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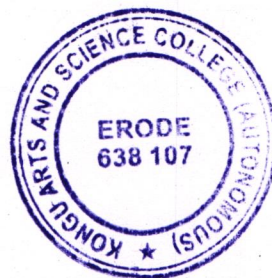


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விவேகானந்தா கலை மற்றும் அறிவியல் கல்லூரி (மகளிர்)



தமிழ்ப்பல்கலைக்கழகம், தஞ்சாவூர்
அயல்நாட்டுத்தமிழாய்வுத் துறை



சான்லாக்ஸ் பன்னாட்டுத் தமிழியல் ஆய்விதழ்

கிணத்து நடத்தல்

பன்னாட்டுக் கருத்தரங்கம்

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பொருளடக்கம்

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தமிழ் இலக்கியங்கள் காட்டும் மகளிர்

முனைவர் ப. தீனசுந்தர்

உதவிப்பேராசிரியர், தமிழ்த்துறை

கோங்குகலை அறிவியல் கல்லூரி (தன்னாட்சி)

சுருட்டு

பெண்ணியம் என்ற கருத்தமைவு தனிக் கோட்பாடாக உருவாகியுள்ள இன்றைய சூழலில் பிறநாட்டுப் பண்பாடு, நாகரிகம், வரலாற்றுப் பின்னணி, பெண்கள் கல்வி, வாழ்க்கைநிலை போன்றவை பெண்களின் வாழ்வில் பெருமாற்றங்களை உருவாக்குகின்றன. இந்த மாற்றங்களே 'பெண்ணியம்' என்ற புதிய எழுச்சியினை உண்டு பண்ணியுள்ளது. இப்பெண்ணியம் ஆலமரத்தின் வித்தாக நெஞ்சில் ஆழ ஊன்றி நின்று, இன்று தமிழகத்தில் பெருமரமாக ஓங்கி வளர்ந்து பல விழுதுகள் சிறக்க கருத்தவாக்கம் பெற்றுள்ளது.

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பெண்ணியம்

Feminism என்ற ஆங்கிலச் சொல் என்ற இலத்தீன் சொல்லிருந்து மருவி வந்ததாகும். குநஅடையெ என்ற சொல் Femina பெண்ணின் குணாதியங்களைக் குறிப்பதாகும். முதலில் பெண்ணின் குணாதியங்களைக் குறிப்பிடவே இந்த சொல் வழங்கப்பட்டது. பின்பு பெண்களின் உரிமைகளைப் பேசுவதற்குப் பயன்பட்டது. 17ஆம் நூற்றாண்டில் தான் பெண்ணியம் என்ற சொல் முதன் முதலில் பயன்படுத்தப்பட்டது. பெண் விடுதலை எனும் கருத்து, மேல் நாட்டுச்சிந்தனையின் தாக்கமாகும். அண்மைக் காலத்தில் தோன்றிய பெண்ணியம் பெண்களின் உரிமைக்காகப் போராடும் ஒரு புதிய இயக்கமாகும். பெண்ணியம், பெண்ணியல், பெண்ணிய நிலைவாதம், பெண்ணுரிமை, பெண்விடுதலை ஆகிய பொருள்களில் அடங்கும். காலம் காலமாக அடிமைப்படுத்தப்பட்டு வதைக்கப்பட்டு வாழும் பெண்களை அடிமைத்தனத்தில் இருந்து விடுவித்துச் சமூகத்தில் ஆண்களுக்கு இணையான மதிப்பினை பெற்றுத் தருவதே பெண்ணியத்தின் நோக்கமும் செயற்பாடும் ஆகும்.

சங்க இலக்கியத்தில் மகளிர்

சங்க இலக்கியங்கள் கைம்மை நோற்றல், இறந்த கணவனோடு தானும் புகுதல், வறுமையில் வாழ்ந்தாலும் செம்மையாக வாழ்தல் என்பது போன்ற சில மரபுகளைப் பெண்ணுக்குக் கூறியுள்ளது. மேலும் கணவனை இழந்த பெண்கள் காயகனி, கிழங்குகளைச் சிற்றுணவாகக் கொண்டு வாழ்நாளெல்லாம் நோன்பிருக்க வேண்டும் என்கிறது. வேள் எவ்வியின் மனைவி கைம்மை நோன்பிருந்ததை வெள்ளெருக்கிலையார் பாடலால் அறியலாம்.

"பிடியடி யன்ன சிறுவழி மெழுகிர்

தன்னம் காதலி புன்மேல் வைத்த

இன்சிறு பிண்டம்"

(புறநானூறு பா.234)



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அயன்நாட்டுத் தமிழாய்வுத் துறை



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Abstract and content (in 500 words)


In today's environment where the concept of feminism has been developed as a separate theory, indigenous culture, civilization, historical background, women's education, living conditions, etc. create great changes in women's lives. These changes have given birth to the new rise of "feminism". This woman, like the seed of the banyan tree, is deeply planted in the chest, and today it has grown into a huge tree in Tamil Nadu and has won many votes. This review compares such feminism with the women represented in Sangha literature.

