

**உலகப் பொதுமறை
வள்ளுவம்**



தொகுப்பாசிரியர் : உடையார்கோயில் குணா

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16

VIVEKANA
SCIENCE
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TIRUCHENGODE, T.K. NAMAKKAL
TAMIL NADU



“வள்ளுவர் கற்பிக்கும் வாய்மை”

முனைவர் ப. கற்பகராஜன்

33


உலகம் முழுவதையும் ஓர் உள்ளத்தை அடக்கிவைக்கக்கூடிய இயந்திரவியங்கப்பட்ட இன்றைய உலகம் வாய்மை என்பது படிப்படியாக மறைய ஆரம்பித்துள்ளது. பொய்மை மட்டுமே வளர்ந்துவருகிறது. ஆனால் வாய்மை பல்லாயிரம் ஆண்டுகளுக்கு முன்பே பொய்மை மறைய வாய்மை வளர வேண்டும் என்ற எண்ணத்தில் அறக்களிய முதன்மை அறமாக வாய்மையைக் கடைபிடிக்க வேண்டுகிறது குறிப்பிட்டுள்ளார்.

1. வாய்மை

உண்மை என்ற பொருளையுடைய திருவள்ளுவர் வாய்மை என்பதோடுள்ள சேற்களால் குறிப்பிடுகிறார். மனிதர்களால் மட்டுமே பேசவேண்டும் என்றால் அவ்வாறு உண்மை பேசுவதால் மட்டுமே மனித இனம் மேன்மை அடைய உலகிற்கு உணர்த்தும் முயற்சியும் வாய்மை என்பது அதிகாரமே வகுத்துப் பதவி சேர்பாக்களையும் என்பது குறிப்பிடத்தக்கது.

2. வாய்மை - விளக்கம்

பொய்மையால் பொய்யான உண்மை இன்றைய மக்களுக்கு ஏது அடைய முடியாது. துள்ளியமாக விளக்கிக் கருத்துரைக்கிறார். அனைத்திற்கும் துள்ளியம் துள்ளியம் வாய்மை என்று வாய்மை


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“திருவள்ளூரின் கல்விச் சிந்தனைகள்”

முதல் பதிப்பு 1980 ஆம் ஆண்டு

40

தமிழ் அறிஞர் கருத்துகள் என்ற நூலில் திருவள்ளூர் கல்விச் சிந்தனைகள் பற்றி ஆசிரியர் கருத்துரைத்துள்ளார். திருவள்ளூர் கல்விச் சிந்தனைகள் பற்றி ஆசிரியர் கருத்துரைத்துள்ளார். திருவள்ளூர் கல்விச் சிந்தனைகள் பற்றி ஆசிரியர் கருத்துரைத்துள்ளார்.

1. திருவள்ளூர்

திருவள்ளூர் கல்விச் சிந்தனைகள் பற்றி ஆசிரியர் கருத்துரைத்துள்ளார். திருவள்ளூர் கல்விச் சிந்தனைகள் பற்றி ஆசிரியர் கருத்துரைத்துள்ளார். திருவள்ளூர் கல்விச் சிந்தனைகள் பற்றி ஆசிரியர் கருத்துரைத்துள்ளார்.

2. கல்விச் சிந்தனைகள்

திருவள்ளூர் கல்விச் சிந்தனைகள் பற்றி ஆசிரியர் கருத்துரைத்துள்ளார். திருவள்ளூர் கல்விச் சிந்தனைகள் பற்றி ஆசிரியர் கருத்துரைத்துள்ளார். திருவள்ளூர் கல்விச் சிந்தனைகள் பற்றி ஆசிரியர் கருத்துரைத்துள்ளார்.

சென்னை பல்கலைக்கழகம்

1969



சென்னை பல்கலைக்கழகம்

(1969)

சென்னை பல்கலைக்கழகம், சென்னை, இந்தியா. இது ஒரு தனியாக செயல்படும் அமைப்பாகும். இது 1969 ஆம் ஆண்டு நவம்பர் 15 அன்று நிறுவப்பட்டது. இது சென்னை பல்கலைக்கழகத்தின் கீழ் செயல்படும் ஒரு தனித்துவமான அமைப்பாகும். இது சென்னை பல்கலைக்கழகத்தின் கீழ் செயல்படும் ஒரு தனித்துவமான அமைப்பாகும். இது சென்னை பல்கலைக்கழகத்தின் கீழ் செயல்படும் ஒரு தனித்துவமான அமைப்பாகும்.

சென்னை



வள்ளுவர் கற்பிக்கும் இல்வாழ்க்கை

அ. முருகன்

4

இலக்கியம் என்பது ஏதேனும் ஓர் இலக்கினை இயம்பவேண்டும். இலக்கியம் என்ற சொல் இலட்சியம் என்ற சொல்லின் திரிபு என்று குறிப்பிடுவார் நாமக்கல் கவிஞர். மேலும் இலக்கு என்பதற்குத் திசை என்ற பொருளும் உண்டு. மக்கள் எத்திசையில் செல்லவேண்டும் என்பதைக் காட்டுவதே இலக்கியம் என்று சாமிநாத சிதம்பரனார் குறிப்பிடுகின்றார். ஆங்கில அறிஞரான அட்சன் என்பவரோ வாழ்க்கையை மொழிவாயிலாக வெளிப்படுத்துவதே இலக்கியம் என்று குறிப்பிடுகின்றார்.

இலக்கியம் என்பது நல்லனவற்றைச் சொன்னால் மட்டும் போதாது. நல்லனவாறும் சொல்லவேண்டும். எதைச் சொல்வது என்பதோடு எப்படிச் சொல்வது என்பதையும் தெளிந்து சொல்லும் இலக்கியமே காலம் கடந்தும் வாழும். தமிழ் இலக்கிய உலகில் தமக்குப் பின்னே வந்த அனைவராலும் வணங்கிப் போற்றப்படும் தனிப்பெருஞ் சிறப்புக்கு உரிய புலவராகத் திகழ்பவர் திருவள்ளுவர்.

மக்கள் மாயை என்னும் வளையினுள் சிக்குண்டு தவித்துக்கொண்டிருந்தபோது அதிலிருந்து விடுபட்டு வெளிக்கொணர் முயற்சித்த நிலையில்தான் அற இலக்கியங்கள் தோன்றின. அத்தகைய அற இலக்கியங்களான பதினெண் கீழ்க்கணக்கு நூல்களுள் முதலாவதாக வைத்துப் போற்றப்படும் நூல் திருக்குறள். 133 அதிகாரங்களில், 1330 குறள்களை அடுக்கி தரணி செழிக்க குற்றங்கள் குறைய தமிழை ஏற்றமுறச் செய்த செம்மல் திருவள்ளுவர் ஆவார்.

