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9th International Conference

17th December, 2022 (Saturday)

Reboot-Reimagine in Business and Socio Economic Development

Vishisht Institute of Professional Studies and Research (VIPSAR)

Vishisht School of Management (Affiliated to Devi Ahilya University, Indore)

Pologround, Near MPEB Office, Indore-452 003 (M.P.) India Ph. 0731-2423222

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ORGANISING TEAM

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Mr. Satish Narang

Conference Patron

Dr. Naveen Yograj

Conference Chair

Dr. S. M. Anas Iqbal

Convener - Welcome Committee

Mrs. Bedangi A. Narang

Editor - Souvenir

Prof. Ranjana Rajak

Conference Coordinator

Prof. Robin Neema

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VISHISHT SEVA SAMMAN - 2022

Vishisht Seva Samman recognizes the Social Worker, researchers and philanthropist who are aggressively and innovatively leveraging challenges to make society more proactive, productive and essential. This fosters innovative ideas and thought process and enables the individuals to drive and respond quickly to changing trends in education and society in future.

To judge this, our distinguished panel comprises of various eminent academicians, researchers and renowned personalities from every section of the society. This year the panel has recommended one name for Vishisht Sewa Samman 2022 (**In the Memory of Smt. Bhagwati Devi & Pt. Mansaram Gautam Shahji**) for the contribution in the Social Services.

Recipients of Vishisht Seva Samman - 2022



Dr. Uma Tuli, recipient of the Padma Shri award from the President of India, is the founder of Amar Jyoti Charitable Trust rendering rehabilitative services at Delhi and Gwalior with the holistic approach of providing inclusive education, vocational training, medical care and self-employment within one campus. She has a multifaceted personality of an educationist, a social worker, rehabilitation professional and a sports woman. Amar Jyoti's affiliation to the University of Delhi and Indira Gandhi National Open University have not only sensitized these august institutions in the country to the needs of the persons with disability but have also helped such persons get their rightful place in society. Amar Jyoti Charitable Trust is recipient of two National Awards - for the best institution in 1991, and for creation of barrier free environment in 2005. Dr. Tuli has consistently spearheaded the cause of people with disability. She was the first non-bureaucrat appointed by the Government of India as Chief Commissioner for Persons with Disabilities from April 2001 to April 2005. Dr Tuli initiated participation of children with disability in Republic Day Parade in 1995 which was a historic first repeated in following years. As an Executive Member of International Abilympics Federation, she has participated in and organized several meets including 6th International Abilympics in India in 2003. She could promote it in many countries like Mauritius, Maldives, UAE and USA She was Chairperson - Education Commission, Rehabilitation International, USA, for four years. Dr. Tuli has a Doctorate in English Literature from the University of Delhi. The University of Manchester also awarded her the M.Ed. in Special Education. She was conferred Doctor of Laws, Honoris Causa, from Roehampton University, London in recognition of her extraordinary commitment to inclusivity. Dr. Tuli started human resource development courses of Bachelor's In Physiotherapy and Master's in Physiotherapy recognised by University of Delhi and Teachers' Training in Special Education in collaboration with RCI at Amar Jyoti which has catered to the needs of several institutions. Among the numerous awards for her dedicated work, Uma Tuli has received the Helen Keller Award in 1999, UN-ESCAP appreciation in 1998, the Hong Kong Foundation Award in 1987, President's Gold Medal in 1981 for distinctive services in Home Guards, the Women Achievers award, Lakshmipat Singhanian award for community services, the Presidential Plaque of Rehabilitation International for Exemplary Service in 2012 and Kelvinator Gr8! Women Award 2013 for Education.

Nominations are Invited for the Following Categories to be Presented at 10th International Conference, December 10, 2023

PLENARY FUNCTION OF 9th INTERNATIONAL CONFERENCE on “Reboot- Reimagine in Business and Socio Economic Development”

ORGANIZED BY

VIPSAR, Indore on December 17, 2022 (Saturday)

Venue: **Vishisht School of Management**

Pologround, Near MPEB Office, Indore (MP) INDIA

Registration (9:00 AM onwards)

Swagatam Breakfast  (9:20 AM onwards)

Inaugural Session

10:30 AM	Inviting the Dignitaries on the Dais by Anchor
10:34 AM	National Anthem
10:35 AM	<i>Lightning of the Lamp</i>
10:40 AM	Sapling Presentation
10:45 AM	Welcome Speech by Conference Chair/Convener: Dr. S.M. Anas Iqbal
10:50 AM	Introductory Address by Conference Patron: Dr. Naveen Yograj
11:00 AM	Releasing of Conference Souvenir (Prof. Ranjana Rajak)
11:05 AM	Speech of Guest of Honor & Keynote Speaker – Dr. Dharmendra Mehta - Director FMS, Pt. JNIBM, Vikram University, Ujjain
11:20 AM	Presentation of Vishisht Sewa Samman - Padamshri Dr. Uma Tuli
11:25 AM	Speech of Guest of Honor & Keynote Speaker – Dr. Saripalli Bhavani Shankar - IIM, Indore
11:40 AM	Speech of Special Guest Guest- Ms. Hauwa Mohammad Wada , Nigeria
11:45 AM	Speech of Guest of Honor - Dr. Prithivi Yadav - Vice Chancellor - Symboisys University of Applied Sciences, Indore
11:50 AM	Speech of Chief Guest - Mr. Shankar Lalwani - Member of Parliament, Indore
12:00 PM	Memento Presentation to Guests
12:05 PM	Vote of Thanks by - Conference Coordinator Prof. Robin Neema
12:45 PM	Technical Sessions (Parallel) in Auditorium & Room No. NB-101

2.00 PM  Lunch

2:30 PM Technical Sessions (Parallel) in Auditorium & Room No. NB-101

Panel Discussion Cum Valedictory Session

03:00 PM	Lt. Col. (Dr.) V.K. Gautam - President, Parivaar- NCPO, New Delhi, Dr. Sandesh Mahajan , PDEU- Ahmadabad, Mr. Rahul Pandey - Director AKSA International, Indore, Dr. Kiran Saluja - Additional Director Higher Education, Indore, Padamshri Sushil Dosi - International Cricket Commentator, Dr. Naveen Yograj - Managing Director VSOM, Dr. Rajiv Dixit - DCDC - DAVV
03:05 PM	Welcome of Panel Moderator : Dr. Charul Jain
03:10 PM	Discussion Topic “ <i>Knowledge, Skill, Attitude and Employability</i> ”
03:15 PM	Panel Discussion Hours
04:30 PM	Best Presentation Award
04:35 PM	Participants Certificate Presentation
04:50 PM	Vote of Thanks : Dr.S.M. Anas Iqbal

05:00 PM  ALVIDA TEA

“Phir Milenge” 10th International Conference on 10th December, 2023

Award Winning Clips



देवी अहिल्या विश्वविद्यालय, इन्दौर
Devi Ahilya University, Indore

प्रो. रेणु जैन
कुलपति



(Prof. Renu Jain)
Vice-Chancellor
DAVV, Indore



Prof. Renu Jain
Vice-Chancellor

Message

It's a matter of pride that one of our affiliated college, Vishisht School of Management, Indore is hosting 9th International Conference on "Reboot- Reimagine in Business and Socio Economic Development" on 17th December 2022. It is my prodigious pleasure in wishing tremendous and enthralling triumph to college Vishisht School of Management (VSOM).

The new worldwide economy of the 21st Century has changed the monetary, social, instructive, and political scene in a significant and permanent way, at no other time in mankind's history has the pace of basic change been more inescapable, quick, and worldwide in its unique circumstance. The new economy is made out of a set of three of intuitive powers that incorporate globalization, exchange advancement, and the data innovation and correspondences upset. Furthermore, the new worldwide business person must be able to address the difficulties and exploit the open doors related with human decent variety. This requires the reception of a dynamic multicultural methodology as far as one's workforce and one's item customers. The contemporary business visionary must build up a learning and energy about the social, and monetary contrasts that impact how individuals see and cooperate in their condition and its relationship to network improvement. It requires being always sharpened to the diverse social qualities, states of mind and ways to deal with critical thinking and basic leadership. This Seventh worldwide gathering organized by Vishisht School of Management organization of expert investigations and research on "Reboot- Reimagine in Business and Socio Economic Development" will attempts to recognize a far reaching effect of globalization in financial front. We hope this Attempt to get educationists, research scholars, business persons, and socio economic entrepreneurs together will be a great success.

I am certain VSOM will additionally extend its points of view profoundly in this field which will make our nation sparkling and mind blowing in exhibitions.

Indeed wishing good Luck to Vishisht School of Management for sorting out brilliant gathering.

With Best Wishes,

(Prof. Renu Jain)

December 06, 2022



VISHISHT EDUCATION SOCIETY

(Registered under MP Society Registration Act 1973)



Dr. Naveen Yograj

Managing Director & Conference Patron

Message by Conference Patron

On behalf of VIPSAR,

I extend a very warm welcome to all the delegates and participants for the 9th VIPSAR International Conference. Vishisht Institute of Professional Studies and Research (Vishisht School of Management) put forward a distinctive blend up offerings in the area of knowledge and enterprise in the form of encouraging research. In our endeavor to raise the standards of discourse, we continue to remain aware in order to meet with the changing need of our stakeholders. Hence, we are organizing this 9th VIPSAR International Conference on "Reboot-Reimagine in Business and Socio Economic Development"

The Conference aims to bring different perspectives under one roof and provide opportunities to exchange ideas face to face, to establish research relations and to find global partners for future collaboration. The themes and sub-themes for this conference are indicative of relevant research areas to give the prospective authors innovative prepositions about the ambit of discussion. Some of the sub-themes include: Entrepreneurship, E-Development, Schemes of Socio-Economic Development, Green Environment and Social Value Addition and Education System.

We welcome you all to VIPSAR and hope that this conference will act as a medium for all of us present here to ponder upon the topic of discussion, challenge us to strive towards it and inspire us at the same time.

Thank you!

Best wishes

December 17, 2022

Dr. Naveen Yograj

Managing Director &
Conference Patron

Vishisht Education Society

10-11, Jaora Compound, INDORE. (M.P.) Tel: 0731-2423222 | Email: director@vsom.in



Dr. S.M. Anas Iqbal
Director & Conference Chair



Message by Conference Chair

Dear Delegates,

After seven successful versions of Vishisht International Conference, we now venture towards the 9th Edition of this academic powerful event. From an insightful concept, it has developed to a memorable conference. Personally, I am extremely proud of this tradition where we host scholars from diverse backgrounds to discuss about socio-economic challenges and appealing execution.

