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Management

1.0. INTRODUCTION

This study is an effort to explore the impact of corporate governance practices on default risk and earnings response coefficient of listed companies in India. Even though corporate governance has expanded and is getting noteworthy attention recently and much emphasis and discussions took place is still in process of getting more prominent place in organization to justify its importance. Regardless of these efforts and debates, the procedure of reconstruct and to strengthen corporate governance only appears and becomes unavoidable when the present practice fails to stop a major corporate scam.

1.1 BACKGROUND OF THE STUDY

A corporation is an inauguration of law; hence, a legal framework is involved in its formation and functioning. It is an artificial person in the eyes of law, having its own position and personality but is separate from the persons who bring this into existence, i.e. their owners. Lord Justice Lindley explain company as "an association of persons who contribute money or money's worth to a common stock and employ it for a mutual purpose. The common stock so contributed is represented as money and is the capital of the company. The persons who contribute it or to whom it belongs are members. The proportion of capital to which each member is entitled is his share. Shares are always transferable although the right to transfer is often more or less restricted" (Kapoor, 2003, p. 3).

Whereas on the other hand, governance is often concerned with the management, regulation, administration and control. It can be explained as the process of strategic decision-making, policy-formulation and implementation of those policies and rules. The World Bank has defined governance as Corporate governance is concerned with maintaining the equilibrium between economic and social goals and among individual and communal goals. The governance framework is there to inspire the efficient use of funds and equally to require accountability for the stewardship of those resources.

So, governance describes the procedure through which top officials in a system ensure themselves that relevant laws and policies are adhered to as prescribed by the government. Corporations play an important role in accelerating the level of socio-economic growth and development of any country. The term 'corporation' was coined during 1600 from the Latin word 'corpus' which meant 'body' and the word 'gouvernance/ gouernance' which is now spoken as 'governance' was given by Geoffrey Chaucer in the 14th century to denote the procedure of governing the state or country. Thus, governance relevant to corporates referred to as 'Corporate Governance'.

Corporate governance is the combination of rules, processes or laws by which businesses are operated, regulated or controlled. The term encompasses internal as well as external factors that affect the interests of a companies' stakeholders including shareholders, customers, supplier, government regulators and management. Now, if we discuss as to why the term corporate governance plays an important role in any company is because it ensures

Finance

2.0. INTRODUCTION

UTI From the data of its inception has been encouraging and mobilizing savings of small investors through sale of units and playing a very significant role in channelizing these resources into corporate investments. Over the year, it has rapidly grown and diversified as an important part of Indian Financial System. UTI's wide ranges of plans/schemes/funds have covered a broad spectrum of investment goals for the longer period.

A number of open ended and close ended income schemes, capital accumulation plans, and regular income need plan and liquidity needs plans have been initiated by UTI till 2000. UTI funds have equity and debt exposure in about 1900 companies covering all major profitable companies in the public, private and joint financial sectors. It has been major investor in government securities and money market instruments.

An attempt has been made to highlight the role of UTI in mobilizing savings through different schemes since the data of its inception till 2010. The role of UTI till 2010 and in post 2000 period has been different in attracting savings from the public and has been clearly explained in this unit of dissertation.

2.1 Mobilization of Savings by UTI till 2000

UTI's policy on the mobilization of savings has its accent on the small and medium income group of savers. The Trust seeks to garner savings by way of sale of units to the public, each of which confers on the buyer an equal right in the beneficial ownership of the assets of the Trust which are mainly composed of share and debentures. The units provide a medium through which a number of small investors combine to secure the benefits of the spread of risk, convenience and professional management. From the very beginning, the management decided to evolve innovative schemes, suiting the varied requirements of different group of savers. The Unit Trust of India (and its new avatar UTIMF) has so far introduced 131 saving schemes, which have come into existence from time to time, depending on the particular situations then prevailing in the country. Besides, in January 2001 the UTI launched its guaranteed return five-year term Monthly Income Plan 2001. During the year 2009-10 the Trust launched 5 new schemes mobilizing Rs 1423 crores.