“வள்ளுவர் தன்னை உலகினுக்கே தந்து

வாழ்புகழ் கொண்ட தமிழ்நாடு”



திருக்குறளில் உடல்நலம்

முனைவர். கு.கருமுருகானந்தராஜன்.

38

ஆய்வு முன்னுரை

திருக்குறள் உலகப் பொதுமறை. வாழ்க்கைக்கு வழிகாட்டும் கலங்கரை விளக்கம். கற்குந்தோறும் புதுப்பொருள் தமிழ் நற்றமிழ் இலக்கியம். இந்நூல், அரசியல் கருத்துப் பேழையாகவும் பொருளாதாரக் கருத்துக்குப் பெருவிருந்தாகவும் பண்பாட்டுக் களஞ்சியமாகவும் திகழ்கிறது. இக்கட்டுரை திருக்குறளில் பதிவாகியிருக்கும் உடல்நலம் குறித்த சிந்தனைகளை உய்த்துணர்ந்து வெளிப்படுத்துவதை நோக்கமாகக் கொண்டு அமைந்துள்ளது.

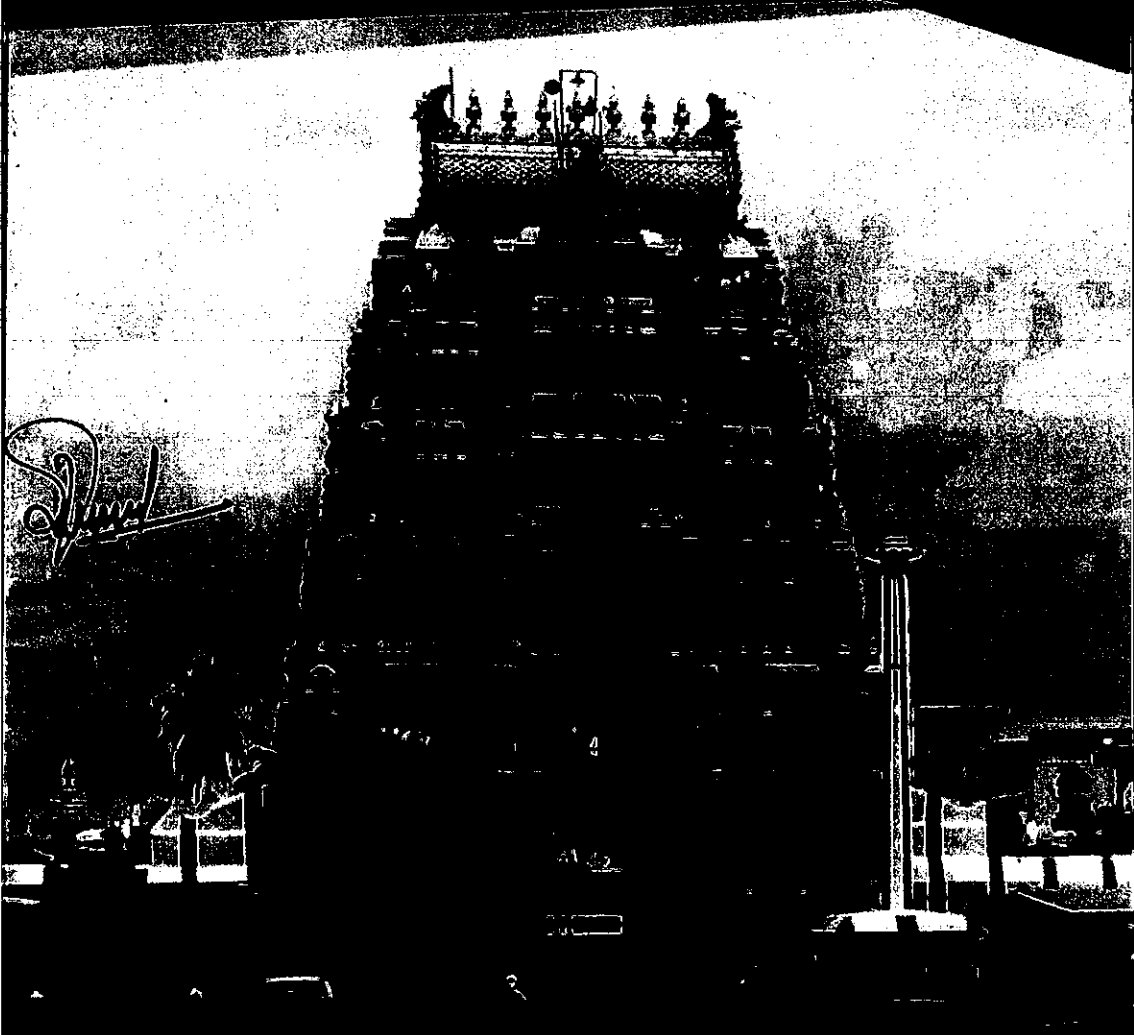
ஆய்வு நோக்கம்

உடல்நலக் கேடுகளால் அவதியுறும் உலகிற்குத் திருக்குறள் வழங்கும் உடல்நலச் சிந்தனைகள் வழிகாட்டுகிறது. அவற்றைத் தொகுத்தும் பகுத்தும் சுருங்கச் சொல்வதை நோக்கமாகக் கொண்டது இக்கட்டுரையாகும்.

கருதுகோள்

மானிடப் பிறவியை அரிதாகக் குறிப்பிடுகிறார் அவ்வையார். நாலடியாரில் 'அரும்பெறல் யாக்கை' என்னும் சொல்லால் இருக்கிறது. திருமுலர், உடம்பு இறைவன் எழுந்தருளியிருக்கும் உயர்ந்த கோயில் என்கிறார். தமிழ்ச்சிந்தனை மரபில் 'உடல்' பற்றி பல்வேறு கருத்தாடல்கள் இடம் பெறுகிறது. அவ்வாறாயின் திருக்குறளிலும் உடல், உடல்நலம் பற்றிய சிந்தனைகள் பதிவாகியிருக்கும் என்னும் நேர்மறைக் கருதுகோளின் வழி இத்தலைப்பு அணுகப்பெறுகிறது.