VIPSAR (Vishisht School of Management) is broadly known for its scholarly thoroughness and workforce understudy cooperation. We intend to give brilliant research based and esteem based moral instruction to meet our twin destinations of overcoming any issues of consistently developing business division and Indian training framework alongside societal requirements of advancing quality based development. we at this 9th International Conference "Reboot- Reimagine in Business and Socio Economic Development" aspiring to inquire and gain from the encounters and experiences of Educationist, Researchers and Business Pioneers, to exchange and offer knowledge, contemplations.

It is my honor and pleasure to invite you all to VIPSAR 9th International Conference. On the day of the conference the Delegates transcend to the status of world leaders, participating in scintillating deliberation. So, I eagerly await this day of enthralling debate and more importantly, of inspiring change.

Thank you!

Best wishes

December 17, 2022

Dr. S.M. Anas Iqbal
Director (Academics) &
Conference Chair



Prof. Robin Neema
(Conference Coordinator)



Welcome Message



Prof. Ranjana Rajak
(Editor-Souvenir)

It is our extraordinary joy to warmly welcome you to the 9th International Conference "Reboot-Reimagine in Business and Socio Economic Development". Over some stretch of time, business pattern, procedures and frameworks have seen worldview change. We have seen many "Business Advancement" and with some creative measurements on all perspectives, we will have some socio-economic created business on worldwide platform. The get-together theme plans to make the phase for discussing and push the lifestyle of insightful exchange that give bits of learning into the welcoming open entryways which the business world can use to impact the movements that ensure advantage and additionally the thriving of people.

We have been colossally roused by the respectable assortment and lifted desire for passages. We got amid the current year's global gathering and we trust that this instructive and interactive gathering will be both fortifying and profitable. We are completely thankful for the duties of our guest, speakers, authorities, examiner's agents and the majority of our Representatives. Obviously, in planning to lift a solid strategy to oversee socio budgetary enhancement, we furthermore believe that our social program will fulfill your wants and that you will amass tender memories of Vishisht School of Management.

We trust that, the thought of tradition will give another method of reasoning, for starting new research standpoints. Our divinity has constantly honored us with the grandeur of accomplishment and we are honored to being a piece of this instructive talk and got a chance to offer this Mega Academic Event 2019 at Most Cleanest City of the Country-Indore. By and by looking forwards all of you in enormous numbers one year from now as well and would be glad to get you with greater adaptability in methodology and wish to serve you with the Indori culture of accommodation.

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104	Psychological Contract Breach and Burnouts: A Comparative Study of Public & Private Sector Banks in Delhi	Dipti Rani Jha, Dr. Hem Ahuja,	02
105	A Study on Labour Law and Special Economic Zones In India	J.Gayathri, Dr. Dilshad Shaik	02
106	Impact of Socio Economic Developments on Global Businesses	Bibin Joy	02
107	Role of Psychology in Artificial Intelligence	Abira Sharma, Dr. Aabha Sharma	03
108	Intellectual Property Rights and Management	Shalini Mishra	03
109	Existing and upcoming challenges for automobile industry of India	Pravesh Kumar, Dr. Virendra Singh	03
110	Implications of Lean System fusion on Overall Effectiveness of Supply Chain in Varied Industries	Praveen Shrivastava, Dr. Nagendra Sohani	04
111	Legal Dimensions relating to Consumer Food Preference and Brand Association in India: Special reference to Rural and Urban Lifestyles	Dr. Deepali Rani Sahoo	04
112	A Study on Intellectual Property Rights for MSMEs in India	Manuj Uniyal	04
113	Fintech Companies: Analysis of Recent Trends	Deepa Singh, Dr. Mahendra Singhai	04
114	Studying and Putting a B2B E-commerce System in Place	Dr. Manisha	05
115	मध्यप्रदेश में कृषि विपणन में सोयाबीन एवं कपास उत्पादन की स्थिति	डॉ. भानु जाधव	05
116	Study on Servant leadership Style in Democratic –Constitutional Setup	Dr. VK Gautam, Dr. Rajesh Chaba, Meenakshi G Trivedi	06
117	Role of social media influencers on consumer buying decision: A Review of Literature	Kuljeet Chourey, Dr. Pallavi (Joshi) Kapooria,	06
118	A Study on Female Consumer Preference of Online Food Delivery and Dine Out	Dilip Kumar Mali	07
119	Does the GST Affect the Stock Market: An Empirical Study of India?	Priyanka Nehra	07
120	Institutional Support to Entrepreneurial Development with special reference to Entrepreneurs of Haveri District of Karnataka State	Dr. Jayanandaswami Indimath	07
121	A Study on the Impact of CEO Traits of the FTSE 100 listed Companies on their Financial Performance	Dr. Krunal Soni	07
122	Understanding Work-Life Balance Concerning Bankers: A Conceptual Framework	Pinky Vyas, Sunil Mishra,	08
123	Impact of Employee Engagement and its Emerging Elements during COVID-19 in the IT Industry	Shweta Bandi, Dr. Sunil Mishra	08
124	Online Shopping a Sustainable Option for Fashion and Interior Design Products	Dr. Vijeta Bhatore, Mrs. Afroz Adil	08
125	Green HRM –A need for 21st Century	Payal Ahuja	09
126	A Descriptive study on Post Pandemic effect on Green Marketing practices by SME's on Consumer buying decisions towards green product	Asmeet Kaur Sethi, Dr. Bindoo Malviya	09
127	Recent Development in Work-Life Balance – Post Covid Scenarios	Dr. Ayushi Sharma, Dr. Deepak Shrivastava	10
128	An analysis of online entertainment experience openness and buying behaviour of generation Z	Neelam Verma, Dr.Supriya Pathak,	10
129	A Study of Capital Adequacy Ratio of Commercial Banks in India	Dr Manmeet Singh, Dr Rashmi Somani	10
130	Studying the concept of financial crimes using the Predator Model	Somya Sharma, Dr. Chander Mohan Gupta	11
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Track- I
GLOBAL BUSINESS SCENARIO

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Influence of Demographic Variables on Tourists' Choices: A Study on Covid-19 Pandemic

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Tourism is regarded as one of the most important industries worldwide but it is badly hit by the pandemic (COVID-19) and affected the tourists' behaviour. The objective of this paper is to investigate the changes in the choices of tourists according to the selected demographic variables in the context of the current pandemic (COVID-19). For this purpose, primary data was collected for tourism components i.e. duration, accommodation, and mode of transport. 328 properly filled and complete questionnaires were considered for final data analysis. This paper revealed that demographic variables i.e. gender and educational qualification, have influence on the tourists' behaviour due to the pandemic (COVID-19). The identification of changes in preferences presents clear picture regarding the demand of the tourists that makes easy for marketers to modify their packages to suit their demand or make tailor made packages according to changed preferences.

[102]

Fidelity of Communication

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The Article explains what communication process is and what the meaning of distortion in communication is. In article we tried to explain how communication gets distorted and what the meaning of angle of distortion means is. There are many communication barriers however the most important communication barrier is fidelity of communication. We tried to explain what communication process in brief is.

[103]

Behavioural Finance: Better to be Reasonable than Rational

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Being reasonable most of the times gives better performance than trying to be coldly rational. We human being are not a spreadsheet rather we are logical, thoughtful and emotional persons. That is why human being is one of the most crucial components of finance and financial management. Try to be reasonable than aiming to be coldly rational is important while making financial decisions. Most forecasts about where the share market and economy are moving next are difficult and terrible but along this it is reasonable also. Life is unpredictable but humans live it logically, thoughtfully, emotionally and most important reasonably while the future is not known. Making predictions and act accordingly is in human's nature and it is quite reasonable. Day trading, picking individual stocks and home bias are some of the examples of being reasonable than rational.

[104]

Psychological Contract Breach and Burnouts: A Comparative Study of Public & Private Sector Banks in Delhi

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Psychological contracts are individually focused to make the employees feel more valued and acknowledged. Failure to uphold the promises made to the employer or employee unable to meet obligations both round off to Psychological Contract Breach (PCB). A critical question is whether PCB denigrates the attitudinal and behavioral aspect of employees. This research paper looks into the question and aims to understand the various dimensions of job outcomes across the public sector banks like State Bank of India (SBI) and private sector banks like Axis Bank Ltd in Delhi region. Previous researches can only be considered a first step towards a more profound understanding of psychological contract fulfillment and their overall impact on employees and organization. The data sets for this research were examined from the perspectives of gender, education level, working years and managerial level. The observations in this will provide new insights into the relationship between individual psychological factors and job performance.

[105]

A Study on Labour Law and Special Economic Zones In India

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The research paper is based on the labour laws in India that applies to the special economic zones. The paper aims at understanding the effect which the special economic zones has in implementation of the labour laws in India. This is attempted also to figure out the level of impact that the labor laws cause on the special economic zones in India. The importance of implementing the labor laws rests on the fact that the labours of the special economic zones also have rights as a common man who works in other State owned corporations or factories. With the implementation of labor laws in special economic zones, the workers as well as the employers will get benefited by one or the other way where they must be aware of their rights as well which is a critical point. The awareness of their rights allows individuals to also protect justice, learn their irresponsibleness towards law and help to know about every possible remedy at each level of their existence. The employers as well as the employees should understand the laws meant for them to protect the interests of the legislature and to safeguard them from being exploited by the company or industry. The factors like literacy of the workers may influence the nature of understanding their rights given by law and this makes a loophole for company management to exploit them to any extent. This study is empirical and the study is based on the random sampling method. The hypothesis is based on effectiveness of implementation of labour laws in India.

[106]

Impact of Socio Economic Developments on Global Businesses

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Business operations are heavily influenced by the social structure and culture of the society in which they are located. Customs, values, beliefs, attitudes, habits, languages, and other expressions of social interaction make up a society's culture. Any company serious about breaking into a new market for its goods or services should try to familiarize itself thoroughly with that society's prevailing socio-economic values (Adrian & Daniel, 1976). Without social harmony and an awareness of the effects of demographic shifts on a country or region, no company can thrive in today's globalized economy. The future of business in India is examined here in light of the country's shifting social and economic landscape.

