned and profit, like the battery, provides energy to the business enterprise, without which the total establishment will collapse. Profit of a bank is, perhaps the most appropriate measure to evaluate the economic viability of a bank and it is a primary measure of success of a bank. Thus, profit is the pivot around which the entire business activities rotate. In the present study to analyse the profitability four parameters like spread, burden, operating profit and net profit are selected and tools like average and compound annual growth rate have been used for analysing the data and ANOVA has been used for testing hypothesis. The time period selected for the study is 2008-2016 and commercial banks are divided into Nationalised Bank, State Bank Group, Old Private Sector Banks, and New Private Sector Banks. The analysis bring into light that annual average growth rate of profitability ratios of new private sector banks was much superior as compared other groups. With the increase in competition in banking industry, Bank should explore every possibility for improvement and increase the profitability.

Keywords: Profitability, Growth rate