Certified that the above given information is true to my Knowledge.


Signature of the Participant

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BANKING SERVICES WITH MODERN TECHNOLOGY AND CUSTOMERS' PERCEPTION

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ABSTRACT

Banks use Technology Enabled Banking facilities to offer a wide range of product and services. Financial Institution which does not offers technology enabled banking service, cause risk to their business and loss of customers. The present study deals with modern technology using by banking sector and perception level of customers in Erode District. Along with opportunities, technology enabled banking generates extended risks for financial institution. Technology Enabled Banking increases bank's dependence on information technology, thereby increasing the technical complexity of many operational and security issues. This development has been leading to the creation of new business models involving bank- and non-bank entities, such as Internet service providers, telecommunication companies and other technology firms.

Key Words: Technology, Banking, Customers, Development, Services.

Introduction

Banking technology as a confluence of several disparate disciplines are such as finance (including risk management), information technology, computer science, communication technology and marketing science. The tremendous influence of information and communication technologies on banking and its products, the quiet essential role played by computer science helped in fulfilling banks' marketing objective of servicing customers better at less cost and thereby reaping more profits. Advanced statistics and computer science are used to measure, mitigate, and manage various risks associated with banks' business with its customers

and other banks. The growing influence of customer relationship management and data mining in tackling various marketing-related problems and fraud detection problems in the banking industry is well documented. It is really the discretionary income which affects the banking business since the income is either spent on luxury items or on comfortable living conditions or invested with the motto of earning interest and dividend. It is a sound nexus or a conducive environment for the development of banking business, specially the mobilization of savings and deposits. The market potential is thus influenced by the discretionary income. The private or public sector organizations

engaged in the banking business bear the responsibility of identifying the emerging trends and making possible an optimal use of the available potential so that in addition to the protection of commercial viability they also succeed in developing and expanding the business and making the organizations nationally and internationally competitive. It is in this context that banks of late are practicing modern marketing principles.

In the past, the commercial banks did not find any attraction in Indian economy because of the meager business prospects and the low level of income Vis-a-Vis the stagnating economic activities. Of late, the Indian economy is moving ahead on the right path, which will make the business environment more conducive. The downward moving share of the public sector commercial banks to the process of socio-economic transformation makes it essential that they undertake a microscopic audit of their policies and strategies. The national economy requires adequate financial resources for the time-honoured implementation of the development-oriented welfare schemes. The entrepreneurs expect credit facilities on soft terms and conditions, an individual keeps alive high expectations from the public sector commercial banks. The rural economy calls for a priority attention while finalizing the allocation of funds and these developments necessitate innovative marketing. The study aimed that to know the modern technology using by banking sector and perception level of customers in Erode District.

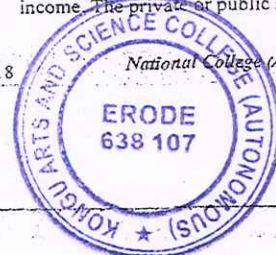
Objectives of the Study

1. To know the modern technologies used by the banking sector in erode district.
2. To identify the perception level of customers towards service provided by banking sector in erode district.

Materials and methods

Sweetey Regina Mary, S (2015) stated that the E-Banking is an application that has been developed for a well-established regional bank operating primarily in India. In the world of this competitive environment and technological development, the bank has been totally

computerized in the last 5 years, and to increase its customer base has started planning, for a concept called as e-banking; with this concept the bank wants to move very nearer to the customers and increase its basic operational strategies. Through E-Banking the bank wants to introduce the core concept of IT based Enabled Services (ITES). The E-Banking services are executed only upon the customer, and these e-banking services would fully integrate with the core banking solution that is already in usage. The major idea is to provide a series of services to the customer through the ATM, internet banking, mobile banking and make the customer feel flexible in calling out simple tasks faster instead of making visit to the bank every time. Electronic banking has emerged from such an innovative development. The objective of the present paper is to study and analyze the customer awareness and satisfaction level of the e-banking services. This study helps to find out that the customers have moderate level of awareness and neutral level of satisfaction in e-banking services. Samson Yusuf Dauda (2015) stated that the importance of service delivery technology and online service adoption and usage in the banking industry has received an increased discussion in the literature in recent years. Owing to the fact that Strong online banking services are important drivers for bank performance and customer service delivery; several studies have been carried out on online banking service adoption or acceptance where services are already deployed and on the factors that influence customers' adoption and use or intention to use those services. However, despite the increasing discussion in the literatures, no attempt has been made to look at consumers' preference in terms of future online banking service adoption. This study used conjoint analysis and stated preference methods with discrete choice model to analyze the technology adoption pattern regarding consumers' preference for potential future online banking services in the Nigerian banking industry. The result revealed that to increase efficiency and strengthen competitiveness, banks need to promote smart and practical branded services especially self-services at the same time promote a universal adoption of e-banking system