[107]

Role of Psychology in Artificial Intelligence

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Dr. Aabha Sharma, Principal, SCERT, New Delhi

AI technology has made our working more smooth and efficient. Correlating human behaviour with technology is something we have wondered at least once in our life. It is one of the best examples of science blending with art of conduct in humans. Dealing with the Artificial Intelligent machines right from waking up in the morning till we go to bed, through video games, smartphone assistants like Siri, Alexa or Cortana, online shopping with Amazon and Flipkart, customer support chat-bots, and more. The captivating world of AI infuses our daily lives and has, in the last two decades, made significant steps in technological progress. AI is programmed to mimic human actions and activities with the base of technology. In order to understand human intelligence and behavioural patterns, Psychology is essential. Psychology is the scientific study of behaviour and cognitive processes like memory, perception, attention, problem solving etc. This is the significance of psychology and AI as they complement each other well. AI is incomplete without the knowledge on human intelligence and psychology fills that void. AI has driven many industries too with its high working capacities for example IT industries and large scale industries and made people more reliable. There is a significant role played by psychology in Artificial Intelligence. Presented here is the discussion on the role of psychology in Artificial Intelligence.

[108]

Intellectual Property Rights and Management

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In bringing out this investigation, the intensive care has been made to understand an overview of Intellectual Property Rights (IPR's) and its management. IPR have been defined as ideas, inventions and creative expressions based on which there is a public willingness to bestow the status of property. IPR provides certain exclusive rights to the inventors or creators of that property in order to enable them to reap commercial benefits from their creative efforts or reputation. There are several types of intellectual property protections like copyright, patent, trademark, geographical indication (GI tag), trade secrets and industrial designs etc. Patent is recognition for an invention which satisfies the criteria of global novelty, non-obviousness and industrial application. IPR is prerequisite for better identification, commercialization, planning, rendering and thereby protection of invention or creativity. To manage IPR each one has its own policies, management styles, strategies and so on depending on its area of specialty currently IPR strategy requiring a better focus and approach in the upcoming era. IPR refers to the legal rights given to the inventor or creator to protect his invention or creation for a certain period of time. It plays a vital role in the modern economy which aids the economic development and growth like intellectual labor associated with public good emanate, a quantum jump in research & development costs and investment in putting a new technology in the market place to achieve adequate profits. The need to protect the knowledge from unlawful use has become expedient at least for a period of time. It provides a mechanism of handling infringement, piracy and unauthorized use.

[109]

Existing and upcoming challenges for automobile industry of India

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Automobile industry is one of the harbingers of Indian economy, which has always been a potent forerunner in providing good prospects for development along with millions of employment opportunities to the ever galloping masses of India both for skilled and unskilled workforce, besides its indirect job generation calibre in tertiary sector. However, there have been certain hiccups in its smooth trajectory of development in recent years owing to some of the uncontrollable phenomenon such as demonetization, which took place in 2016 and outbreak of COVID-19 pandemic. Besides, there are certain problems, which are related to the supply of some equipment, which has been in demand due to the need for technology upgradation. Present paper explores present and upcoming challenges for the automobile sector of India and tries to throw light on different dimensions are related to it.

[110]

Implications of Lean System fusion on Overall Effectiveness of Supply Chain in Varied Industries

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Increasing product intricacies, rising competition for innovation, and internationalization of markets entail major changes in conventional supply chains. The required change is actualized by Lean fusion in the supply chain to make it more effective. Lean fusion is about identifying and eliminating wastes like measures in time, inventory, and cost across the supply chain. This article is focused on lean fusion in conventional supply chains which leads to in-depth knowledge of Lean Systems (LS), and the effects of lean fusion in the supply chain along with barriers, and burning issues encountered in the fusion of Lean systems in the Supply Chain. To actualize the research objectives, the articles published in refereed journals from 1985 to 2022 are considered and structured content analysis is done for a large pool of articles. The paper is divided into six sections, starting from the introduction. A theoretical framework is discussed in the second section, followed by methodology in the third section. A descriptive analysis of publications is presented in the fourth section followed by a conclusion in the fifth section. Finally, the future scope of the research is presented.

[111]

Legal Dimensions relating to Consumer Food Preference and Brand Association in India: Special reference to Rural and Urban Lifestyles

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Background: India's development is visible both in small and large cities. Furthermore, enormous growth has occurred across industries, resulting in larger pockets. The food and beverage industry is also flourishing, due to the emerging middle class's desire to try new cuisines and the desire to replicate the western way of life. **Findings and Outcome:** Urban growths, changes in lifestyle and increased number of nuclear families are just a few of the primary reasons driving the global demand for packaged and processed foods. **Objective:** The main objective of the research is to find out the consumer food preferences are likely to vary due to increased economic power, changes in demography, and empowered consumers. **Conclusion:** The study aims to investigate the food brand association of people of Odisha based on headquarters of three revenue zones. The study also tries to establish the link of brand association with consumers' response and how the association affects the consumers' response to prefer & recommend the brand and to accept its extended product & the willingness to pay price premium.

[112]

A Study on Intellectual Property Rights for MSMEs in India

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This article will explore why it is so important for MSMEs to fully understand their intellectual property rights (IPRs). Keeping up with intellectual property rights in today's fast-paced economic climate presents special problems for micro, small, and medium-sized businesses (MSME). It's crucial for new businesses to take precautions to protect their ideas (IP). Protecting novel technological developments with patents, building consumer confidence with trademarks, and attracting attention with novel designs are all examples of the many ways intellectual property may be employed. The MSME sector in India needs additional training and funding to protect its intellectual property since it is behind the curve when it comes to realising the importance of IPR and incorporating it into its business practises. Businesses in India who care about their long-term success should prioritise R&D spending and patenting their discoveries in order to benefit from the new Product Patent system that has been implemented there. Keeping one's technical edge and economic advantage in an age of rising global standards and technological hurdles necessitates careful protection of one's intellectual property rights (IPR).

[113]

Fintech Companies: Analysis of Recent Trends

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Fintech is a combination of two words “fin” and “tech” which simply depicts use of technology to enhance, modify or upgrade financial services for consumers. The scope of fintech services ranges from simply making online payment to investment in crypto currencies and fraud detection. With the growing population India is one of the leading countries for growth and development of fintech. The objectives of the study are to analyse the general trends of fintech companies and to study the growth of Indian Insurtech Policy Bazaar. The data has been collected purely from secondary sources. The population of the study is fintech companies operating all over the world. The data has been collected from financial analytical websites – statista.com, financialdataexchange.org, e.marketer.com, leadsquared.com. This study covers the period of four years from 2018-19 to 2021-22. The study is based upon secondary data which is collected from online sources. The data of only four years has been studied. The ten-year period data would give more realistic results. The study excludes the role of Government and other regulatory bodies. The comparison of financial results of different fintech companies will give more realistic results. The study concludes that fintech companies have a road ahead in the Indian market. With the recent boom in the number of mobile users, accessibility of digital payment methods and door to door internet connectivity are positively contributing towards the growth of the fintech market in India. Fintech companies are fundamentally working well in creating awareness towards the ease of doing selections and transactions through the websites and mobile applications. The reliability of these private players depends upon the customer adoption and satisfaction.

[114]

Studying and Putting a B2B E-commerce System in Place

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Economic globalization is accelerated by information technology, which also significantly alters how people produce and live. E-commerce has emerged as a key application area of economic globalization and global informatization due to the brand-new management idea, management means, and management environment. E-commerce has become a major application field of economic globalization and global informatization due to its advantages of high efficiency, fast, and convenience. E-commerce is a global issue today rather than the development objective of one company or industry. It has evolved into a means of assessing a economic might of a nation and a crucial indicator of a nation's standing internationally. This essay first defines E-commerce and then goes into detail about its modes, traits, and impact on the social economy before doing a thorough investigation of the knowledge and technology needed to create E-commerce. The B2B E-commerce system's changing environment, structure, and business process are introduced through an analysis of the E-commerce system.

[115]

मध्यप्रदेश में कृषि विपणन में सोयाबीन एवं कपास उत्पादन की स्थिति

डॉ. भानु जाधव, अर्थशास्त्र, अध्ययन शाला विक्रम विश्व विद्यालय, उज्जैन

मध्यप्रदेश में सोयाबीन जो हैं खरीफ की एक विशेष फसल हैं, जिसकी खेती मध्यप्रदेश में लगभग 53०00 लाख क्षेत्रफल खेती में की जाती हैं। भारत में सोयाबीन उत्पादन के क्षेत्र में मध्यप्रदेश एक अग्रणी हैं। जिसकी हिस्सेदारी लगभग 55 से 60 प्रतिशत के मध्य हैं। लेकिन उत्पादन को देखेंगे तो पता चलेगा कि हमारे देश की उत्पादकता को 10 प्रतिशत हैं। जो एशिया की औसत उत्पादन 15 क्व. / हेक्टर की तुलना में काफी कम हैं। अकेले मालवा क्षेत्र की जलवायु में सोयाबीन का क्षेत्रफल लगभग 22 से 25 लाख हैं, इससे यह स्पष्ट होता हैं कि प्रदेश में सोयाबीन का भविष्य इसी क्षेत्र द्वारा नियंत्रित किया जाता हैं। उसी प्रकार उज्जैन जिले में सोयाबीन की खेती लगभग 4०00 हैं जो अधिक क्षेत्र में की जाती हैं।

[116]

Study on Servant Leadership Style in Democratic - Constitutional Setup

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Servant-leadership concept that promotes a leader's principal incentive, and role as service to others, was first proposed by Robert K. Greenleaf in 1970, is a conjectural agenda which has become a successful leadership model with passage of time. Both the words 'servant and leader' look as being antonym to each other, but when two opposites are brought together in a creative manner, a self-contradiction emerges to create the paradoxical idea of Servant leadership. Now-a-days, the information revolution in VOs/ NGO/GOs or public/private sector organizations has brought about a rapid change in the corporate world's way of operations, due to which the old styles of leadership like; autocratic, democratic etc. And various models of leadership or managerial grid or many contemporary schools of leadership do not entirely hold good. Servant-Leadership style (developing versus leading subordinates) is being propagated as a way of being to meet the modern challenges and to get the desired results. In the past few decades, standard practices are rapidly shifting toward the ideas put forward by Robert Greenleaf, Stephen Covey, Peter Senge, Margaret Wheatley, and others, who have propagated that there is a better way to lead and manage our organizations. Today's political leadership claims to be the Servant (Guardians/Saviours/Chaukidars) of the nation, however, what they preach and what they practice need further study? History has proved that those who do not follow Servant leadership cannot remain as leaders of any nation for long. In the context of Defence services, it is a myth that officers follow Autocratic leadership styles. Rather most officers follow the General Chetwode's motto (The safety, honour and welfare of your country comes first, always and every time. The honour, welfare and comfort of the men you command come next. Your own ease, comfort and safety comes last, always and every time.), this implies 'following the Servant-Leadership concept' in toto. This conceptual paper is based on primary and secondary study, wherein, endeavour has been made to bring out desired characteristics/ traits and pillars of Servant leadership, since this concept is the 'Order of the Day' in most organizations.