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In 1999-2000 nearly a decade after the start of economic reforms, UTI mobilized Rs. 1,68,460 million (7% more than the last year) of which US-64 still accounted for 27% in spite of all the problems plaguing it. As against the negative sale of Rs. 31,310 million in 1998-99 the flagship fund of UTI positive

Botany

Indole-3-carbinol (I3C; C₉H₉NO) is a plant-derived phytochemical produced by the breakdown of glucobrassicin, a glucosinolate found in vegetables of the family Brassicaceae, known as cruciferous vegetables. The enzyme, myrosinase catalyzes the hydrolysis of glucosinolates in intact plant cells (Zhao et al., 2015). Glucosinolate is a sulfur-rich compound activated by a specific class of β -thioglucosidases

and involved in several metabolic functions and biological activities (Kliebenstein et al., 2005). Glucosinolate is released when plant cells are damaged or disrupted through chewing or chopping; as a result, myrosinase comes into contact with glucosinolate and catalyzes its hydrolysis (Verhoeven et al., 1997). In plant cells, glucosinolate and myrosinase are physically separated in different compartments. In addition, other breakdown products can derive from the hydrolysis of glucosinolates, including isothiocyanate, thiocyanate, and nitrile (Halkier and Gershenzon, 2006a). Enzymatic hydrolysis is catalyzed by an endogenous thioglucosidase, myrosinase, found inside the vacuoles of cells in the plant's matrix. The process of hydrolysis initially produces an unstable aglycone intermediate, thiohydroxanate-O-sulfate, which is then continuously converted into different classes of breakdown products. Glucosinolate hydrolysis is determined by different features including intrinsic and extrinsic factors. Intrinsic factors include ferrous ions and the presence of myrosinase and ascorbic acid, a cofactor of the enzyme. Extrinsic factors include temperature and pH, known to affect the hydrolysis of glucosinolates (Rungapamestry et al., 2006). In addition to glucobrassicin, another important glucosinolate, called sinigrin, is hydrolyzed by myrosinase to an organosulfur known as allyl isothiocyanate (AITC), via the action of an epithioapecifier protein (ESP). Many biological applications have been proposed for this hydrolysis product, including its use as an anticancer or a biopesticide agent (Halkier and Gershenzon, 2006b). Cruciferous vegetables are a rich source of several nutrients including β -carotene and lutein, as well as vitamins, minerals, and fibres. Cruciferous vegetables such as broccoli, cabbage, brussels sprouts, green peas, cauliflower, turnips, swedes, collard, and kale are some of the world's most consumed crops. These vegetables are highly rich in glucosinolates and their hydrolysis products, including indoles and isothiocyanates. Cruciferous vegetables produce different secondary metabolites that serve as a defence against microbial pathogens. In addition, these vegetables present antimicrobial, antifungal, antioxidant, anti-inflammatory, and anti-cancer activities, with chemo-preventive and chemotherapeutic effects against different cancer types (Rogan, 2006; Lampe, 1999). A diet rich in cruciferous vegetables is generally associated with a lower risk of cancer (Royston and Tollefsbol, 2015).

Biology

The incidence of male infertility is increasing and several genetic risk factors associated with its etiology have been identified. Freshly ejaculated spermatozoa are poorly capable of fertilizing an oocyte. Ion channels play a central role in sperm by maintaining intracellular ion concentration and regulating various physiological processes such as hyperactivation, capacitation, acrosome reaction, and fertilization. The recent reports highlight the presence of sperm associated cation channel (catsper1-4), proton ion channel (Hv1), potassium ion channel (SLO3/KCNU1), sodium channel (NaV 1.1-1.9) and members of TRP channel family, suggesting an indispensable role of ion channels in maintaining sperm physiology and fertilizing potential. Aberrant functioning of these ion channels may affect sperm functions such as hyperactivation, capacitation, acrosome reaction, which will affect fertilization and subsequently may lead to infertility.

Ion channels in male infertility CATSPER channels The fertilization potential of sperm is contingent on the appropriate and time-dependent acquisition of hyperactivation, chemotaxis, capacitation, and the acrosome reaction, where calcium (Ca^{2+}) is considerably involved in almost every step. Therefore, manipulation of the functions of channel proteins is closely related to Ca^{2+} influx, ultimately affecting male fertility. A large number of Ca^{2+} ion channel proteins regulating the Ca^{2+} influx in spermatozoa have been identified. Basically, there are two Ca^{2+} channels that are known

to be involved in male fertility: a) the Orai1 channel, that are "store-operated" channels that get activated upon depletion of internal calcium stores.