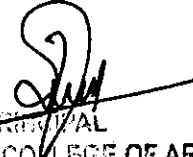
தூரமங்கலக் கோயில்கள்



முனைவர் **ஆ.சந்திரசேகரன்**

தாரமங்கலக் கோயில்கள்

முனைவர் ஆ. சந்திரசேகரன்



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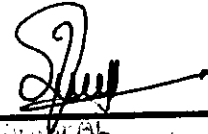
நூல் விவரம்

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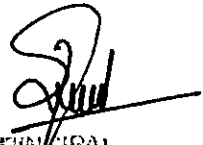
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பொருளடக்கம்...

1. தாரமங்கலம் - ஓர் அறிமுகம்	7
2. தாரமங்கலத்தில் அமைந்துள்ள சிவன் கோயில்கள்	16
3. முருகன் கோயில்கள்	35
4. விநாயகர் கோயில்கள்	.....	40
5. வரதராசப் பெருமாள் கோயில்	.....	50
6. வட பத்ரகாளியம்மன் கோயில்	.....	55
7. மாரியம்மன் கோயில்கள்	.....	60
8. பெரியாண்டிச்சி அம்மன்	.....	65
9. வீரபத்ரன் கோயில்	.....	67
10. ஐயனராப்பன் கோயில்	.....	69
11. முனியப்பன் கோயில்கள்	71
12. ஆஞ்சநேயர் கோயில்	74
13. பாட்டப்பன் கோயில்	75
14. கந்தசாமி கோயில்		76
15. கல்வெட்டுக்கள்	78
16. முடிவுரை	94


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உள்ளடக்கம்

1. நாட்டுப்புற மருத்துவம் - அறிமுகம்
2. நாட்டுப்புற இலக்கியத்தில் மருத்துவக் குறிப்புகள்
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4. நாட்டுப்புற மருந்து
தயாரிப்பு முறைகள்
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6. நம்பிக்கை மருத்துவம்
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தமிழ் இலக்கியங்களில் சமுதாயச் சித்திரிப்புகள்

தொகுதி 1



பதிப்பாசிரியர்கள்

முனைவர் கிரா. கோவரசு

முனைவர் க. சிவசேகர்

முனைவர் ச. குமரன்

முனைவர் சந்திரிகா சுப்ரமணியன்

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2

“கரிப்பு மணிகள்” நாவலில் ஆஸைத்தொழிலாளர்களின் வாழ்வியல் சிக்கல்களும் - தீர்வுகளும்

ஆ. அமுதா

முழுநேர முனைவர் பட்ட ஆய்வாளர்

தமிழ் உயராய்வுத்துறை

விவேகானந்தா கலை மற்றும் அறிவியல் மகளிர் கல்லூரி (தன்னாட்சி)

எளையாம்பாளையம், திருச்செங்கோடு

ஆய்வு நோக்கம்

கரிப்பு மணிகள் நாவலை அடிப்படையாகக் கொண்டு மக்கள், அதிகார வாக்கத்திற்கும், இடைத்தரகர்களுக்கும் எவ்வாறு அடிமைப்படுத்தப்பட்டுள்ளனர், பெண்கள் ஆண்களுக்கு நிகராக வேலை செய்தும் சமமான கூலி வழங்கப்படாததும், பெண்கள் இடைத்தரகர்களாலும், அதிகார வாக்கத்தினராலும் பாலியல் வன்கொடுமைக்கு ஆளாவதும், சிறுவர், சிறுமியர்களுக்கான கல்வி, உணவு போன்றவை மறுக்கப்படுவது, மனிதர்களை மனிதர்களாக நடத்தாமல், உடலாலும், உள்ளத்தினாலும் இழிவுப்படுத்தப்படுவதும் ஆகியவற்றை வெளிக்கொணர்வது ஆய்வு நோக்கங்களாகும்.

உட்பளத்தொழிலாளர்களின் வாழ்க்கைச் சிக்கல்கள்

மனிதர்களுக்கு மட்டுமல்ல, விலங்கினங்களுக்கும் கூட உயிரிவாழ இன்றியமையாத ஒரு பொருள் உட்பாகும். காற்று, வெளிச்சம் போன்று அது ஏழை மக்களுக்கும் விலையின்றிக் கிடைக்க வேண்டுமென்று காந்தியடிகள் உப்புச்சத்தியாகிரகம் நடத்தினார். அப்படிப்பட்ட உட்பை உருவாக்கும் தொழிலாளர்களும் அவர்களுடைய வாழ்வும் கவனிப்பாற்றுகக் கிடக்கின்றது. நாம் உண்ணும் ஒவ்வொரு பிடி சோற்றையும் உப்பிலலாமல் நாம் உண்பதில்லை. எந்த ஒரு பொருளுக்கும் உப்பு மிகவும் அத்தியாவசியத் தேவையாகிறது. உப்புக் கற்களை உருவாக்குகின்ற தொழிலாளர்கள், வாழ்வில் சந்திக்கும் சிக்கல்கள், பொருளாதாரச் சிக்கல்கள் போன்ற பிரச்சனைகள் அவர்தம் வாழ்க்கைச் சிக்கல்களாகக் கொள்ளத்தக்கன.

பொது நிர்ணயக் கூலி

உட்பளத்து வறட்சி, ஒவ்வொரு தொழிலாளிக்கும் உடல் நலத்துக்கு ஊறு செய்கிறது. கை கால்களில் கொப்புளங்கள் வெடித்து, நீர் வடிந்து புண்ணாக மாறுகிறது. கண்களைக் கூசச் செய்யும் வெண்மை, கண் பார்வையை ஒளி மங்கச் செய்கிறது. பெண்கள் அவர்களுடைய உடல் தன்மைக்கேற்ப பாதிப்புகளை அடைகின்றனர். தூத்துக்குடி வட்டகையில் உட்பள நாட்கூலி ஆண்களுக்கு ஆறு ரூபாய் எழுபத்து ஐந்து காசு பெண்களுக்கு நான்கு ரூபாய் நாற்பது காசு என்றும், சிறுவர் சிறுமியர்களுக்கு ரூபாய் மூன்று அல்லது இரண்டு ரூபாய் ஐம்பது காசு என்றும் பொதுவாக

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TIRUCHENGODE TK. NAMAKKAL

TAMIL NADU

a Long Journey examines the life of Parsi Indians in the turbulent early 1970's. When Britain withdraws from the subcontinent in 1948, two states are created. Muslims form one state, Pakistan. Pakistan's two parts are widely separated by its massive southern neighbor, India. In India, Hindus predominate, although society is officially secular. Parsis are a tiny, secretive religious minority.

The inhabitants of Khodadad Building north of Bombay are all Parsis. The most pious of them is Gustad Noble, the novel's protagonist. He works in a Parsi dominated bank downtown. Gustad intends that his eldest son, Sohrab, who excelled in secondary and college studies, attend the Indian Institute of Technology (IIT) and find a career more lucrative and prestigious than his own. Gustad bears many grudges from the past, which have limited his possibilities.