[117]

Role of Social Media Influences on Consumer Buying Decision: A Review of Literature

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Dr. Pallavi (Joshi) Kapooria, *Assistant Professor, Prestige Institute of Management and Research, Indore*

In the present times, social networks are not only used for interaction with friends and family but it has become a new tool for marketing. Extensive use of social networks has led to changes in the communication and form of marketing done by the companies. A new type of marketing has become popular these days, called as social media marketing. It originates from an individual's popularity, knowledge and expertise on a specific domain. These individuals are everyday people who tend to have a large number of followers on their social platforms and are called as social media influencers. Companies are now realizing the power of influencers in affecting the buying decisions of the consumers. Social media influencers like YouTubers, Instagram influencers and bloggers play a crucial role in consumer buying decision. Today influencer's recommendations or suggestions have a major role in influencing the buying behavior. They create a personal bond with the followers which build the level of trust between them. In order to retain and attract customers, companies have to understand the role of social media influencers. This paper aims to review the existing literature on social media influencers and study their role on the consumer buying decision. This paper is an attempt to understand the effectiveness of influencers in attracting consumers and influencing them to purchase thus determining the overall impact of the influencers. The current study will throw light on various aspects of influencers, which will give an insight on how the buying decisions of consumers are affected by them.

[118]

A Study on Female Consumer Preference of Online Food Delivery and Dine Out

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In today's world the historically offline meal delivery industry has been shaken by the explosive expansion of internet restaurant business. The study presents each individual consumer has a unique set of values and interests that are not determined by economic factors. They are influenced by a variety of factors, including culture, education and personal preferences. Women order food from workplace 30% more often than men. Women spend around 3% more preorder than men to eat food out-of-home. We all understand that those who eat a healthy, balanced diet are more likely to have plenty of energy to work and enjoy life, as well as have fewer infections and other ailments.

[119]

Does the GST Affect the Stock Market: An Empirical Study of India?

Priyanka Nehra, Assistant Professor, CGC Landran, Mohali, Punjab

This study aims to determine how the GST's introduction has affected the instability of the stock market index in India. Daily data from the Nifty 50 index have been utilized for the study's purposes from the first of June 2011 to the fifth of November 2022. The entire sample has been separated into two periods: before and after the installation of the GST. The influence of GST adoption on the volatility of the stock market index of India has been studied empirically using the generalized autoregressive conditional heteroscedasticity (1.1) Model. According to the study's findings, there is less volatility has been found in the Indian stock market before the adoption of the GST than it was after.

[120]

Institutional Support to Entrepreneurial Development with Special Reference to Entrepreneurs of Haveri District of Karnataka State

Dr. Jayanandaswami Indimath, Assistant Professor, Government First Grade College, Byadgi

Entrepreneurship acts as a catalyst for the economic prosperity of a nation as it leads to generation of employment, contribution in national income, rural development, industrialization, technological development, export promotion etc. Irrespective of the size of the country it is widely accepted that well motivated and supported entrepreneurs are must for accelerating the process of economic development of any Nation. So, it is important that government should support and promote the entrepreneurship development for the economic development of the nation. India stands first in cold storage capacity in the world, but when it is observed in per capita terms, it is found in the middle order. But, entrepreneurs are lagging behind in establishment of cold storages due to heavy capital investment, high rate of interest, maintenance and other problems. Hence, the present study made an attempt to examine the extent of institutional support to the entrepreneurs of cold storages of Haveri District of Karnataka State.

[121]

A Study on the Impact of CEO Traits of the FTSE 100 listed Companies on their Financial Performance

Dr. Krunal Soni, Assistant Professor, SDJ International College, Vesu, Surat

A crucial individual with the power to accelerate the success of the company is an executive. Since every CEO has a different history and set of characteristics that might have an impact on the functioning of the organization, no two CEOs are identical. The main goal of this study is to establish a connection between the qualities of the CEO and their major influence on the financial performance of FTSE 100 listed companies. It also concentrated on identifying the most crucial elements for the company's improved financial performance while taking into account the CEO's demographic characteristics, including age, gender, educational background, total tenure served in these FTSE 100 listed firms, and total tenure for the CEO that they had served in the specific organization of the FTSE 100 listed

firms. These variables are regarded as the study's independent parameters. The criteria that reflect the real basic financial performance of these specific organizations, such as Return on Equity and Return on Assets, have been used as the dependent variables in the study to identify the financial performance of the company. The study moves forward with a thorough analysis of the literature in between to find prior research and use that information to choose the key factors that will allow the researcher to determine the effect of CEO characteristics on the financial performance of FTSE 100 listed firms. After conducting a systematic and in-depth assessment of the literature, the study moved on to choose the best research technique in terms of choosing the sample size, research methodology that might be used in the study, sampling design, etc. This specific research provides an outline of both the project's chapter structure and the tasks that must be completed prior to submission.

[122]

Understanding Work-Life Balance Concerning Bankers: A Conceptual Framework

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Sunil Mishra, Associate Professor, Medicaps University, Department of Management, Indore

This study aims to understand Work-Life Balance and its importance to employees in the banking industry. Work-life balance is vital for balancing job responsibilities and personal obligations, and it can be done by balancing job tasks and paid work. A reasonable balance must be struck between staff well-being and family time as companies vie for qualified employees. It is also imperative to create flexible organizations in India and other countries due to increased overtime and less flexible organizations. The Indian banking sector is most affected by this trend. This study aims to determine the concept of work-life balance among banking sector employees in India. We hope this paper will serve as a vehicle for consolidating and disseminating various theoretical propositions in work-family studies emphasizing WLB. Descriptions are presented for major conceptual reviews. The literature needed for this study was gathered both online and manually. The powerful conceptual frameworks utilized in this study are resources, segmentation, improvement/enhancement, facilitation, communal identity, reparation, resemblance, argument, human resources, instrumental, and resource and ladder theories, with appropriate descriptions.

[123]

Impact of Employee Engagement and its Emerging Elements during COVID-19 in the IT Industry

Shweta Bandi, Research Scholar, Medicaps University, Indore

Dr. Sunil Mishra, Associate Professor, Medicaps University, Indore

Employee Engagement is a highly discussed, researched, and investigated term amongst researchers and behavioral scientists worldwide and has come up with varied dimensions and factors in different industries. Keeping this in mind, the current study is being conducted to identify emerging factors and collect relevant information concerning the IT industry. An extensive literature review is done to extract important parameters influencing EE in the IT industry during the COVID-19 period. 'Confirmatory Factor Analysis (CFA)' is applied to check the statistical validity of the identified factors and their level of impact. The study found four key factors –family engagement (4.67), acknowledgment & recognition (4.61), strong communication (4.59), and incentives & perks (4.44).

[124]

Online Shopping a Sustainable Option for Fashion and Interior Design Products

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Men for satisfying their daily needs and requirements have to buy commodities and services. Since the historic period men have been buying things from the market that help them in leading a smooth livelihood. In recent years, especially after the Covid-19 pandemic the concept of online shopping has seen a boom. Now consumer prefers buying products and services from online platform rather than offline stores. Online shopping means a website where consumers purchase products or services, whereas offline shopping is the traditional way of shopping by

going to the store or shop counters. Since man requires clothing and a good home to stay in, more amount of shopping is related to the products of fashion design and interior design streams. Fashion and interior design disciplines are fast changing aspects of design as they both depend on the latest market trends, seasons and geographic locations. The accessories and products related to these disciplines keep updating with time and so the consumer keeps on buying them to keep in pace with the trending styles. This constant change leads to high amount of refusal waste and the dumping heaps go on increasing which in turn harms the environment. To conserve the environment and preserve the natural resources sustainable ways and means of shopping should be adopted, so that the future can be secured for the youth. This paper is to study the ways online shopping proves to be more sustainable in context to fashion and interior design product and accessory shopping.

[125]

Green HRM –A need for 21st Century

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Human Resource management is the vital function of management which chooses the right person on right job. One of the branches of HRM is Green HRM which is gaining popularity these days. It focuses on adopting green policies, practices which are used by organizations for sustainable development. Many researchers are conducting their academic research on such topics, as it is related with preserving of natural resources and energy. The objective of this study is to come across the concept of Green HRM, challenges and its various practices. This paper also focuses on the various challenges faced by organizations while implementing Green HRM practices. Various researches have been studied to understand the concept of green HRM given by prominent researchers and find out various green movements which are being followed by enterprises for the sustainable development of resources.

[126]

A Descriptive study on Post Pandemic effect on Green Marketing practices by SME's on Consumer buying decisions towards green product

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The destruction of nature makes humanity increasingly vulnerable to disease outbreaks like the COVID- 19 pandemic, which has affected millions of life worldwide. In this article the attempt has been made to understand whether the people connect themselves with green marketing after the pandemic. As it is evident during pandemic period how important it is that we have to keep the environment around us clean as well as at the same time how important it is to keep ourselves healthy. Realizing this need, some industries i.e. small, medium and large scale enterprises have played a very prominent role and tried best that how a person can keep his health and environment so pure. This is evident from the past few years that consumers are now putting up larger efforts to learn about product which not only safeguards our environment but also to their lives. Here in this article we are particularly talking about those companies which are successfully pursuing and taking initiatives in eco-friendly products, packaging and adopting sustainable business practices to meet environmental issues, realizing more after pandemic. On the one-hand there are a segment of consumers who prefer to purchase green products even though they might be more expensive and on the other hand one segment of marketers have attempted falsely their products as environmental friendly by just showing green colour or leaves or trees on packaging. The aim of this research is to identify those Large, Medium and Small sized companies who are performing well in green packaging, products as well as healthy work place in terms of maintaining employees' physical and mental wellness.

[127]

Recent Development in Work-Life Balance – Post Covid Scenarios

Dr. Ayushi Sharma, IMS, DAVV, Indore

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The concept of Work-life balance is not a new one. But definitely has changed the scenario and the way people use to perceive it. Work-life balance, pre-covid and post-covid scenarios have really made people to think and rethink, about what they actually want from their lives? Some left their jobs, while many of them, shifted to better job opportunities, as the times have shifted. This pandemic brought stillness in the mental abilities of people. A lot of research is conducted on this topic to know, the in and out about how people actually feel about their jobs, lives, family and self. This research paper is, therefore, an attempt to explore all the recent developments that have been done, after the pandemic, had hit badly in lives of the people. The article has been written after the rigorous literature review and will surely benefit academicians, professionals and researchers.