Estrogen deficiency is among the triggers of osteoporosis, contributing to osteoblast apoptosis and osteoclastogenesis [7]. Estrogen is an influential skeleton system regulator and also active on matters of immune function [8]. Anti-osteoporotic drugs (anabolic agents and antiresorptive) varied by their mechanism of action, effects on remodeling, administration route, effectiveness, safety, and adherence [9,10]. Since certain antiosteoporotic medications have a short period of therapy (i.e., two years within the case of teriparatide) [11] and there is uncertainty regarding long term side effects (e.g., bisphosphonates or denosumab [12], discontinuation and/or switch the drug may also be required in some patients cases. Therefore, for treating patients with osteoporosis, a systematic approach in which medications are administered and stopped over the course of treatment tends to be appropriate. More active drugs, such as teriparatide, recombinant human parathyroid hormone (PTH) (1-34), denosumab, and romosozumab, have recently been available in comparison to traditional medicinal medications such as selective estrogen receptor modulators and nitrogen-containing bisphosphonates.

Estrogen replacement therapy

During puberty, estrogens play a significant role in controlling bone turnover and completing bone growth. On the other hand, decreasing levels of estrogen during menopause are associated with an imbalance between formation and resorption, resulting in bone mass loss and increased risk of fracture. Therefore, in postmenopausal osteoporosis, estrogen reduction is the etiological link [8]. Estrogens act by activating specific receptors of nuclear estrogen (ER α and ER β) expressed in different cells and tissues. ER α is the predominant receptor of estrogen in the bone and its activation controls osteoclastogenesis by inhibiting the development of nuclear factor-kappa B ligand (RANKL) receptor activator and upregulating the synthesis of osteoprotegerin [9]. Estrogen replacement therapy lowers bone remodeling, the risk of vertebral, nonvertebral and hip fractures, and improves BMD, offering the best cost-benefit ratio when performed at or after the menopause (e.g. 5–10 years after menopause) [10,11]. However, its use is now reduced because of adverse effects (breast cancer, endometrial cancer, deep vein thrombosis, and stroke) associated with pleiotropic effects of estrogen [12,13].

Geology

A potential development plan for groundwater requires a large volume of data coming from different locations. An integrated remote sensing and GIS study creates a suitable framework for topological assessment of large volumes of integrative data, and underground water literature decision making. Geospatial technology is a quick and cost-effective tool to create valuable geological, geomorphological, linear and slope data, etc., which plays a significant role in the deciphering of potential groundwater zones. Development and maintenance of renewable groundwater supplies involves systematic evaluation, based on scientific concepts and recent techniques. Base line research for potential water management programs to ensure that the groundwater is used sustainably. The above study defines the possible surface water areas in Telangana required to properly maintain the groundwater zones of the City.

Structural Engineering

The explosion impacts of an explosion are as a shockwave made from high-power shock anterior, which extends external from the outside of the surface into the neighbouring environment. When any wave expands, its falloff in power, protracts in duration and diminishes in speed. This phenomenon is due to by circular disparity just like that the chemical reaction is finished, aside from afterburning related with the hot explosion items blending with the encompassing air. During the explosion 33% of chemical segment entropy available in maximum high explosives is unconstrained. The remaining 77% part is released gradually as explosion products join with gases and burn. This end burning improvement has some impact on the underlying influence wave since it occurs much sluggish than the first explosion. Then again, the following phases of the impact wave can influence by the burning, particularly for impacts in limited place. When a shockwave comes out, pressure diminish rapidly inferable from geometric dissimilarity and the utilization of energy in warming the air. Pressure likewise decline quickly after some time and have an exceptionally brief time of endurance, determined in fraction of seconds. The explosion can be conceived as a circle of incredibly compacted air that accomplishes equilibrium afterward extension.