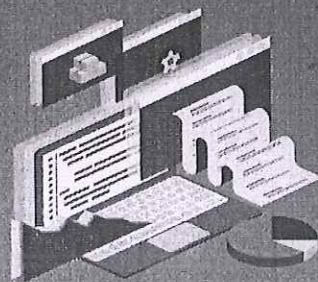
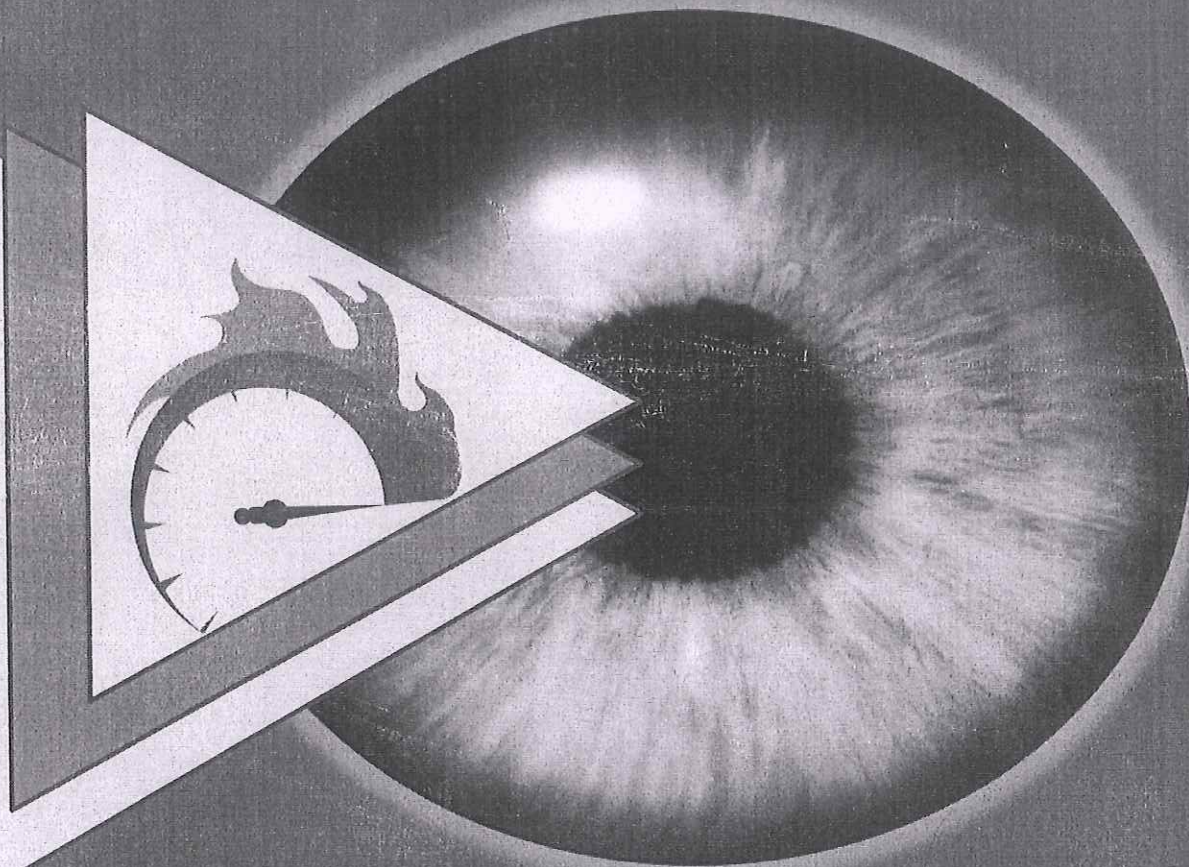