[128]

An analysis of online entertainment experience openness and buying behaviour of generation Z

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Social media has made people more aware and given them Knowledge of day today's trends, news, businesses, and new technologies and given them the power to communicate and give their views without hesitation. In this new world of technology, everything is upgraded and automated. Technology is been hereditary for generation z. Gen z can never be separated from technology like smartphones, and laptops. They are totally dependent on technology. They are the upcoming generation and needed to be explored for gender preferences. So, the study is aimed to understand the generation z gender opinion on social media regarding buying behaviour of Indore city. The collection of data was from a Google form questionnaire of generation z. The speculative results convey that social media assist both genders of generation z it generate their need and awaken them through online advertising on social media sites and helps them buy the product. It determines generation z's behaviour on social media and determines the cause and effect of gender preferences in Indore city. Quota sampling is being used as a research methodology. The study uses Reliability statistics, ANOVA, Pearson correlation, Regression analysis and means scores to test the hypothesis. As a result, it is found that generation z have similar perception in the context of gender, age, and occupation regarding online entertainment experience, online entertainment openness and buying behaviour.

[129]

A Study of Capital Adequacy Ratio of Commercial Banks in India

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Banking Industry has changed over a period and face different types of risks. The risk of failure of banks creates a pressure on the government to safeguard the funds of depositors and therefore Capital Adequacy ratio (CAR) or Capital to Risk Weighted Assets Ratio (CRAR) as prescribed by Basel Committee for Banking Supervision (BCBS) has been implemented by RBI in India for commercial banks. These Basel norms for capital regulation covered the journey from Basel I to Basel III in India from 1992 to till now. This paper analyses the status of CRAR of three Bank Groups, namely, Public Sector banks, Indian Private Banks and Foreign Banks for the period 1996-97 to 2021-22.

The results suggest that there is significant difference in CRAR of Public Sector and Indian Private Banks. Also, there is significant difference in CRAR of Public Sector Banks and Foreign Banks. But there is no significant difference in CRAR of Indian Private Banks and Foreign Banks. Thus, banks particularly, Public Sector Banks have to maintain the CRAR at an appropriate level to absorb unexpected losses.

[130]

Studying the Concept of Financial Crimes Using the Predator Model.

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Crimes are present from the very beginning of the Civilization. The Financial crimes started as soon as the currency was introduced in the society although the formats of crimes have changed till now. Nowadays it is more of the mental crimes rather than physical ones. The present day financial crimes are no different from that of the ancient times but the numbers have increased. According to the data of ACFE, a professional organization of fraud examiners, typical fraud case lasts 12 months before detection and causes a median loss of \$117,000. And when we look at the latest report of transparency.org it gives estimates of total global anonymous and potentially illicit wealth range from US\$7 trillion to US\$32 trillion (around 10% of total global wealth). In this said paper authors have tried to study the concept of Financial Crimes using the Predator Model.

[131]

Transterminologisation: A Formation Tool in Neuromarketing Thesaurus

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This study highlights the phenomenon of transterminologisation as a linguistic process by which terms from one science flow into another and adapt. Neuromarketing comprises the concepts of biology, psychology, and technology. Data were collected from ten participants using interview questions to explore the importance of neuromarketing terminology. The results reveal that implicit transterminologisation enhances the thesaurus of neuromarketing as a science. Explicit transterminologisation refers to brand names used as highly effective decision-making tools in diverse business situations. Hence, it is crucial to analyze transterminologisation in the context of neuromarketing from semantic and sociolinguistic perspectives to validate the study. Suggestions for future research are also discussed.

[132]

Perception of Youth towards portrayal of Women in advertisements

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The Indian society has witnessed a major transformation with women getting highly qualified and holding key roles in various industries. Women have the intellect and the talent to perform multi-functional roles. Marketing calls for all types of brands to be promoted through glamour personified. For decades, women have been depicted in advertisements on the basis of idealistic family roles, glamour, unrealistic body image and physical beauty. Such advertisements affect the self-esteem and self-confidence which leads to dissatisfaction amongst female viewers. They face pressure to conform to certain physical norms. It also has an effect on the way women are perceived by society and determine men's expectations based on female appearance. Adolescents and youth are very vulnerable because they are in the process of learning new things and are eager to try new brands. At this age, their various values and opinions are getting shaped. So this is the reason why advertisers are generally seeking the content or data that grabs their attention the most. Youth perceive the advertisement messages with both positive and negative perspectives. The perception of advertisement messages amongst youth also differs because of age, gender, caste

and religions in the society. The research concluded that the portrayal of women can be categorized into four factors that are Advertisement elements, positional roles, Empowerment roles, and Decorative roles. The research also shows that there is no significant difference in perception of both the gender regarding portrayal of women. The research also depicts that there is significant difference in perception of different age groups with respect to portrayal of women in advertisements.

[133]

A Comparative Study of Consumer's Perception and Preference towards Online Payment Applications in India

Dr. Rashmi Awad, Assistant Professor, Government Holkar Science College, Indore

Now-a-days world is becoming digitalized in every field. The Digital India program is a flagship agenda of the Government of India with vision to transform India into a digitally empowered society and a knowledge economy. "Faceless, Paperless, Cashless" is one of the professed role of Digital India. One of the best examples of digitally empowered society is cashless society. There are various countries in the world which have more than 50% of their transactions have been done through cashless modes. This research paper traces the evolution of the online payment systems in India. It entails the impact and importance of online payment applications on consumers. The study was conducted in Indore city and the sample was collected through a structured questionnaire. The paper shows the steps taken by RBI and the Government to encourage cashless society in India which helps in improving economic growth of the country. This paper also studies consumer's preference and perception towards online payment system and the impact of online payment applications on consumers.

[134]

Leadership of the Third Millennium, with Special reference to the Leadership in the 21st Century

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Dr. VK Gautam, President, CAPE-AC, Ahmedabad

Meenakshi G Trivedi, Founder Eudemonia Education Trust, Ahmedabad

Today, Leadership is about working extraordinarily well with/and through others. As our organizational landscapes continue to change, how we connect with others remains paramount. Every interaction we have either contributes to a relationship or it detracts from it. The role of the Leader of the 21st Century is 'being responsible for managing a situation, a team or an entire organisation ethically and effectively. At the same time, Leaders have the skills to influence and guide their team in a shared strategy. Not only this, in the last two decades, especially after Y2K era, Leadership shifted away from an autocratic style and towards a more collaborative approach, fostering greater teamwork, productivity, innovation and creativity. Hence, leader to lead through more complexity and ambiguity by way of 05 As;

- (1) Ability to lead through more complexity and ambiguity,
- (2) Ability to lead through influence,
- (3) Ability to manage on a remote basis,
- (4) Ability to manage a workforce with a combination of humans and machines, and
- (5) Ability to lead more quickly.

In this paper, two tables have been created as tabulated illustrations from the period "Ram Rajya to Ukraine War". Thus, covering in (Table-1) "The major differences in top level leadership between ancient eras with the contemporary period" and in (Table-2) "Leadership in War or Inter-state Conflicts" for further analysis (Gautam, et.al., 2022). Notwithstanding the fact that paper is based on primary studies, but at the same time, wide experience in defence forces (operating in India and abroad as a part of Peace Keeping), has made it more practical and time-tested.

[135]

A Review on the Historical Development towards the Insolvency & Bankruptcy Code
Dr. Deepak Agrawal, Director, Swatantra Sainani Institute of Business Management, Indore
Dr. Arvind Kumar Malviya, Assistant Professor, Chameli Devi Group of Institutions, Indore

The word Bankruptcy and Insolvency is not new concept. It exists even in the early stages of an ancient civilization. The key objective of the study was to identify the historical existence and the development of the concept. The review was made to the studies conducted by various authors around the globe to identify the suggestible strategies to overcome Bankruptcy and Insolvency. The outcome of the study revealed that there has been various development in Bankruptcy & Insolvency Laws around the world. Britain pioneered these laws and later adopted them in various parts of the world. The countries reviewed in this study were found to be in continuous modification. India framed the Insolvency & Bankruptcy Code 2016 which is still in the early stage of its development. The study identifies the research gap and suggests the need to pursue approval of the resolution plan from the National Company Law Tribunal (NCLT) during the specified time frame.

[136]

A Study of Consumer Behaviour towards Online Advertising of High And Low Involvement Products in the State of Madhya Pradesh, India

Dr. Arvind Kumar Malviya, Assistant Professor, Chameli Devi Group of Institutions, Indore
Dr. Deepak Agrawal, Director, Swatantra Sainani Institute of Business Management, Indore

The knowledge of the media consumption behaviour of consumers is most important for organizations to promote their brands in the most suitable available media to utilize their advertising budget most effectively. This study examined the behaviour of consumers of online media for high and low-involvement products, particularly in Madhya Pradesh, India. It is found that consumers prefer to watch online advertising for high-involvement products but for low-involvement products customers do not like to watch online advertisements and they still prefer traditional media like TV and newspapers for watching the advertisement of these low-involvement products. The Data has been composed of 1020 respondents through structured questionnaires and data was analysed through paired sample t-tests. The outcome of the study states that the customers are interested in watching online advertisements of offers given by E-Tailers and shopping malls on low-involvement products but do not like to watch individual brands' advertisements on online media.

[137]

A Study of the Insolvency and Bankruptcy Code 2016 and Its Impact on Select Company of Madhya Pradesh

Pankaj Saklecha, Research Scholar, Devi Ahilya Vishyavidhliya, Indore
Dr. Kamlesh Bhandari, Professor, PNB Gujarati College, Indore

Since the economic reform process adopted in 1991, significant growth is witnessed in the financial markets and services in India. New means of arranging funds were adopted through both equity and debt markets. The development of these markets brought many challenges towards repaying debt and returns to investors. Despite considerable policy initiatives and existence of the multiple laws, make the system is more difficult towards debt recovery and settlement. Considering the limitations of those laws new single mechanism was introduced as the Insolvency and Bankruptcy Code (IBC), 2016 which is the most recent policy initiative in this field. It offers a simplified way towards insolvency resolution problems. The existing study focused on the financial debt resolution of one of the companies registered to the state of Madhya Pradesh that went into the resolution process. The financial performance was analyzed into two parts first pre – resolution and post-resolution. The study revealed the improved financial performance of the firm after the settlement of stressed liabilities. The study provides scope for further long-term in-depth analysis to have a better understanding towards the success of the IBC.