Characterization of Explosion Loads on Structures

Characterization based on confinement

The explosion load on the constructions can be separated in two sets depending on the suppression of the explosive charge TM 5 – 1300 (1990)

- Liberated Detonation having un-reflected and reflected stress loads independently which incorporates a free air burst and a ground effect explosion,.
- Restricted Explosion, the bound explosions incorporate completely vented explosions, halfway limited explosions, completely restricted explosions

Liberated or Unconfined Explosion

Free Air Burst Explosion

Social Sciences

After withdrawal of Mughals from Lucknow prince declared himself free from the treaty obligations and asserted his position as independent ruler under the title of Shah Ismail¹². He did not try to bring closer the two Muslim sects. Being a Shia, of extreme views, he asked the Qazi Musa to include the name of Ali in the Friday prayer Khutba¹³. On his refusal Qazi Musa was assassinated¹⁴. His religious fanaticism and extremism alienated the Sunnis from Ismail shah. So, Sheikh Yaqoob Surfi escorted by a group of persons approached by Akbar with a request to annex Kashmir. Akbar on June 28, 1586 sends a large army from Lahore under the command of Qazim khan. They took the route of Bhimbhar Rajouri and got the support of the natives. The ruler also came to defend the advancing forces. They met with each other at a place namely Hastivang, Aliabad (Shopian). In this encounter firstly Mughals were defeated but they resumed their fight and entered Srinagar on 14 Oct. 1856. 15 Kashmiri forces were demoralised and disintegrated,

but they restored to guerrilla warfare. Mohd Qazim khan was so much demoralised by the continuous pressure and harassment from the Kashmir's that he send his resignation to Akbar. But it was not accepted on the other side's there was considerable loss of life and property. Each of them tried to overpower the others and regain the control over the strategic points. But the arrival of fresh contingent under the command of Yusuf Khan Razvi infused new blood in the Mughal army. Kashmiri forces gave way under the pressure of Mughals. Yaqoob Chak fled to kastiwar. 16 The demoralised nobles were persuaded to trust the Mughals, while on the other hand the hostile nobles were crushed.

Biochemistry

Glycation is a mechanism in which carbonyl group of a reducing sugar binds to an amino group of a protein without enzymatic control (JH Chen et al 2018). In diabetic condition with prolong, hyperglycemia glycation is occurred in at an elevated level. Intermediate compounds with α -dicarbonyl structure such as methylglyoxal, 3-deoxyglucosone and glyoxal play a distinguished role as advanced glycation end product (AGEs) precursors to form stable cross linked proteins or AGEs which result in protein dysfunction (SY Rhee et al 2018,VP Singh et al 2014).Accumulation of AGEs in tissues promote disorders such as elasticity and ionic problems in kidney, atherosclerotic lesions of arterial walls, chronic renal failure and amyloid fibroids in hemodialysis-related amyloidosis, stiffening, angiogenesis and extracellular matrix accumulation physiology of AGEs proteins (SY Rhee et al 2018,VP Singh et al 2014,P.Yang et al 2019). Therefore, glycation is implicated as the major underlying cause of the host of complications observed in the diabetic patient such as cardiovascular disease, nephropathy, neuropathy and retinopathy (P. Yang et al 2019, BK Beseni et al 2017). The management of diabetes is mainly aimed at alleviating the symptoms and minimizing the micro and macrovascular complications. Oral hypoglycemic drugs such as, biguanide (metformin), thiazolidinedione's, sulfonyleureas, meglitinides, etc., play an important role in the management of diabetes mellitus, but none have been unequivocally successful in maintaining hyperglycemia with lesser complications of diabetes (RR-Tamayo et al 2016, Sanjay Kalra et al 2018HW Baynest 2015).Clinical and animal studies have proven that the longer use of sulfonyleureas drug is able to cause the induction of microvascular and macrovascular complications in the treatment of DM (Hidekastsu Yanai et al 2015).

World Strategies

The World Health Organization (WHO) is the body of the United Nations (UN) accountable for directing and coordinating authority on international health work, to ensure valid and productive technical cooperation, and to promote research. Since its inception in 1947, the WHO has been at the cutting edge of numerous forward leaps in the field, including, specifically, what has come to be depicted as one of the greatest humanitarian accomplishments of the twentieth century, the elimination of smallpox in 1979, the adoption of the Framework Convention on Tobacco Control (FCTC) in 2003, the updates of the International Health Regulations (IHR) in 2005, and However, the WHO's inability to control the spread of HIV/AIDS and the ongoing COVID-19 pandemic have raised specific doubts about its effectiveness. Recently, the U.S. officially notified the United Nations of its intention to withdraw membership from the World Health Organization and cut its funding due to the floundered responses to the coronavirus outbreak. U.S. President Donald Trump has announced on 29 May 2020, his decision to withdraw support from the World Health Organization (WHO), Trump has repeated allegations that the WHO is just too indulgent towards China. On 6 July 2020, the U.S. has sent an official letter notifying the United Nations Secretary-General about its withdrawal from the World Health Organization. Funding is a basic necessity

for these types of organizations; limited funding resources will hinder the organization's ability to deliver the expected outputs and respond appropriately to emerging health issues.