Gustad follows his friend's instructions and receives a very large amount of cash. Gustad is forced into depositing it gradually into a false bank account. Then he is compelled to withdraw it even more rapidly. It is clear Gustad is dealing with terrorists. Gustad is forced to involve another friend, the cancer-riddled, lecherous Dinshawji. Dinshawji's hospitalization, death, and funeral force Gustad to contemplate new mysteries of life.

Key Words : diaspora, individualism, identity, culture.

Paradoxicality in Jhumpa Lahiri's *The Namesake*

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Jhumpa Lahiri is one of the diasporic writers, who focused such paradoxicality of human nature in all her works. She wrote two novels and two short story collections. Her novel *The Namesake* was published in 2003. The novel describes the conflicting culture with highly distinct religious, social and ideological differences. It describes the struggles and hardships of a Bengali couple who immigrate to the United States. Since Ashoke Ganguli is working in Massachusetts as an engineer, he brings his wife Ashima there after their marriage. When Ashima Ganguli is about to deliver her first child in a hospital, she longs to live with her relatives in her native land. They are gifted with a boy child. When they are prepared to take their son home, they cannot leave the hospital before they give their son a legal

Diasporic Sensibility in Uma Parameswaran's *Dear Deedi, My Sister*

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Uma Parameswaran, born and educated in India, immigrated to Canada in the 1960s. She is internationally acclaimed for her work in postcolonial literatures. Her literary oeuvre delves into the predicament, aspirations and accomplishments of the Indo-Canadian community. The present paper attempts to investigate the diasporic sensibility of the immigrants from different countries settled in Canada as depicted by Uma Parameswaran in her play *Dear Deedi, My Sister*. K.D. Butler's "Defining Diaspora, Refining Discourse" is taken as a framework to explore the formation of the identity of the diasporans. Among the five dimensions of Butler's approach the following two are considered as frame of reference: 1. Relationship with the homeland and 2. Relationship with the host country to study the myriad experiences of the immigrants in Canada as portrayed in Uma Parameswaran's *Dear Deedi, My Sister*.

The verse play presents a glimpse of the sensibility of the immigrants from Philippines, Guyana, Nigeria, India, Pakistan, Hong Kong, Sri Lanka and Japan. The conundrum of the characters caught between the culture of their homeland and the customs of the host land is articulated in a lyrical style without compromising on the gravity of their penchant for their cultural values. The positivity of the play lies in the characters' resolution to become new Canadians by cultural assimilation. "And we shall bring, as Bhagirata did of old to our land/our vineboone and here shall be the groves where Uma shall dance with Prameswara".

Words: Diasporic sensibility, immigration, cultural dilemma.

Brave New Women in Brave New World in *The Mistress of Spices*

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Chitra Banerjee Divakaruni was born in Calcutta. She immigrated to the United States of America. To meet the expenses for her education, she did some odd jobs in America, which included babysitting, a store clerk, and selling commodities in an Indian boutique. She now lives

A STUDY ON CUSTOMER PERCEPTIONS TOWARDS INNOVATIVE TECHNIQUES WITH E-BANKING SERVICES

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Dr.A.KANNAN

Principal, Kamadhenu College of Arts and Science, Dhormapur

Abstract

The main purpose of the present study was to study the customer perception towards Products and services of Nationalized banks India branches of namakkal district. Total 77 Nationalized banks were taken as the population of the study. The selected customers seem representative and large enough to generalize the total population although from Rural and Urban banks of namakkal district. Generally the customers nationalized banks of namakkal district were the depositors, borrowers and others who avail banking services.
Keywords: Customer, Perception, Satisfaction, Products and Services, State Bank of India.

Introduction

With the development of Information Technology (IT), the world has become a global village and it has brought a revolution in the banking industry. The banks appear to be on the fast track for IT based products and services. Deregulation and liberalization in the financial sector has stimulated financial innovations. Breath taking developments in the technology of telecommunications and electronic data processing have further accelerated these changes.

E Banking is powerful value added tool to attract new customers and retain the existing ones. With the proliferation of internet and computer usage, the electronic delivery of e-Banking service has become ideal for banks to meet customer expectations. Besides it helps in eliminating costly paper handling and teller interaction in the increasingly competitive banking environment. The potential competitive advantage of e-banking lies in the areas of cost reduction and satisfaction of consumer needs. E-

Banking is an offshoot of various innovative developments in the fields of Information Technology. The Indian banking industry has started making progress in E-Banking. Most of the private, nationalized and even co-operative banks have entered in the technology age and providing various types of electronic facilities and services to their customers. But at the same time it is necessary to know how the customers perceive these facilities and to what extent they are aware about the E-Banking facilities. Therefore the present study is undertaken to focus mainly on the perception and awareness of customers about E-banking facilities and services offered by the banks.

Objective of Study

Keeping in mind the following objectives the study is undertaken:

- 1) To study the development of e-Banking in India.
- 2) To study the present position of customer service in namakkal District.

Dr. K. Sivaperumal,
Dr. V. Selvam

*Impact of Ecotourism In People's Health and Quality of Life In Tamil Nadu
(A study with Reference to Hogenakkal Ecotourism Destination)*

Impact of Ecotourism in People's Health and Quality of Life in Tamil Nadu

(A study with Reference to Hogenakkal Ecotourism Destination)

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Abstract:

Ecotourism is effective vehicle which contribute for the pollution free environment and pollution free clean air to human's life through natural resources. Ecotourism destination is safe zone for human healthy life and improves the quality of life because ecotourism destination evolves preservation, conservation and protection which support to effective way to increasing the human life. When people are entering the ecotourism zone they will be getting a lot of secure things viz., clean air, clean water and hygienic foods and good climate condition. Ecotourism not only provides high value natural resource like waterfalls, forests, hills station, beach, sanctuaries but also provides hygienic environment, good atmosphere and great pollution control among the air and water. The present study is an attempt to identify how ecotourism support of human's health and quality of life through ecotourism management. Ecotourism destination management covered planning and implementation of pollution free environment and pollution free air and water and taking those steps which deems fit to sustain the service of the nature forever. This study sample size is 150 respondents collected at selected ecotourism destination. Judgment sample techniques were used for selecting the respondents. This study achieved the objective from the form of some kind's parameters viz., pollution free air and water, climate condition and pollution free environment and atmosphere regards ecotourism management for people's health and quality of life. The study finding reveals that ecotourism destination management have provided clean air and water with good maintenance and provide good climate condition and hygienic environment. It is concluded that ecotourism destination management is more and most contribute to celebrate an experience of the people's health and quality of life in India.