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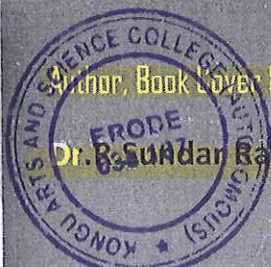
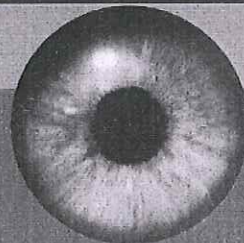
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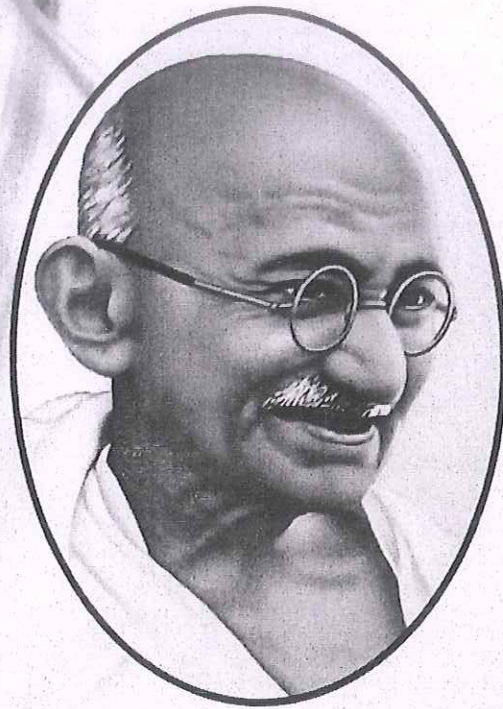
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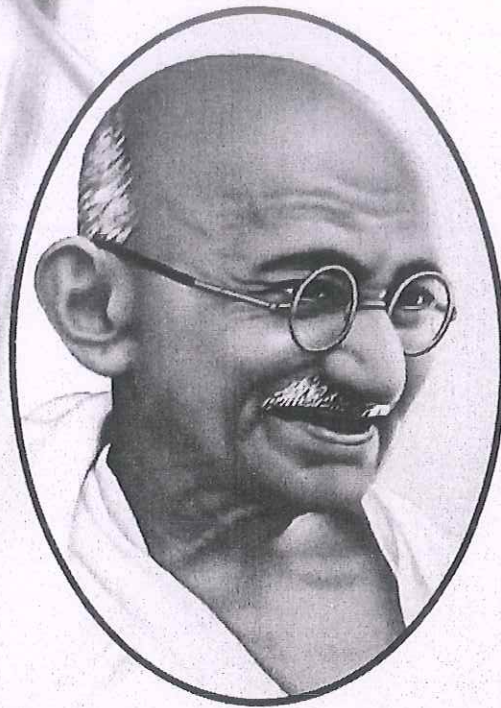
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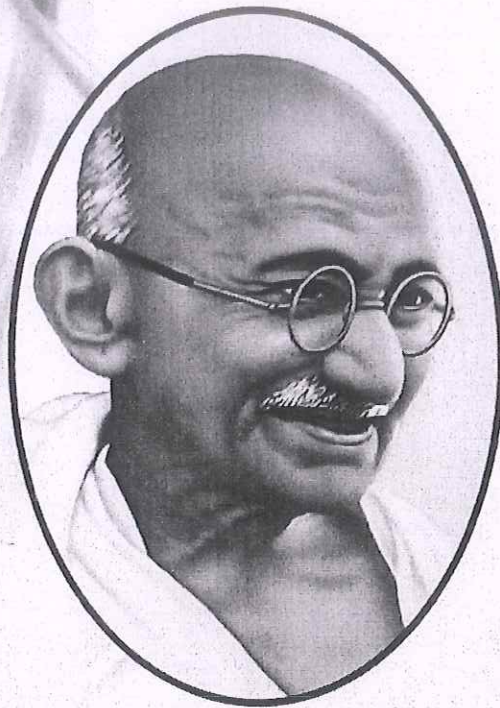
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Dr.R.Sundar Raj¹, S.Jaganathan², M.Geetha³

^{1,2,3} Assistant Professors, Department of Computer Science,

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ABSTRACT

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Keywords: Virtualization, ABC, SEAFORM, EVMM, Physical Machines, Virtual Machines

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Cloud Computing is a collection of computing software and services available from a decentralized network of servers. There are many popular services and web sites already used by the people without being aware that they are cloud-based. Social networking sites like Twitter, Facebook, etc., Web-based email clients like Yahoo, Gmail, Hotmail etc., Messengers like WhatsApp, Telegram, Hike etc., Peer-to-Peer networks like Skype, Bit Torrent etc., Informational Sources such as Wikipedia, Online Encyclopedia, Online news etc., Video watching sites such as YouTube, Video Cafe etc., and even more. These applications blend well with the daily routine of common public as the well-known and frequently used cloud services [1,2]. There is no need for the centralized location or organization that controls these cloud services, and nothing is required to utilize them besides a Web browser and an Internet connection in the host computer. Instead of purchasing and installing the physical infrastructure necessary to run software programs, a business is carried out by providing the services as per the need.