The U.S. does have a tremendous influence on WHO and most importantly the single biggest funder of the WHO, accounting for over \$893 million-15% of its total funding. It has been the standard for decades and places the U.S. at the forefront of the most significant public-health infrastructure in the world (Fig 1). In general, terms, WHO funding can be separated into two categories: "assessed" and "voluntary." Assessed contributions are the fees each country pays to be part of the WHO, which are more or less determined by the gross national income, population, and debt of each country. For the funding cycle of WHO 2018-2019, the U.S. got by far the largest invoice in the world, at around \$237 million.

Yet maybe the voluntary donations are more important to the WHO's future and global public health. The U.S. voluntarily added some \$656 million to the WHO's general fund for 2018.

Education

The process of education is deep significance to the growth and welfare of society. If the people are to keep pace with the fast-changing social order, with scientific discoveries and with the explosion of knowledge in all parts of the world, the hidden talents of youth must be brought to the surface and be exploited for the good of the society. There is a great demand for creative ideas and creative talents, and education is the best means for the development of such talents. The events of our time are moving continually, accelerating the rate and if the people are to keep pace with them, the people must make sure that the talents of the youth are thoroughly developed.

Young minds serve as an asset to the country's future development. Channelizing the career choices and managing the human resource in a productive way, brings unprecedented changes in the economy of a country. Knowledge economy and the information age greet young minds with enormous career choices. Though there are many career options available today, the desire to serve the people and nation is central to the adolescence period. NCC opines to express the nationalistic spirit among the adolescents. At this instance, the study gains importance in addressing the need for creating a sustainable younger generation, by examining the role of personality traits in the performance of NCC cadets.

Space Science

INTRODUCTION

Humans have been traveling to space since 1961 and the number is continuously increasing (https://www.nasa.gov/mission_pages/shuttle/sts1/gagarin_anniversary.html). Human space programs are recorded in a huge number (326), but the long duration space missions (>300 days) can be counted on fingers. Most developed space agencies or private bodies are in the queue of taking humans into deep space, so they are continuously sending their astronauts to study

the duration impacts on the human body. Space environmental studies point out several factors that can be harsh on the human body; for example, the confinement, isolation, and environmental stressors such as microgravity, radiation, and noise (https://www.nasa.gov/sites/default/files/files/NP-2015-03-015-JSC_Space_Environment-ISS-Mini-Book-2015-508.pdf). In such a key study, monozygotic twins, astronauts Mark and Scott participated in NASA's human space program which lasted more than 300 days (Fig.1). Mark is on observation on the Earth and Scott has been sent to the International Space Station onboard. This study revealed multiple dynamic impacts on the human body and some surprising facts about the body adaptability and recovery from the extreme space conditions. This study included findings related to gene expression changes, immune system response, and telomere dynamics. Other changes included broken chromosomes rearranging themselves in chromosomal inversions and a change in the cognitive function. This study was recently published in Science (Garrett-Bakelman et al., 2019).

Genomics

The inherited disease/disorders which run in families can be autosomal or sex-linked. These disorders could be dominant or recessive depending on their ability. Broadly these are of two types (i) Mendelian or monogenic which are rare and (ii) Polygenic which are common. Traditionally the inherited disorders were identified by linkage analysis, an established method, in which genome-wide markers are tested in pedigrees segregating a trait or variant on chromosome locations (Cantor, 2014). However, whole genome or exome sequencing using Next Generation Sequencing (NGS) or Massive Parallel Sequencing (MPS) technologies revolutionized the studies of inherited genetic disorders. The human genome project (human reference genome) suggested that only 1% of this massive structure is responsible for the production of functional proteins and 0.5 % part is responsible for controlled expression of these genes. The remaining 98.5 % part is regarded as "dark region" and its function or role in the genome is yet to decipher (Bhakhtiar et al, 2014). Recently WES (whole exome sequencing), a new approach based on the NGS, was introduced for targeted sequencing of only "whole-exome" region of the genome (Ng et al, 2009). WES is a time and cost-effective technique with high accuracy to identify complex genetic diseases (Choi et al. 2001).