Keywords: Ecotourism Management, Pollution free air and water, Environment.

INTRODUCTION

Tourism is a system that brings together many interrelated issues such as society, nature, and environment. Successful tourism must benefit local populations economically and culturally to give them incentives to protect the natural resources which create the attraction. Strategies must be economically feasible if private investors are to support the projects. The goal is to enable people to enjoy and learn about the natural, historical and cultural characteristics of unique environments while preserving the integrity of those sites and stimulating the economic development opportunities in

local communities. Tourism being an economic venture, its sustainability depends on the state and integrity of natural environment. It is also true that studying tourism means relating its different components and analyzing its outcomes – both positive and negative. The rapid growth of tourism during the last four decades has led to an increasing concern related to its impacts. (Rono B. J)⁷

Tourism support sustainable development by

⁷ Neto, F. (2002), Environmental Protection and Natural Resource Management. Paradise on Earth, 1-17.

Relevance of Performance Appraisal in National Rural Health Mission Kerala

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Abstract

Performance appraisal is a systematic general and periodic process that assesses an individual employee's job performance and productivity in relation to certain pre established criteria and organizational objectives. Here study is conducted to find how performance appraisal is being applied in Health service sectors. The study concentrates on the performance appraisal criteria of National Rural Health mission, Kerala hoping to find out the importance of performance appraisal techniques in improving the quality of health service providers.

Keywords: NHM, NUHM, NRHM, Performance appraisal, Appraiser, Appraise, Reviewer

INTRODUCTION

Performance appraisal is a systematic and periodic process that evaluates and assesses an individual employee's performance level and productivity in comparison to certain pre established criteria and organizational objectives. It has basically three functions. 1. To give feedbacks to each person on his or her performance. 2. To set a standard basis for more effective working habits. 3. To provide data to concerned officials with which they can decide future tasks. Here effort is made to find out the effect of Human Resource Management techniques on Health service in Kerala. The National Rural Health Mission (NRHM) was launched by Hon'ble Prime Minister on 12th April 2005 to provide accessible, affordable and quality health care to rural population especially to vulnerable groups. The Union cabinet vide its decision dated 1st May 2013, has approved the launch of National Urban Health Mission (NUHM) and National Rural Health Mission (NRHM) as a sub-mission of National Health Mission. Here effort is made to find the activities, objectives, pattern of appraisal adopted by National Rural Health Mission, Kerala.

OBJECTIVES OF THE STUDY

- To know about the policies adopted by NRHM in Health care.
- To study Performance appraisal pattern of employees by NRHM, Kerala
- To get an awareness of various hindrances on adopting performance appraisal in Health

service Providers.

RESEARCH METHODOLOGY

The study is conducted on the basis of secondary data collected from books, websites and newspapers. The details published by official website of Government of India also used for study purpose.

REVIEW OF LITERATURE

Ashutosh Pandey, Arvind Mohan (2018) have conducted a study on the role of national rural health mission in reducing infant mortality rate in India. The objective of the study is to assess the role of National Rural Health Mission (NRHM) in reducing Infant Mortality in India. The study will help the government in deciding its future course of action regarding the infant mortality rate (IMR) reduction in India. They adopted the interrupted time series analysis (ITSA) approach with a control group to study the role of NRHM in reducing the IMR in India. The authors examined infant mortality in rural areas of India for the level and trend change before and after the implementation of NRHM. The authors then applied a suitable ARMA model to estimate the coefficients of the regression model. From the estimated results, the study predicts the counterfactuals for both the rural IMR and urban IMR and plots the results. They found the evidence supporting the hypotheses that the NRHM has led to a reduction in the difference between

Healthcare Insurance in India

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Abstract

Health insurance remains highly underdeveloped and less significant segment of the product portfolios in India. The healthcare finance is not upto the mark in India. Just over 1% of the GDP is spent for Healthcare. The huge finance required for the healthcare in India. The size of the population is huge and poor environment, high pollution, low awareness level are the important reasons for the weaker health condition. The poor people are unable to manage the finance for family healthcare. This article is gives an over view about the health insurance in India.

Key words: Heath insurance in India, health insurance policies, challenges of Heath insurance in India.

INTRODUCTION

Health insurance covers the cost of routine, preventive and emergency health care procedures and also most prescription drugs. An Individual and a family can lead a peaceful life when they live a healthy life without having to worry about any unforeseen medical issues. Unforeseen medical needs may adversely effect on financial commitments and it leads to immediate cash flows. The regular savings are withdrawn which hinders to achieve our long term financial goals. So Health insurance overcomes such limitations. It will help in maintaining the good health without disturbing the financial stability. With health issues becoming more complex in nature now-a-days it has become a necessity to plan for your health. Health insurance policies are available that offer both individual and family coverage. This is an attempt to give an overview about the health insurance in India.

HEALTH INSURANCE

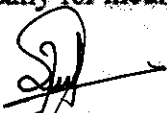
In simple terms, health insurance can be defined as a contract where an individual or group purchases in advance health coverage by paying a fee called "premium". Health insurance refers to a wide variety of policies. These range from policies that cover the cost of doctors and hospitals to those that meet a specific need, such as paying for long term care. Even disability insurance, which replaces lost income if you cannot work because of illness or accident, is considered health insurance, even though it is not specifically for medical expenses.

HEALTH INSURANCE IN INDIA

Health Insurance in India was launched in the year 1986. The health insurance industry has grown phenomenally due to liberalization of Economy and general awareness among the public. The General Insurance Corporation of India and the Insurance Regulatory and development Authority conducted an awareness campaign for all sections of the Society to improve the awareness of health insurance and reduce the procrastination for buying the health insurance. Health insurance in India has shown a huge transition due to introduction of private health care financing, increased income, health consciousness among the different classes of the society, price liberalization and reduction in bureaucracy.

Healthcare in India is in a state of development: increased income and health consciousness among the majority of the classes, price liberalization, reduction in bureaucracy, and the introduction of private healthcare financing drive the change.

Over the last 50 years, India has achieved a lot in terms of health insurance. Before independence, the health structure was in dismal condition i.e. high morbidity and high mortality and prevalence of infectious diseases. Since independence, emphasis has been put on primary health care and we made considerable progress in improving the health status of the country. But still, India is way behind many fast developing countries such as China, Vietnam and Sri Lanka in health indicators.