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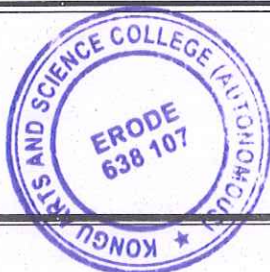
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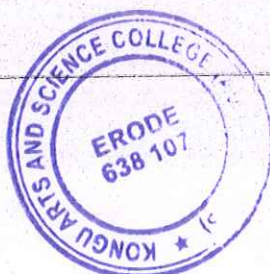
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DESIRE IS THE ROOT OF SOCIAL SUFFERING FROM PAULO COELHO'S *THE DEVIL AND MISS PRYM*

S. Deepa

Assistant Professor of English

Kongu Arts and Science College (Autonomous), Erode



All negative and harmful desires, if uncontrolled, would turn human beings into the worst monsters on earth

Dr. T.P Chia

Abstract

Human minds are filled with the desire for wealth, power, possession and authority. Love, affection, empathy and several such human identities have lost their trace. The only feeling that pervades the heart of every human soul is selfishness. Man awaits the opportunity and uses it to the core for his own social mobility. Entire mankind has become corrupted remains the main argument of the paper with an instance from Coelho's *The Devil and Miss Prym*. The social imbalance such as corruption, unhealthy industrialization, indifference towards the aged people, lack of respect towards God, political incompetency among the leaders, inhuman terrorism, passive public response against evil is discussed here.

Keywords: Harmful Desire- Selfishness- Social mobility- Social imbalance.

The starting point of all achievement is the desire

- Napoleon Hill

*Desire makes everything blossom,
Possession makes everything wither and fade*

- Marcel Proust

These sayings clear that desire brings motivation, initiation towards success in the life of human beings. But, the meaning of the word 'desire' to get intensified wrongly is quite pathetic. Desire exists to be harmless unless it paves the way for possession. It would be apt to recollect Buddha's notification between the terms 'Love' and 'Like.' He remarks that when a man likes the flower, he tends to pluck it, possesses it for himself.

On the other hand, if he really loves, he waters the plant every day. Thus, desire should be the love which one carries for things but not the likeness to possess. The present scenario gives rise to desire through possession and vice versa. It exceeds any limitation is an undeniable fact resulting in the sorrow of fellow human beings.

The paper depicts desire to be the source of social evils on illustrating the happenings from Paulo Coelho's *The Devil and Miss Prym*

The story revolves around the inhabitants of the Viscos village. The village once known for its ancestry was found to be left abandoned by the youngsters of the present generation. The stranger, who tends to lose faith on mankind, being affected by terrorism, visited the village

in sought of answer for his perception; that no man is completely good or perfect, he waits for an opportunity to commit an error. If he has been provided with that chance, he will go to any extreme to attain his welfare. The stranger puts this as a test where he buries 11 gold bars, one in the separate place and remaining ten in another place revealing its presence only to the girl, Chantal in the village. He adds that the gold could be possessed by the village only upon breaking one of the Ten Commandments. He tells her that if anyone could dare to emerge to be a murderer will get the bars. When Chantal (Miss Prym) questions about the selection of her village, the stranger reasons it on chance stating the unreasonable loss of his life and family in the hands of terrorists by chance. The fear of Chantal for Viscos becomes real. The villagers decide to kill the old lady Berta. However, at the end, Chantal is found to tempt the villagers upon risks involved in converting the gold bars into currency and thus quitting their plan of murder. Finally, at the end, Chantal left with the gold as her wage and answered the stranger's question with the reply of choice and control. Coelho has





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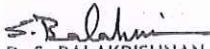
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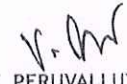
DESIRE IS THE ROOT OF SOCIAL SUFFERING FROM
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Financial Inclusion through Insurance Sectors

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ABSTRACT

According to the Planning Commission (2009), Financial inclusion refers to universal access to a wide range of financial services at a reasonable cost. These include not only banking products but also other financial services such as insurance and equity products. Access to affordable basic financial services (having a bank account, credit, deposit and insurance etc.) is one of the key challenges facing the rural and semi-urban population in India. These basic financial services lead to being a normal social life in the society. The Government of India, Reserve Bank of India and policy makers have been taking proactive steps for improving these basic financial services particularly rural areas in India. But still large segment of population unable to access basic financial services because not aware of the financial services and lack of financial literacy are the major constraints for access these services this leads to financial exclusion. So far, banking industry in India show significant effects in enhancing financial inclusion but the focus is shifting towards inclusion of rural and semi-rural poor people in insurance. In financial inclusion, insurance sector is also one of the important determinants factor. In the current scenario 80 per cent of the population remains excluded in the life insurance category and 90 per cent out of non-life insurance segment. Thus, inclusion with insurance had got a long way to go in India. The present study focuses on the role of insurance sector for enhancing financial inclusion and present scenario of insurance sector in India. The study is based on secondary data, were collected from IRDA reports, Journals and magazines.