Fig 1 elucidates the genetic disorder identification by using the reference sequencing approach. In brief, after the whole genome sequencing of the doubted person is subjected to mapping and alignment against the human reference genome to identify the variants which exhibit alterations in comparison to the reference genome. In order to obtain a high-quality and candidate variant calls different quality filters are also used. The known variations, which are already present in the variation database such as The 1000 Genomes Project database, single nucleotide polymorphisms (dbSNP), etc., are excluded from the data. The main aim is to find out the novel candidates, which can be classified in functional categories according to their annotation. The variants which are found in coding regions, priority is given to nonsense, frameshift, splice-site, and finally missense mutations. The functional impacts of these variants are predicted computational methods which help in the prioritization of candidate mutations. The dominance and recessive nature of the variant could also be examined on the basis of characteristics of the variant or disease of concern. To authenticate the functional significance of identified traits, additional evidence through other resources [OMIM-Online Mendelian Inheritance in Man (Hamosh et al, 2000), LocusLink (Pruitt et al, 2000) and The Human Gene Mutation Database (Krawczak et al, 2000)] can also be gathered.

Finally, and most importantly the genetic and functional confirmation of the disease-causing variants must be done.

If the person was found positive for a genetic disease, the family history can be checked for that particular disease. Alternatively, sequencing of that particular region can be performed for the family members and the sequences could be aligned. If the alignment is found in the sequences at the particular sight it can be confirmed as an inherited disorder.

Plant Science

Soybean (*Glycine max* (L.) Merrill) is species of legumewhich is native of East-Asia (China) and now widely grown as edible bean all over the world. In different regions, this crop has its own unique production cycles of planting, growing, and harvesting. It belongs to the large family Papilionoideae and subfamily, Leguminosae, which is known for economically important plants, legumes, peas, and beans;it is considered to be a paleopolyploid species with a complex genome. Galegoid and Phaseoloid are the two clades of SubfamilyPapilionoideae[1, 2]. Soybean is a member of the Phaseoloid clade, together with common bean (*Phaseolus vulgaris*) and mungbean (*Vignaradiata*), whereas the Galegoid clade includes pea (*Pisumsativum*), alfalfa (*Medicagosativa*), and two model legumes, *Lotus japonicus*and *M.truncatula*. Warm and moist climate of monsoon season is the basic need of soybean crop. Temperature between 15 – 32°C is required for the germination while optimum temperature required for its growth and yield ranges from30 – 33°C. Temperature below 10°C and above 38°C, affects the growth and yield. Day temperatures of 25°C are good for flowering. The crop can be grown in areas receives rainfall between 600 – 650 mm. Rainfall during maturity deteriorates the quality of grain. Cloudy weather prolongs the vegetative phase. The crop is generally cultivated at an altitude of 1200 – 2000 meter. In most of the soybean varieties, day length is the key factor as they are sensitive to photoperiods and short day plant duration.Most of the varieties of soybean flowers and mature rapidly if grown under short day conditions where day length is less than 14 hours. Hence, if longer day conditions are present flowering is affected by remain in prolong vegetative stage. Whereas; very short day condition flowering occur too early which also ultimately affects the yield of the crop. So, in the adverse conditions of environment, photoperiodic duration can be controlled by studying the effects of various photoperiodic and growth habits genes and by understanding their mechanism to control flowering and maturity.

Anthropology

Apparel, also known as clothes and attire, is a common term used for the items wrapped around the body. We know that the clothing is restricted to human beings and is an important part of the culture of all the known civilizations existing on earth. Its importance could easily be imagined by the fact that one can identify the community of a human only by watching its apparel e.g. Samghati/Kasaya robes by Buddhists, Turban and Chola by Sikhs, Dhoti-Kurta by Hindus, etc. Apart from its religious and cultural values apparels also serves other purposes. It acts as a defensive layer between the human body and external environment. Apparel provides us protection from harsh environments such as chemical and biological agents which can affect human body. It insulates against cold and hot conditions, provides

hygienic barrier and protection from ultraviolet rays. Lastly it also gives an aesthetic appeal to the wearer. The modern apparel of almost all the civilizations has been changed drastically from their traditional form with respect to both the fabric and design. The introduction of education, migration, exposure to the western patterns of behavior and the media facilitated the adaptation and modifications of traditional clothing to design patterns of western countries (Matthews, 1979) [Stella].

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