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TIRUCHENGODE TK. NAMAKKAL DT

TAMIL NADU

Journal of Management Research and Analysis (JMRA) - January-March 2019

A Study on Job Stress Faced by the Railway Employees in Erode District

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Abstract

Indian railway has the biggest human resources in work atmosphere. The success of the industry is based on their efficient staff. The employee's job satisfaction and morale is very essential one to achieve both organizational and individual goals. But sometimes most of the grievances are raised in workforce and it leads to the dissatisfaction atmosphere. At last it will affect both individual and organization goals. The one of the main cause affect each and every individual and work place is stress. The study helps to analyze the job stress faced by the Railway employee's special reference in Erode district with 100 employees. The objective of the study is to finding out the major causes of stress among the employees and analyzing the stress level of the respondents based on the demographic characteristics.

Key Words: Indian Railway, Efficient staff, Organizational and Individual goal, Job stress.

INTRODUCTION

Stress creates frequent physical and mental tension. It will come in based on the each individual situational factor through different ways. According to the National Institute for Occupational Safety and Health, job stress can be defined as "the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker". Simply, the primary source of job stress outcome from working environment and interaction of the workers. such as job insecurity, poor communication with superiors, long working hours, heavy work load, insufficient pay and benefits, lack of workers participation in decision making, grievance with subordinates, urgent deadlines, environmental conditions, lack of family and friendly policies, rapid technological changes, risk to health and safety work conditions. These are all creating both psychologically and physically stress to everyone. It will lead the employees to distrust, depression and anger. At the same time the workers are affected by headaches, sleep disturbances, lack of concentration, short temper, stomach upset and blood pressure. These stress affect the every persons both internally and externally.

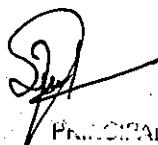
REVIEW OF LITERATURE

NIRMALA (2015) conducted "A study on stress management among the employees of banks". This study says that overview of stress, different level of stress to the employees, what are healths problems are raised through the stress, the result of the paper is useful strategies used to stress among the employees and effectiveness of stress management program organized by the bank.

NEETHU MOHAN (2017) conducted "A study on Occupational Stress among Railway Employees with Special Reference to Thrissur Railway Station. The paper analyze Railway is the income generating industry, what are the various causes are creating stress to the employees and how to reduce the stress in work environment through the strategies are all explained in this study.

OBJECTIVE OF THE STUDY

- To analyze the stress level of the respondents based on the demographic characteristics.
- To find out and analyze the major causes of stress and techniques for reduce the stress.



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TIRUCHENGODE, TN, INDIA

TAMIL NADU

**MEASURE AND ANALYZING HEALTH INFORMATION
TECHNOLOGY IN PUBLIC HEALTHCARE SYSTEM**

TA.TAMILSELVI

Principal

Shri Ganesh Arts and Science College, Salem

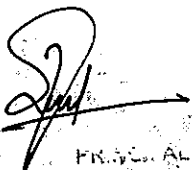
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Abstract

Public wellbeing as a sphere is a massive complex assortment of professional and organization that employment together to reach the mission of ensures the nation's physical condition. The task can only be achieve when the residents based information is made available at the fingertips of healthcare professional, administrators, managers, legislative, non-governmental agency and other causal to improve the health of the public. Population based in turn include a wide range of inhabitants and health capacity based in order such as socio-demographic, healthiness status, property, infrastructure, financing, healthcare employment, coverage and many more. Collecting, transmit, processing, analyze and presenting these in sequence is always difficult for the healthcare managers and administrator. Health information technology (HIT) provides the sunshade framework to depict the wide-ranging management of health in sequence and its secure trade between patrons, providers, administration and eminence entities, and insurers. Its role in communal health is unmatched the country, enhanced tracking of persistent disease supervision, monitoring healthcare programs and treatment, appraisal of health care consumption, and in making crystal clear and evidence-based decisions for health classification intervention. In totaling, HIT also reduces the paper job by eliminating the needs of dissertation based record and get better the organizational efficiency. It improves the healthcare by decreasing health check errors with an guarantee that all the healthcare provider have truthful



GST and its Imression on Healthcare Industry:

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Abstract

India, been a populated country, as given rise to the need for good healthcare services. The Healthcare Industry has been growing in the recent years. India's Pharmaceutical Industry is 3rd largest in terms of volume and 14th largest in terms of value globally. In India, we spent 5% of the GDP on Healthcare – 4% by the private sector. Health ministry has planned to develop new technologies to treat various diseases like cancer and tuberculosis by the end of the year. The effect of GST on healthcare and pharmaceutical sector is attractive. The paper highlights on GST rates on various medical supplies and how GST has impact on this sector and people in general.

Key word: GST, Impact, healthcare

INTRODUCTION

GST is commonly described as indirect, comprehensive, broad based consumption Tax. The Dual GST which is implemented in Indiavill subsume many consumption taxes. The objective is to remove the multiplicity of tax levies thereby reducing the complexity and remove the effect of Cascading Taxes. The objective is to subsume all those taxes that are currently levied on the sale of goods or provision of services by either Central or State Government. With regards to employment and revenue, India's Healthcare Industry has become one of the largest sector. Healthcare sector contains both supply of services by hospitals and diagnostic centres and supply of goods by pharmaceutical companies. The Goods and Services Tax (GST) was implemented on 1st July, 2017, has eliminated several indirect taxes between states and bought single uniform tax regime and integrated the Nation through this tax system. The concept of implementing GST in various sector is to eliminate cascading of taxes. Introduction of new tax system has been accepted by most of the industries as it helps in simplifying the business operations and thus increasing the affordability for end users. Subsume of taxes into one tax system has made many sector to develop. Central sales tax system has been eliminated in Healthcare/Pharma Industry and Gst has been incorporated. Incorporation of GST in the industry has expected the transaction cost to fall. The GST defines healthcare services as any services by way of diagnosis or treatment or care for illness, injury, deformity, abnormality or

pregnancy in any recognized system of medicines in India, and includes services by way of transportation of the patient to and from a clinical establishment, but does not include hair transplant or cosmetic or plastic surgeries, except to restore or to reconstruct anatomy or function of body affected due to congenital defects, developmental abnormalities, injury or trauma.

Following services has been exempted under healthcare as per CBEC (as per CBEC website)

- Healthcare services by a clinical establishment, an authorized medical practitioner or paramedic;
- Services provided by way of transportation of a patient in an ambulance, other than those specified above.

5% to 28% of tax rate has been fixed on healthcare services and products by GST Council. The Exemption of tax rate on supplies of Healthcare services flow of input credit from one supplier to an supplier is concerned. The supply chain is bothered and the cost of service increased. GST structure should charge tax healthcare services at 3-5% so that the accumulated credits gets refund. This prove to be great benefit to this sector and it will also benefit for public in general.