[138]

An Overview Study on Stock Exchange Market in India
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Over the past ten years, there have been numerous developments to the Indian securities markets. Increased settlement risk is being caused by the exponential expansion of trade volume, which is straining already-strained trading systems and procedures. By the continuous efforts by SEBI to improve the effectiveness and transparency in Indian stock exchange markets as the market transitions to a Trade plus 3 days rolling settlement cycle in line with the global markets. In fact, Stock Exchange Board Of India has worked hard to make the Indian stock exchange market one of the most vibrant & effective performed markets in the worldwide. This project, named "An Overview of Stock Exchange Market in India," is an attempt to comprehend the market & the roles that perform by Indian retail Brokerage Firms in stock market for the betterment & good performance of the firms. Income, savings mobilisation, and investment promotion are activities of the stock and financial markets, are organised in financial system in India which is a part of it. Brokerage companies want to help investors reduce the risk of their investments while maximising their return. The expansion of e-broking, the expansion of the derivatives market, the drop in brokerage fees, etc. are some of the key aspects of the brokerage industry. The role taken in action by the Indian retail brokerage firm's business is of enormous relevance, taking into the accounts of the health of the capital markets and the level of competition among various brokerage companies. An effort was made to comprehend the role which is played by ShareKhan in comparison to its competitors in the Indian retail brokerage market in India.

[139]

Comparative Analysis of Mutual Funds
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Today's investor is interested in monitoring the value of their investments, whether they are made directly in the market or indirectly through mutual funds. Several factors have contributed to this dynamic development. Due to increased competition and globalisation, investors must make informed decisions about whether their investments will generate an adequate return on their money in the chosen funds or whether they will need to switch to another one. In order to achieve this, the investor must comprehend the foundation for the proper preference measurement for the fund and get a fundamental understanding of the many measurements used to assess the performance of the fund. Only then could one accurately determine if a fund is functioning well or not, and make the appropriate choice. The equities market and mutual funds are the main topics of the study. The study looks at how investors like to invest. To determine which is better for investment mutual funds or the equity market the analysis strictly relies on investor responses to the equity market and mutual funds. The comparison of the equity market and mutual funds has been done based on a number of factors, including investor preferences for which investment option equity shares or mutual funds produces higher returns for investors, which investments equity or mutual funds involve greater investment risk, which factors encourage investors to invest in mutual funds, and which equity market. And whether there are any notable differences between the equities market and mutual funds. Finally, which investment gives you a higher return in five years: stock shares or mutual funds?

[140]

Greenwashing – An Absurd Claim
Rashika Bisht, Research scholar, University of Lucknow, Lucknow

The protection of environment has become a burning topic in the past few decades. With increasing awareness among customers about environmental crisis, the number of companies that are issuing green claims have dramatically increased. Corporations are trying to allure the growing "environmentally aware" segment of the audience. The companies try to use vague words to attract people and gain their trust. According to Cambridge dictionary, Greenwashing is designed "to make people believe that your company is doing more to protect the environment than it really is." It is used when an organization spends their resources advertising their goods as environmentally friendly when, in fact, they are not. The purpose of this paper is to evaluate various practices

through which the sins of green marketing are practiced, and its managerial implications. The major aim of this paper is to address the problem of greenwashing and to make consumers aware about the evils of greenwashing.

[141]

Moderating Role of Individual Diversity in the Relationship between Financial Knowledge and Financial Behavior

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Dr. Rupesh Bhavsar, Asstant Professor ,Commerce Department, Alexia College of Professional Studies, Indore Indian education system is the oldest education systems in the world. But unfortunately, it couldn't cope with the major changes of the changing times and technological advancement. Education is fundamental for the development of human beings to reach their full potential and make them responsible citizens for society. In this paper the author has highlighted the spirit of National Education Policy-2020 and hurdles in it's implementation.

[142]

Review paper on New-age CRM practices in the Life Insurance Sector

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Customer Relationship Management is the one of the recent and widespread innovation in customer service industry. In general to acquire a new customer is six times costlier than to retain. Customer centric businesses like life insurance industry have adopted CRM to provide standardize service, higher efficiency, centralized database and simplified automation equality to the insurers. After privatization, insurance companies are competing on a global scale with a plethora of products offerings to customers. The research paper focuses on the innovation and the technological advancements in CRM practices for survival in the competitive business era.

[143]

A Study on the Impact of Covid-19 on GST Compliance & Revenue

Niraj Kumar, Research Scholar, Devi Ahilya Vishwavidyalaya, Indore

The COVID-19 pandemic has imposed restrictions that have disrupted the economy's regular operations. A nation like India is dealing with several issues in all of its areas, but impact is much particularly in its fiscal system. This article attempts to assess the effects of COVID-19's first wave on the collection and distribution of goods and service tax revenue in India as well as the effects of COVID-19's first wave on the state-level GST revenue of the nation. Finding indicates that the GST revenue dropped drastically in the months after that last announcement of something like the lockdown. The COVID-19 pandemic has really had no measurable impact on GST collection in the big states. Meanwhile, the collection and distribution of GST revenues in small states like Manipur and Goa differ significantly before and after the shutdown. The findings of this study will assist policy makers in recognizing the magnitude of GST revenue loss to the central budget and will enable them to take proper action moving forward.

[144]

The Impact of Behavioral Finance on Individual's Investment Decision-Making

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A new branch of study called behavioral finance combines Psychology, Sociology, and Economics to explain how financial markets and investors behave. The thinking of people and how they consider different aspects when investing in various investment channels is one of the key topics in behavioral finance that we must understand. Behavioral finance does not assert that every investor would experience the same kind of losses, but instead, it illuminates the need to take the appropriate precautions to avoid such illusions, which influence the decision-making process, especially when making investments. This paper seeks to find out the major influence of certain behavioral

finance concepts such as Overconfidence, Perception, Representative, Anchoring, Cognitive dissonance etc. on decision-making process of individual investors in stock market. This paper contributes to the existing knowledge and provides investors with information on psychological biases that potentially influence investment decisions.

[145]

The Impact of HR Practices in Fostering Employee Resilience among Indian IT Industry

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Bharathi Polisgowdar, SDMCET, Research Scholar, Rani Channamma University, Belagavi

Identifying the elements that lead to employee resilience development has drawn more and more attention. Despite this focus, there is a paucity of studies addressing the impact HR practices have in fostering employee resilience. This study explores how HR functions affect employee resilience while taking into account the setting of the Indian IT Industry by employing a quantitative technique collecting data through a structured questionnaire from 120 employees belonging to IT Industry. According to the findings, building employee resilience is made possible by four important aspects of HR practices; job design, information flow and exchange within an organization, financial and non-financial employee perks, and employee development possibilities. As a result, the development of employee resilience has been significantly influenced by the efficient implementation of human resource strategies in these areas.

[146]

Transaction Costs and Strategic Alliances of Air Transport: Case of Aeroméxico in Sky team In The Face Of the Boeing Crisis

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The aviation industry plays an important role in global economic development by offering efficient global connectivity, through a safe and fast service, which facilitates trade and tourism. However, it also faces high operating costs that have bankrupted many airlines throughout history. This situation led the industry to generate strategic alliances that have contributed to the permanence of airlines in the face of market threats. Such is the case of Aeroméxico, who faces the suspension of 6 aircraft of the Boeing 737 MAX 8 model, product of recent plane crashes where 2 of them crashed. The negotiation power granted by the decrease in transaction costs derived from being part of the Skyteam strategic alliance benefits Aeroméxico in the face of this adversity.

[147]

A Study on Physical & Digital Transformation of Banks

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In today's scenario, the physical and digital worlds are essential aspects of life at both home and as well as at work place. Transformation is needed as there is a need to blend the physical and digital environments which are creating a source of value. Phygital is reshaping the way we live, the way businesses operate, and the consumers and corporate handle financial transactions. As banks are extending the digital services to a large extent, still consumers continue to prefer branches and human interaction over the technology. A tightly coupled mix of both Physical and Digital environments would be suitable to meet the customer needs and to create the value which in turn gives competitive advantage. This paper deals with the need of Phygital approach for the banks for providing customer service.

[148]

Wealth Effects and Operating Performance of Spin-Offs: Indian Evidence

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Spin off is a tactical tool used to restructure an organisation in order to maximise the shareholder value. There is an argument that spin-offs improve the financial performance of the parent company as well as the divested company. Abundant studies have not been undertaken on the spin-off performance in the Indian context. The present study investigates the wealth effects of spin-off announcements that took place between January 2016 to December 2016 in India.

[149]

CSR Practices in Public Sector Banks - A Select Study

*M. Giri Prasad, Research Scholar, Department of Commerce & Business Management,
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The paper examines to Corporate Social Responsibility Practices in banking sector in India. Corporate Social Responsibility (CSR) is the continuing commitment by business to contribute to the social and economic development while improving the quality of life of the local community and society at large. Now-a-days CSR has been assuming greater importance in the corporate world including Financial Institutions and Banking Sector. Banks and other financial institutions start promoting environment friendly and socially responsible lending and investment practices. The concept of Corporate Social Responsibility (CSR) was introduced in the State Bank of India as early as 1973, under the name Innovative Banking, covering both banking as well as non-banking activities. The Bank has a comprehensive Corporate Social Responsibility (CSR) Policy, approved by the Executive Committee of the Central Board in August 2011. The present study aimed at presenting the Corporate Social Responsibility (CSR) Policy of SBI. It can be stated that SBI, as a leading bank, has been extending commendable services in the field of education by providing required infrastructure to the schools in the rural areas across the country as part of CSR practices over the study period. Further, SBI has been striving hard to make the healthy society and wealthy society by providing funds for the medical equipment and ambulances to various hospitals. On the whole, it can be concluded that there is no doubt that State Bank of India has been actively spending the CSR budget towards all the focus areas more particularly on Supporting Education, Healthcare and Environment protection during the study period.

[150]

Regulatory Sandbox for Boosting FinTech Innovations in India

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The Indian financial services sector has witnessed radical transformation over the last few years driven by the digital innovations and technology enabled business models. Unsurprisingly, digital innovations related to retail payments, lending, asset management, trading and insurance etc. influence the global financial landscape to a larger extent in the near future. Given the nature of innovation and service delivery, FinTech often challenge the existing regulatory frameworks as there could be ambiguities around the products and services provided by FinTech which may not appropriately get classified and addressed under the existing regulations. It is often perceived that such firms could pose potential higher risk to the financial system. However, there is also a need for fostering innovation in the system which can reduce costs for transaction, improve customer service or bring in operational efficiencies. This paper presents the impact of FinTech innovations in the Indian Financial Sector, need for the Regulatory Sandbox and the potential benefits for the FinTech firms.