1. Introduction

Insurance occupies an important place in the complex modern world since risk, which can be insured, has increased enormously in every walk of life. This has led to growth in the insurance business and evolution of various types of insurance covers. The insurance sector acts as a mobiliser of savings and a financial intermediary and is also a promoter of investment activities. It can play a significant role in the economic development of a country, while economic development itself can facilitate the growth of the insurance sector. After the deregulation of insurance business in India there is a significant change in the industry both in the products as well as the services offered to the customers. Access to safe, easy and affordable credit and other financial services (having bank account, deposit, insurance etc.) by the poor and vulnerable groups are recognized as a pre-condition for accelerating growth and reducing income disparities and poverty. Delivery of banking services and credit at an affordable cost to the vast sections of disadvantaged and low-income groups which various financial services which include frequently savings, taking loans, having insurance products, payments, remittance facilities, and financial counseling by the formal financial system in Indian. (Rangarajan Committee Report, 2008). Financial inclusion means not only having bank account but also having insurance products, postal facilities, etc.

2. Review of Literature

1. A Research entitled, "Enhancing Financial Inclusion through Insurance- Current Status & Challenge," undertaken by Prabhakar Nandru and Anand Byram (2015) clearly point out that insurance products is an important weapon for enhancing financial inclusion. And we are also suggested that the insurance companies are effectively fulfil the rural people needs and to create awareness on various insurance products in rural people in India

2. Prabhakara (2007) examined that creating awareness of the need for services like life insurance, basic banking services their accessibility and affordability increase the business opportunities of bankers and life insurers in rural as well as urban. Creating awareness to banking services and insurance services among rural and urban poor could also be regard as one of the ingredients infrastructures to the financial market supports the financial inclusion programmes of governments where life insurance deserves to be an integral part. The study also focused that as part of these financial inclusion programmes, micro insurance competently fits to be propagated in the targeted market segments.

3. Objectives of the Study

The following objectives are drawn from above literature review.

- To examine the status of insurance penetration and density in India.
- To know the life insurance Office penetration in India.
- To examine the number of new policies issued



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This book provides the concept of developing environment friendly and sustainable clothing for the future. The book focuses on the legal regulations, ecological considerations, and different standards recommended by various countries and certifying agencies. It also speaks about the characterization of environment friendly apparel products and the concepts related to the development of earth positive apparels. The book also discusses about the cleaner production technologies for future dwells on novel technological aspects related to wet processing industry.

Dr. M. Parthiban is an Assistant Professor (SO) in the Department of Fashion Technology, PSG College of Technology, Coimbatore, Tamil Nadu, India. He has published 36 articles in National and 18 in International Journals and has presented 11 papers in National and 8 in International Conferences. He has delivered special lectures in various AICTE FDP programmes organised by other institutions. He has organized a National level technical conference & six National level workshops. He is currently authoring a book on "Apparel Finishing and Clothing Care" for Woodhead Publishing India. His area of specialization includes Textile Finishing, Green Processing of Textiles, Functional Apparels & Denim Garment Manufacturing.

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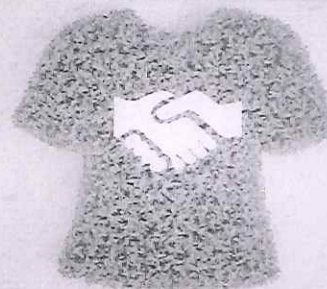
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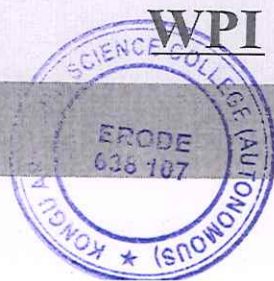
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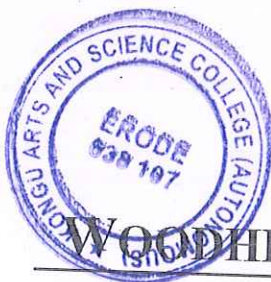
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Eco-hazards in manufacturing of apparels

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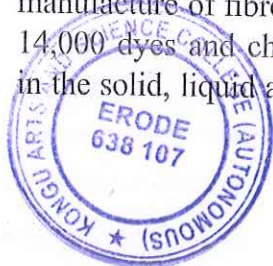
Abstract: Ecological considerations have become important factors in marketing of textile goods. Manufacturers must be aware of the growing ecological concerns starting right from the stages of cultivation and production of fibres upto packaging. The environmental hazards faced due to the usage of pesticides and its alternatives are discussed. The problems associated with the textile processing industry are complex in nature. The health hazards encountered as a result of the application of banned dyes and chemicals are elaborated and their permissible limits in textiles are highlighted.