OBJECTIVE OF STUDY

- To study about the impact of GST on Healthcare sectors in Indian economy.



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179

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Consumer Perception towards Patanjali Products- Incidental to Health with Reference to Namakkal District

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Abstract

In the present day world life is more competitive, complete and people are facing lot of problems because of stress and the lifestyle leading to various diseases at an early age. In India Ayurveda products are the traditional holistic medical system. The word Ayurveda has been formed by "ayus means life and Veda means knowledge. The vast field of Ayurveda is gaining popularity across the world because of its amazing therapeutic values. This research articles highlights the perception of consumer towards Patanjali products and factors affecting consumer behavior and also know about satisfaction level of consumer. A total number of 250 respondents were interviewed to explore the various factors affecting consumer purchase of Patanjali products.

Keywords: Consumer, Patanjali and Factors influencing purchase

INTRODUCTION

Nearly everyone in the world uses fast-moving consumer goods (FMCG) regularly. FMCG products have short shelf lives, so, while the profit margin on individual FMCG sales is low, the volume of sales increases up for it. The market for \$3.99 orange juice is a lot larger than the market for \$399 juicing machines.

The market for the FMCG is high and includes the following largest companies in the world, like Dole Foods Co., The Coca-Cola Co. Unilever, and General Mills, Inc. While considering investments, FMCG stocks are a generally low-growth, but safe with predictable margins, stable returns and regular dividends payments.

FMCG accounts for more than half of all consumers spending, but they tend to be low-involvement purchases. Packaging is very important for FMCGs. The distribution systems often require secondary and tertiary packaging to maximize efficiency. The pack unit or primary package is critical for product protection and shelf life. It also provides information and sales incentives to consumers. Consumer behavior is important in order to understand the buying tendencies. In the view of consumer low prices are having low contribution margin in market perception. The FMCG products are categorized as Food & Beverages, Cigarettes, Home and

personal care, Alcohol¹

THEORITICAL BASE FROM PATANJALI

Patanjali- An Oveview

Ayurveda is a form of age-old natural healing therapy. The word "Ayurveda" has its root in Sanskrit, meaning "life-knowledge". Tibetan, Chinese, Greek medicine to have adopted various remedies from it. It is a perfect amalgamation of time honored and contemporary methods. Technology and our easy access to it today has made it quite trouble-free to buy Ayurvedic products online. So many Ayurvedic products are available in the market to solve all kind of issues ranging from the minor to other severe disorders. Some of many desirable categories are Healthcare, Body care, women care, baby care, Skincare. The objective of Ayurveda is to sync our internal environment first and then sync it with the external world. Ayurvedic specialists respect physical presence, mental presence, and identify it as a unit, with each component affecting the other. Ayurveda has eight approaches to analyze ailment, it is called Nadi, Mootra, Mala, Jihva, Shabda, Sparsha, Druk, and Aakruti. It helps us to maintain the balance of vaak, pitta and kaphain our body. The ongoing research that involves various related zone, is one of the evidence of how rapid is the growth of Ayurveda. So, why would anyone visit a doctor that frequent and pop in the not so needed medicines

Challenges and Significance of E-Commerce in Commercial Sector

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INTRODUCTION

This paper explains the meaning and definition of E-commerce and the Strategic Challenges of Electronic Commerce as to Future of Electronic Commerce. From maximum possible sources, an attempt has been made to explain the Strategic Challenges of Electronic Commerce and Future of Electronic Commerce.

MEANING AND DEFINITIONS OF ELECTRONIC COMMERCE

A popular site www.uow.edu.au, explains e-commerce as literally "doing business electronically" and when the term was first coined it was seen as buying and selling on electronic networks. The traditional view of doing business online includes purchasing products via online services and the Internet as well as electronic data interchange (EDI), in which one company's computer queries and transmit purchase orders to another company's computer.

Electronic Commerce today includes:

- the buying and selling of information as well as products and services.
- the use of telecommunications networks to link organizations and/or individuals.
- sharing business information and maintaining business relationships.
- intra-company, inter-company, and company-to-consumer processes.
- doing business without paper.
- engagement in a wide range of activities up and down the value-added chain both within and outside the organization.
- all computerized inter-company and intra-company functions (such as marketing, finance, selling, and negotiation)
- the use of electronic mail, EDI, file transfer, fax, video conferencing, workflow, or interaction with a remote computer.

E-Commerce as Online Selling: The site www.niacc.cc.ia.us narrowly defined, e-commerce means doing business online or selling and buying products and services through Web storefronts. Products being traded may be physical products such as used cars or services (e.g. arranging trips, online medical consultation, and remote education). Increasingly, they include digital products such as news, audio and video, database, software and all types of knowledge-based products. It appears then electronic commerce is similar to catalog shopping or home shopping on cable TV.

E-Commerce as a Market: E-commerce is not limited to buying and selling products online. For example, a neighborhood store can open a Web store and find the world in its doorstep. But, along with customers, it will also find its suppliers, accountants, payment services, government agencies and competitors online. This online or digital partners demand changes in the way we do business from production to consumption, and they will affect companies who might think they are not part of electronic commerce. Along with online selling, electronic commerce will lead to significant changes in the way products are customized, distributed and exchanged and the way consumers search and bargain for products and services and consume them.

The Strategic Challenges of Electronic Commerce

- Organizational support systems, such as workflow and groupware making businesses more efficient.
- Customer contact databases - helping capture information about customers
- Facilitate new methods of marketing
- Electronic payment systems for goods and services - these are emerging, although
- Majority of payments are still based on

Dr. G. Selvaprasadh, Dr. P. Munusamy

Role of E-Commerce in Current Scenario

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Abstract:

E-commerce stands for electronic commerce. E-commerce is doing business online and electronically. This paper attempts to highlight the different challenges faced by e-commerce in India and to understand the essential growth factors required for e-commerce. This paper describes the different services and opportunities offered by E-commerce to business, Producers, Distributors and Customers.

Keywords: - E-commerce, Challenges, Growth Factors.

INTRODUCTION

Electronic commerce comprises core business processes of buying and selling, goods, services and information over the internet. Electronic commerce refers to wide range of online business activities for products and services. E-commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform and redefine relationships for value creation between organizations and individuals.