[151]

Cybersecurity – The Practice of Ensuring the Integrity, Confidentiality and Availability of Information!!!

Paresh S. Khetal, Assistant Professor, Government Commerce College, Vadali

Digital Space or Cyberspace is the driving force for the world today. From ordering a cab to ordering food to booking tickets for travel to shopping, everything can happen with just tapping a finger. The magic that made this happen was the advent of Internet and technology. However, as they say every coin has two sides. Cybercrime is the bad boy of the digital world. Cybercrime, also known as computer crime, is directed towards the use of computer as an instrument to fulfill illegal means. The reason behind this are the inherent vulnerabilities that are difficult to be removed, innumerable entry points on the internet, misdirected attribution to the third parties and the fact that attack technology which is consistently outpacing the defence technology.

[152]

Artificial Intelligence Technology (AIT) - Redefining Humanity with the Upswing of Transhumanism in Digital World

Dr. Aayesha Sagir Khan, Assistant Professor, King Khalid University Abha, KSA

Dr. Sagir Khan, Associate Professor, King Khalid University Abha, KSA

The development of emerging technologies such as artificial intelligence and virtual reality generate narratives of apprehension within contemporary Western techno culture. Transhumanist narratives declare that humanity is now upon the brink of seizing technological control of its own evolution, and creating a brighter and better post human future. This paper traces the cultural and philosophical roots of transhumanist thought and describes some of the influences and contributions that led to the development of contemporary transhumanism.

[153]

The Role of Entrepreneurship in Rural Development in Odisha – A Case Study

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Dr. Anil Barik, Assistant Manager, Steel Plant, Rourkela

There is a growing interest in the role that entrepreneurship which can play as a catalyst to achieve rural development objectives, including growth, innovation, employment, and equity. It also helps to increase the country's economy. This paper examined the role played by entrepreneurship in rural development in Odisha. The paper was anchored on the Keynesian Classical Theory and it was observed that entrepreneurship plays a critical role in rural economic development such as improvement in the standard of living, creation of employment opportunities, alleviation of poverty, utilization of local resources and reduction of rural-urban migration. The major recommendation was that rural entrepreneurship should be encouraged and promoted through the provision of incentives to rural entrepreneurs in the form of tax relief and concession to encourage them to plough back earnings for scaling and expansion. It also recommended that the government may pay attention to infrastructure development and maintenance in rural areas as it goes a long way to encourage trade and business transaction within rural communities, improve the socio-economic well being of rural dwellers and serve as stimuli in boosting the rural economy.

[154]

Service Quality of Housing Finance Provided By Kerala Gramin Bank with Special Reference to Thrissur District

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Dr. Biju John M, Associate Professor and Research Guide, St. Thomas College, Thrissur, Kerala

Quality has more important at present world. Customers who consume a products or services mainly consider its quality. The people try to evaluate the quality of the product or services. The present study is mainly concentrated on

service quality of housing finance provided by Kerala Gramin Bank with special reference to Thrissur District. Here the quality is assessed mainly by collecting information from the customers. The present study highlights the extent utilization of housing finance service offered by Kerala Gramin Bank. The major features of the service sector; especially on banking performance was projected in order to utilize the services as per the expectation of the customers. The study focused on the five dimensions of the service quality, namely, tangibility, reliability, responsiveness, assurance and empathy are considered. A sample of 70 customers selected from four branches selected using simple random sampling method. Data analysed using SPSS, and the outcome of the analysis shows that the customers who availed housing finance from Kerala Gramin Bank are satisfied.

[155]

उच्च शिक्षा में शैक्षिक नवाचार की भूमिका का अध्ययन

डॉ. महिपाल खराड़ी

डॉ. एस.एम. अनस इकबाल, डायरेक्टर, विशिष्ट स्कूल ऑफ मैनेजमेंट, इन्दौर

प्रस्तावना:

नवाचार का अर्थ ऑक्सफोर्ड डिक्शनरी के अनुसार किसी भी कार्य में नवीनता को प्रारंभ करना, स्थापित वस्तु में परिवर्तन लाना, एक नवीन प्रचलन, स्थापित विधियों में परिवर्तन लाना इत्यादि है। हिंदी भाषा के अनुसार नवाचार दो शब्दों से मिलकर नव एवं आचार से बना है नव शब्द का मतलब नवीनता से है, तथा आचार शब्द का अर्थ परिवर्तन से है। अतः ऐसा परिवर्तन जो स्थापित विधियों, परंपराओं आदि प्रक्रियाओं में नवीनता को शामिल करना नवाचार कहलाता है। हम एक बेहतर समाज की रचना और जन-कल्याणकारी आकांक्षाओं की पूर्ति करने में लगे हुए हैं। इस उद्देश्य की पूर्ति के लिए हमें समाज में हर तरह की शिक्षा सुविधाएं उपलब्ध करानी होंगी क्योंकि शिक्षा ही उत्कृष्ट समाज की रचना करने का एक शक्ति शाली माध्यम है शालेय शिक्षा एवं उच्च शिक्षा के शैक्षणिक स्तर में सुधार लाने के लिए निमित्त राष्ट्रीय और राज्य स्तर पर अनेक संस्थाएं एवं शिक्षा आयोग के द्वारा कार्य किए जा रहे हैं शैक्षणिक गतिविधियों में गति लाने के लिए भारत सरकार ने नई शिक्षा नीति को अपनाया है। यदि हमें एक समाज और राष्ट्र के रूप में जीवित रहना है तो शैक्षणिक परिवर्तन के द्वारा नवीन शिक्षण विधियों को बढ़ाने के तरीकों में परिवर्तन करके बच्चों को उनके कौशल एवं प्रतिभा से अवगत करा सकते हैं इसी कारण से शैक्षिक नवाचार को समझने और उसके प्रचार प्रसार में दृढ़ निश्चय के साथ बढ़ावा देना होगा।

[156]

Spreading the Colors of Success: Story of Indian Tourism*Dr. Ruchita Shandilya, Associate Professor, Gujarati Professional Institute, Indore*

India can always boast of its rich cultural heritage. Travel and Tourism in India is an integral part of Indian tradition and culture. In ancient times, travel was primarily for pilgrimage –as the holy places dotting the country attracted people from different parts of the world. People also traveled to participate in large scale feasts, fairs and festivals in different parts of the country. In such a background, cultural tradition was developed where ‘Athithi Devo Bhava’ (the guest is God) and ‘Vasudhaiva Kutumbakam’ (the world is one family) became bywords of Indian social behavior. Since times immemorial, the rulers in different parts of India built luxurious palaces, enchanting gardens, marvelous temples, grand forts, tombs, and memorials. These bear testimony to the exquisite inheritance of this land, and are examples of unparalleled craftsmanship of the people of the bygone ages. The beauty of India’s cultural heritage and the richness of nature’s endowments make India tourist’s paradise. Tourism was seen as an important instrument for national integration and international understanding. The dimensions of tourism changed as trade and commerce developed. The spice trade brought India in contact with the world more than before. The silk route trade also opened up India’s immense cultural heritage and natural beauty to the world outside. The establishment of the Indian Railways by the British, modernization of the ports, development of hill stations- all these added to the growth of the Indian tourism industry in the 19th and early parts of the 20th century. The growth of modern, organized tourism however was slow. Systematic information, even if inadequate, has been available only during the post –Independence era. It was only after the 80s that tourism as an industry picked up speed.

[157]

Impact of demographic variables on Quality of work- life of employees in Banks

Barkha Gupta, Associate Professor, Shri RGP Gujarati Professional Institute, Indore
Anukool Manish Hyde, Professor, Department of HR, Prestige Institute of Management and Research, Indore

The aim of every organisation presently is to achieve more with the same level of input; this is only attainable when employee feel their workplaces to be comfortable and conducive to their jobs. As a consequence, creating a quality relationship between employees and the workplace is crucial for any organisation. The effective functioning of an organisation and the success of its employees depend on the quality of work life. In connection with the significance which employees engage in the service exchange process's importance. Determining the quality of work life in Nationalized and Private Banks of the Indore District is the objective of the present study. Data was collected from 300 employees of Nationalized and Private Banks. T-test and One way Anova was applied for data analysis. This study demonstrates that a significant difference exists between income, experience, age and employees QWL and no significant difference occurs between gender and QWL.

[158]

An Empirical Study on Customer Satisfaction towards E Payment Mode

Dr. Rakshita Puranik, Associate Professor, Indore Institute of Management and Research, Indore
Dr. Shefali Tiwari, Professor, Amity Global Business School, Indore

Internet has brought the revolutionary changes in present scenario. Improvement in technologies and financial innovations has made electronised service in banking sector is an intense part of this study. Nowadays, E-Payment has become an integral part of human daily life and personal communication across the globe. This exploratory study attempts to understand the internet customers Satisfaction towards E-Payment. This study aims to identify the variables that influence online customers' satisfaction towards the E-Payment services. The survey was conducted through the self-design questionnaire from the 200 respondent residing at urban area in Indore city. Non probabilistic and convenience sampling was used to select the respondent. Collected data was subjected to factor analysis to identify the factors of E-Payment services of internet users'. The finding helps the marketer and the bank management companies to align their strategies as per the online users' expectation. This study could also refined and used in other cities.

[159]

Exploring Drivers of Individuals' Investment Intentions: An Empirical Study

Dr. Shefali Tiwari, Professor Amity Global Business School, Indore
Dr. Rajeev Samuel, Director Amity Global Business School, Indore

The returns on investment (ROI) from individuals' investment is a crucial aspect of portfolio management. The literature has taken a mostly organizational perspective of this important phenomenon, with attention to the 'individual ROI giving factors' expatriating gain when undertaking an investment. Based on questionnaire with 31 questions, we used psychological contract theory to examine the individual investment intention. Because if intention is there then only it gets converted to actual purchase. To forecast purchase, forecasting of intention is of utter importance. The study shows how 'individual ROI' acts as a key driver of 'corporate ROI'.