Keywords: pesticides, allergic dyes, toxic chemicals, dermatitis, hazards, eco norms.

3.1 Introduction

Textiles make up a very broad category of products and are used in a way that consumers, including children, are directly or indirectly exposed to their chemical content. Chemicals in textiles can have adverse effects by directly affecting health, such as causing allergic reactions. But they can also adversely affect the environment, for example, by long-term effects from persistent or bio-accumulating substances.

Textile industry contributes 30% of India's export. It produces over 400 million meters of cloth and around 1000 million kg of yarn per annum. Textile sector is labour intensive and nearly a million of workers are associated in various unit operations. Textile wet processing activity contributes about 70% of pollution in textile industry.¹ It is estimated that there are around 12,500 textile processing units wherein the requirement of water ranges from 10 litres with an average of 100 litres per kg. Right from cotton cultivation and manufacture of fibres, spinning, weaving, processing and finishing, more than 14,000 dyes and chemicals are used and a significant quantity of these goes in the solid, liquid and air wastes, thereby imparting pollution of air, land and



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Quest For Identity in Arun Joshi's *The Strange Case of Billy Biswas*

S. Priyanka

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The novel writing in English has become a centre of attraction for Anglicized Indians and Indian English novel is encouraged by the colonized people for their identity and intellectual status. In the words of the writer M.M.Bhattacharyajee, "not the British rulers, but the earnest desire and repeated representations of Indians were responsible for the introduction of English and western culture into India" (79).

After 1950's, Indian novelists interest moved from public to private sphere. They started to describe about the individual's quest for the self in all forms along with the problems. Novelists like Anita Desai, Arun Joshi and Nayantara Sahgal reflect through their works the face of Indian English novel and their seeds of future development. Arun Joshi was the first and the finest writer among the existentialist writers. His fictional world was characterized by frustration, disintegration and a sense of alienation. Like Joseph Conrad and V.S.Naipaul, Arun Joshi was preoccupied with the themes of man's existence, bad faith and aimlessness life. In the words of Hari Mohan Prasad, "His novel is both a chronicle of chaos and a mode of quest" (9). He has picturized the age in which religious belief is highly disappearing and man feels culturally uprooted.

"The most futile cry of man is his impossible wish to be understood" (The Strange 7).

Quest for identity is basic to the human world. With the decline of dignity of human life in the post independence era, the problem has intensified. Man faces an unusual loneliness, alienation and rootlessness. His quest is to attain a personal view



of life and world, which makes the life meaningful. In modern age, man suffers not only from war, presecution, famine and ruin, but also from convictions of isolation, meaninglessness in his ways of existence.


The hiatus between what the individual aspires for and the harsh reality of what he achieves, what he professes and what he realizes and what he would be like to be taken for, has crumpled his life leaving an insidious effect on his inner being. The injuries inflicted and the scares left on his psyche makes him realize his helplessness. Joshi, in all his novels, has tried to explore "that mysterious under world which is the human soul" (The Strange 7).

Billy Biswas the protagonist of the novel is a young, rich and a well educated person. He has everything in his life still he possess some unusual obsessions which make him to get lost in the problems of identity. He belongs to a rich and respectable family. He is the son of Judge of Supreme Court of India. Billy is permitted only to pursue Engineering in America but he started to pursue Anthropology without the knowledge of his father and he is already half way through his Ph.D in Anthropology.

When the novel starts Romi, the witness-narrator goes back in the past and recalls the strange case of his friend Billy Biswas. He decides to narrate the story of Billy not because he has understood him, because as he grows mature, he realizes that "the most futile cry of man is his impossible wish to be understood. The attempt to understand is probably even more futile" (The Strange 7).

Arun Joshi has clearly brought out the odd feeling of Billy and has shown his protagonist Billy as a man whose is completely fed up with the materialistic society. He is lost in his problems of identity. Though he has his own family, he has some sort of loneliness. His outward journey is symbolic of his quest for self-realization.

The first part of novel reveals the quest for identity of Billy's soul in the midst of the upper class Indian society. Character of Billy is understood from the narration of the narrator. Most of the people who meet him considered him as a light-hearted good sport, but his eyes reveal his deep sombre look. Tuula Lindgren, the Swedish girl, doing an advance course in psychiatric social work and Romi are the two people who understand the dilemma of Billy's life.


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வழிநீரோடும்

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புகழ்

ஊழிப்பேரலையினைக்

கடந்தும்,

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வள்ளுவா!!

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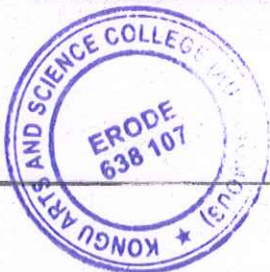
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கண்ணாடியில்

என்றும்,

அதனை சுமக்கும் ஆணி..