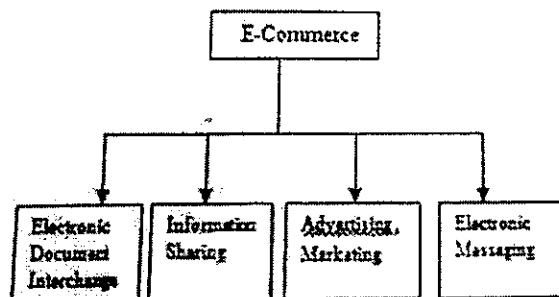


Fig. 1. E-Commerce workflow diagram

E-commerce provides platform by which retailer's sales and advertise their product and share information on the internet using the information technology like EDI (Electronic Data Interchange) by which more and more customers can attract get to it. E-commerce relates to website of the vendor, who sells products or services directly to the customer from portal using digital shopping cart E-mail is one example of how people collaborate to exchange information and work on solution. Today E-commerce is a backbone in Indian society and it has become integral part of our society life. The first e-commerce site in India was rediff.com.

E-commerce allows different payment through debit card, credit card of EFT (Electronic fund transfer) payments. E-commerce provides multiple benefits to the customers in form of availability of goods at lower cost, wider choice and saves time.

OBJECTIVES OF STUDY:

The paper has following objectives:

1. To explain the concept of e-Commerce.
2. To study the India's prospects in e-commerce
3. To study the various challenges faced by E-commerce in India.
4. To study essential factors for growth of e-commerce in India

INDIA'S PROSPECTS IN E-COMMERCE

There are some essential factors which will significantly contribute to the boom of e-commerce industry in India i.e. Legal requirement of generating invoices for online transactions, multiple payment option, replacement guarantee, quick service, the product quality and dedicated 24/7 customer care centre should be there. E-commerce also provides various types of opportunities for retailers, wholesalers/distributors, producers and also people.

Services for Producers

Producers can take advantage of e-commerce by linking themselves with on-line, by giving better information about their product to the other links in the business chain and by having brand identity. Producers can sell their goods directly to the consumers and retailers. Providers have

Healthcare Finance in India: An Overview

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Abstract

Healthcare finance is making tremendous change in the healthcare industry in India. The country is with huge population and poor literacy and awareness. Healthcare finance is improving nowadays in India due to economical growth, increase in awareness and contribution of the government. This article studies the healthcare finance in India. Its problems, challenges and progress is discussed in detail.

Key words: healthcare finance in India, National Health Insurance schemes in India, healthcare in Indian GDP

INTRODUCTION

Healthcare is very important to a nation. It starts with an individual, family, society and the nation. The status of a developed nation is also measured from the healthcare rather than economical condition. Healthcare is the basic need of all beings. This is the fundamental right to all citizens to acquire the health needs from the government. Basic essential need of the government is to provide necessary sanitary measures and hospital facilities. The healthcare industry in India is governed by both public and private sectors. The country like India needs huge financial support from the government. India has huge population with different economical statuses. Healthcare finance is essential for everyone.

HEALTHCARE FINANCE

Finance required for the healthcare development is playing vital role. All the people in variably need healthcare support. This healthcare industry includes role of private and public sectors. Though governments are providing big support to poor people, private sector is playing major role in healthcare industry. Hence the finance is the key for better treatment. The finance required for the healthcare, can be from three sources. First, the patients can meet out their medical expenses out of pocket. Secondly, the government can provide support to the needy poor people by providing hospitals and doctors. Another one is taking support from the financial institutions through various schemes and policies.

Health finance includes the mobilization of funds for health care, the allocation of funds to

specific regions and population groups and for specific types of health care, and/or mechanisms for paying for health care. Health care finance is a branch of finance that helps patients and health care beneficiaries pay for medical expenses in the short and long terms.

Healthcare finance includes:

- Mobilization of funds for health care
- Allocation of funds to the regions and population groups and for specific types of health care
- Mechanisms for paying health care

HEALTHCARE FINANCE IN INDIA

Research and development are the important key factor the pharmaceutical companies to sustain in their business. Indian healthcare industry is one of the biggest in the world. In India, the huge financial support is required for the healthcare development.

According to the WHO, nearly 39 million Indians are pushed to poverty because of ill health every year. Also, about 47% and 31% of hospital admissions in rural and urban India were financed by loans and sale of assets. The current "system" of health financing is largely out-of-pocket payments, with tax breaks provided for health insurance. The National Sample Survey data shows that Indian households are increasingly relying on their own income and drawing down their savings to finance healthcare expenses. This holds true for both rural and urban households.

Only 1.2% of the Indian GDP spent for the healthcare. It is very less comparatively than Singapore which is having lowest globally at




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ABSTRACT PROCEEDINGS

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disease but an increase in the blood glucose level. But it acts as an underlying cause of many diseases which are prone to death. For this, data mining techniques discover novel knowledge from Diabetes database that can be used for early diagnosis. The data that is generated in the hospitals should be maintained with utmost care. From the recently available reports it is observed that 80% of the said disorder can be prevented by early diagnosis. This review paper aims to provide an overview about the classification techniques, their advantages and disadvantages which is the ultimate for the diagnosis of Diabetes Mellitus in patients.

Keywords: Diabetes Mellitus, Data Mining, Naïve Bayes, Fuzzy Logic, JRip, C4.5, J48, Multiple Perceptron, KNN, Support Vector Machine, Classification, Linear Regression, Logical Regression, Decision Tree

Submission ID: PRIME19042

USING NOMADIC COMPUTING WITH LI FI TO ATTAIN MUSCULAR FREQUENCY

A. Gayathri

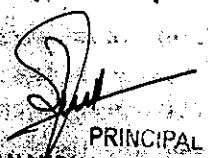
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Abstract: Mobile Phone is mandatory device in day to day life, from the village people to city people. As technology increases mobile phones are changed to smart phones. Smart phones are used for various purposes from usual calling to, to do the works like data transfer, money transfer, business data processing, and electronic recharge, e-billing and for various purposes, online shopping, seeing pictures, hearing music, games, learning etc. A Smartphone is a mobile phone with highly advanced features. A typical Smartphone has a high-resolution touch screen display, WiFi connectivity, Web browsing capabilities, and the ability to accept sophisticated applications. Nomadic computing is the use of mobile computing technology to connect to the global Internet or use specific data resources from a stored location while moving around from one place to another. As it is used in all places from the village also for all the above purposes, the signal strength in the village is the main problem. Smart phones or mobile phones get signal from the radio waves. The mobile phone and its base station communicate using a two way radio communication. In this paper we propose a paper to get the efficient signal in the indoor and outdoor village areas where the signal is weak a technique where apart from the radio signals we can also use a light spectrum waves in connection with the radio signals.

Keywords: Li-Fi (Light Fidelity), RF (Radio Frequency), LED (Light Emitting Diode).


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