தாய்மை..





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The poet of the book "valindhodum Kanal" has painted and made a picture of how this society appeared in the sense he saw and felt. This book connects with the reader as he approaches society as everyone approaches it. Each poem describes the injustice done by people to people in the society. Although the book cannot eliminate social ills completely, the book aims to create awareness among the people by outlining them.

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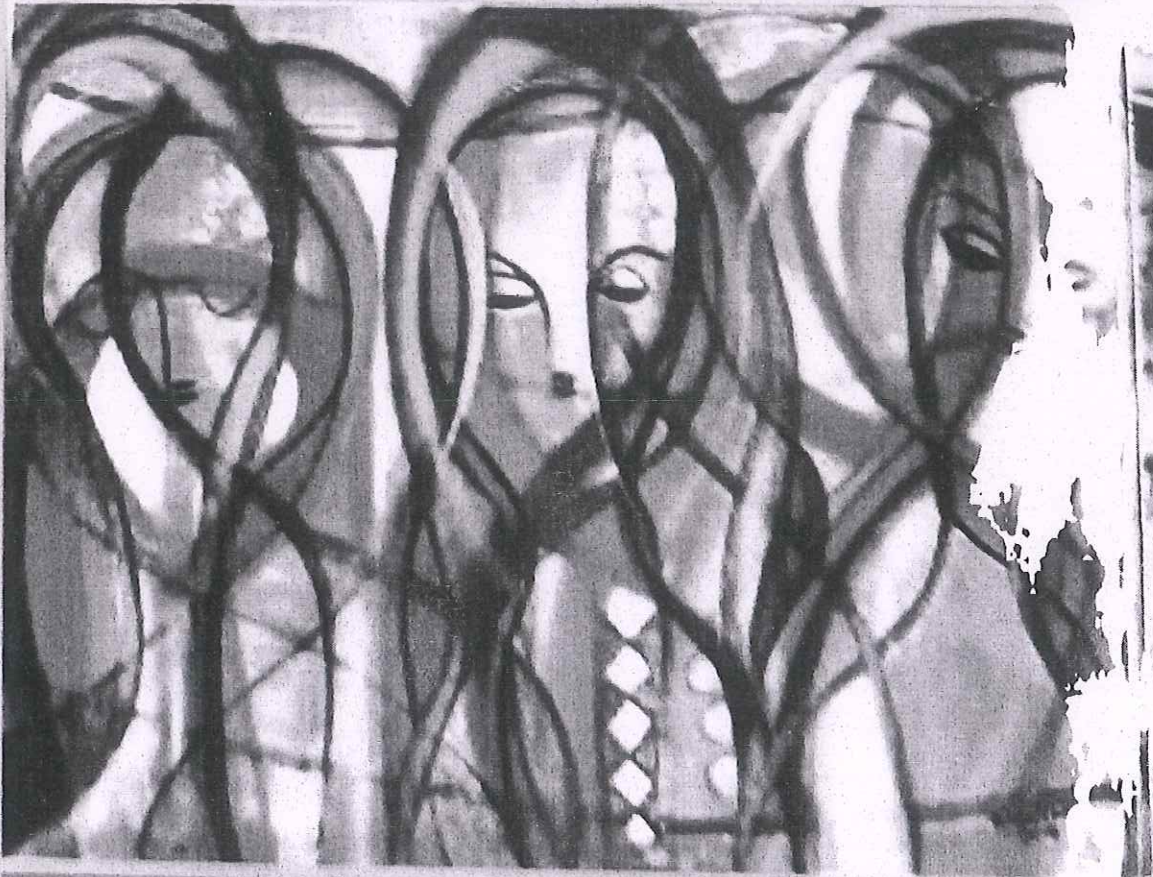

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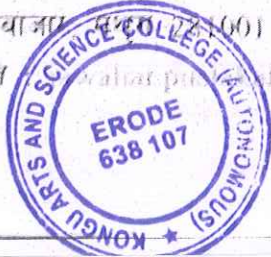
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Abstract and content (in 500 words)

The discussion related to women is been going on since ages. On one hand she is considered strong and on the other hand she is declared weak. Whether a woman is weak or strong, there is always an upheaval within her, which we can consider as a search for her identity. Many literary creators and researchers have done a lot of work towards this direction. The specialty of this subject is such that it becomes necessary to understand the basic elements of sociology, economics, psychology etc.

The author has done a lot of haphazard study of women's identity. This book deals with the topic related to Portrayal of Women and her identity in Hindi literature'. The author has discussed various aspects of women's status and her identity from ancient times to modern times.

Certified that the above given information is true to my Knowledge.



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