[160]

A Study on Influencer Marketing in Today's Emerging Scenario

Monisha Kaushik, Research Scholar, Devi Ahilya Vishwavidyalaya, Indore

Influencer marketing is becoming a popular technique for online promotion. Influencer marketing is also known as influence marketing. It is a type of social media marketing that consists of product placement and endorsement from

these influencers who have significant social impact in form of followers. A person or entity that could influence other person's purchasing decision by posting some unique content on the social media websites such as: - YouTube, Facebook, Instagram and snapchat. In this paper we try to identify the emerging scenario of these influencer based on increase in the number of followers and number of users of these social media websites in India.

[161]

Impact of Personalised Push Notifications on Online Food Orders

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Devi Ahilya Vishwavidyalaya, Indore

Arjan Singh Waraich, Marketing Manager, Shoppers Stop, Indore

Dr. Narayan Patidar, Educational Multimedia Research Centre, Devi Ahilya Vishwavidyalaya, Indore

Dr. Akhilesh Kumar Singh, Director, Educational Multimedia Research Centre, Indore

In the last decade, the habit of casual dining out has slowly phased out. The comfort of online food delivery has taken over instead. It has led to the proliferation of food delivery platforms. Specially post covid. Apart from two big food tech aggregators, Zomato & Swiggy, a lot of other food aggregators with the options of home chefs & home bakers have recently emerged. Alongside, giants like McDonalds, Dominos, KFC, etc have always had independent online food delivery services. Additionally, delivery services like Dunzo have also ventured into online food delivery. With so many options available, the competition for food tech aggregators has exponentially increased. As a result, there is a consistent race to reach out to customers in a fast, engaging & creative manner. There is a recent trend of using push notifications as a permission-based, real-time marketing alternative. It is efficient in engaging with customers during peak moments. Push notifications are pop-up messages – both in text & image form that a customer receives if they have previously shown interest in the platform's offerings. Push notifications are an effective way to engage customers with mobile & web technology in the short term. To distinguish themselves, win the market fray, and increase conversions, food tech aggregators use unique, interactive, and engaging communication for their push notifications. After an in-depth persona analysis and customer journey, a wide range of personalized push notifications are written & designed. They improve the customer experience. And increase the reach, conversions, and revenue without being intrusive. This study focuses on the different types of personalized push notifications and their impact on online food delivery. The study was designed to examine the user behavior of push notification recipients, their demographic profile, and their usage of online food delivery apps. The research will analyze how the trend of push notifications is booming in the food industry. It will also understand the impact on metrics following metrics: (a) Creativity quotient (b) Reach (c) Open rate (d) CTR (e) Order Rate. The study has been performed using a structured questionnaire, in-depth interviews, and observations. The primary data is collected from 3000 individuals using the Non-Probability Convenience sampling method. For secondary data, digital marketing managers of food tech aggregators have been interviewed.

[162]

राष्ट्रीयकृत बैंकों की विभिन्न ऋण योजनाएँ एवं ऋण वसूली प्रक्रिया का अध्ययन डॉ. सुरेन्द्र सेनानी, वणिज्य शहिद भीमा नायक, शास्कीय स्नातकोत्तर, महाविद्यालय, बड़वानी

किसी भी देश की अर्थव्यवस्था के आर्थिक विकास में वित्त का अपना महत्वपूर्ण स्थान होता है। वित्त की आवश्यकता की पूर्ति के लिए और इसकी उपलब्धता को बनाए रखने के लिए बैंकिंग संस्थाओं की विशेष भूमिका होती है, क्योंकि बैंकिंग संस्थाएँ ही अर्थव्यवस्था के कृषि, उद्योग, व्यापार, तथा सेवा सभी क्षेत्रों के लिए आवश्यक पूँजी उपलब्ध करवाती हैं। बुनियादी आवश्यकताओं जैसे— जल, शिक्षा, स्वास्थ्य और स्वच्छता शासन की प्रमुख जिम्मेदारी मानी जाती है। बैंक के साथ लेन—देन करने वाले या बैंकिंग सुविधाओं का लाभ लेने वाले उपभोक्ताओं को बैंक ग्राहक कहते हैं। बैंक अपने ग्राहकों की अधिक नकद राशियों को आवश्यकतानुसार चालू खाता, बचत खाता, सावधि जमा खाता के रूप में रखकर सुरक्षा प्रदान करते हैं। साथ ही जमा राशि पर ब्याज का भुगतान करते हैं। बैंक आर्थिक क्षेत्र में इस प्रकार उपयोगी हैं जिस प्रकार भारी में रक्त वाहिनी ! देश की अर्थव्यवस्था को स्वस्थ एवं सबल बनाने में बैंक अपनी महत्वपूर्ण भूमिका निभाते हैं। बैंकों के राष्ट्रीयकरण के पहले सभी बैंकों का व्यवसाय बड़े—बड़े ग्राहकों तक सीमित था। किन्तु जब से बैंकों का राष्ट्रीयकरण हुआ है तब से लेकर आज तक बैंकों की भूमिका सिर्फ व्यावसायिक न होकर देश के बहुमुखी विकास एवं देश की समस्त जनता की जरूरतों की पूर्ति हेतु महत्वपूर्ण रही है।

Track –II
SOCIO ECONOMIC DEVELOPMENT

[201]

Evolving Higher Education Students' Competencies through App-Based Innovative Pedagogies

Dr. Mira Mishra, Assistant Professor, School of Education, G D Goenka University, Gurugram
Abha Sharma, Principal, SCERT, New Delhi

There is a widespread belief that educational systems should provide students with the skills and competencies they need to navigate a constantly changing educational landscape. Higher order cognitive skills such as critical thinking, problem solving, collaborative skills, innovation, digital literacy, and adaptability are all critical in today's context. It is critical to identify appropriate pedagogical approaches for facilitating or enabling the development of complex skills. This article will discuss the significance of implementing App-based innovative pedagogies in higher education to achieve course outcomes and competencies. The paper also discusses the various aspects of app-based innovative pedagogies that can be developed, implemented, and scaled based on course outcomes.

[202]

Peace Education in India: Needs and Prospects

Upasha Kumari, Trainee, SCERT, Delhi

Globalization has increased cross-cultural contacts and provided new avenues for interactions and collaborations between communities. At the same time, it has posed a significant challenge of hyper-nationalism, unregulated flow of (mis)information and hate speech which is detrimental to the prospects of peace. As peace is a primary goal of education, classrooms then become the birth site of peaceful and sustainable societies. For this purpose, it is important to unpack the relationship between peace and education and understand its need in the present context of rapid technological developments. Further, tracing the history of Peace Education in India will be helpful to explore its various components and realize the scope for achieving peace in society through its classrooms. This paper also briefly discusses the prospects of peace in the NEP 2020 as this policy document will significantly direct and transform India's education.

[203]

कानून समाज: अभिषरण और विचलन

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समाज को सम्यक ढंग से चलाने के लिए कानून या विधि अत्यंत आवश्यक है। विधि मनुष्य का आचरण या व्यवहार के वे सामान्य नियम होते हैं जो राज्य द्वारा स्वीकृत तथा लागू किये जाते हैं, जिनका पालन अनिवार्य होता है। इन नियमों का मनुष्य या समाज द्वारा पालन ना करने पर न्यायपालिका दंड देती है। कानून शब्द अपने आप में विधाता से जुड़ा हुआ शब्द लगता है। आध्यात्मिक जगत में विधि के विधान का है। जीवन एवं मृत्यु विधाता के द्वारा बनाया हुआ कानून है या विधि का ही विधान है कह सकते हैं। सामान्य रूप से विधाता का कानून, प्रकृति का कानून, जीव जगत का कानून एवं समाज का कानून। राज्य द्वारा निर्मित विधि से आज पूरी दुनिया प्रभावित हो रही है। कानून आज समाज का अनिवार्य अंग हो गया है। समाज का प्रत्येक जीव कानूनों द्वारा संचालित है। आज भी वर्तमान में विधि के शासन के नाम पर दुनिया भर में सरकारें नागरिकों के लिए कानून का निर्माण करती हैं। कानून का उद्देश्य समान के आचरण को नियमित करना है। अधिकार एवं दायित्वों के लिए स्पष्ट व्याख्या करना भी है साथ ही समाज में हो रहे अनैतिक कार्य या लोकनीति के विरुद्ध होने वाले कार्य को अपराध घोषित करके अपराधियों में भय पैदा करना भी अपराध विधि का उद्देश्य है। संयुक्त राष्ट्र संघ ने 1945 से लेकर आज तक अपने चार्टर के माध्यम से दुनिया के राज्यों को व नागरिकों को यह बताने का प्रयास किया कि, बिना शांति के समाज का विकास संभव नहीं है, परंतु शांति के लिए यह अस्तित्व एवं न्यायपूर्ण समाज दृष्टिकोण ही नहीं आचरण को जिंदा करना भी ज़रूरी है। न्यायपूर्ण समाज में ही शांति, सद्भाव, मैत्री, सह अस्तित्व कायम या स्थापित हो पाता है। कानून एक शक्तिशाली माध्यम या संगठन है, जो देश में या विशेष रूप से किसी भी स्थान में सामाजिक परिवर्तन को साकार करने में सहायक है। इसके बाद हम अपने विश्वास को बहाल करते हैं कि सामाजिक संरचना और संबंधों में बदलाव पेश करने के लिए कानून आवश्यक है और ऐसा रहता है।

[204]

Whether higher budget allocations result in better health outcomes?

Dr Swati Jain, Assistant Professor, Department of Economics, University of Allahabad, Prayagraj

There is always a pertinent question of how much public spending on health provisions will be enough. An unconditional increase in government spending is advocated because out-of-pocket health expenses are burdensome and increases the risk and vulnerability of low-income regions. Health outcomes in these regions are conditional upon the quality of health infrastructure and efficient utilization of the public health provisions. In India, the lower levels of public health expenditure and, consequently, non-satisfactory health outcomes persist despite higher private-sector health spending and household level out-of-pocket health expenses. This paper distills the trends in health expenditure (budget allocations and out-of-pocket household expenditure) and its impact on health infrastructure and outcomes in the low-income states during the NFHS-IV and NFHS-V. The paper reasons that the relationship between public health expenditure and health outcomes in India has marginally weakened since the last two rounds of the National Family Health Survey.

[205]

To study Emotional Regulation in Adolescents

Tanu Sharma, Research Scholar, Dr. A.P.J. Abdul kalam University, Indore
Dr. Shivani Shrivastava, Dean of Education, Dr. A.P.J. Abdul kalam University, Indore

The emotional life of adolescents is different from children and adults. They react more strongly to situations that emit emotions, experience negative emotions, feel various mixed emotions and flare up more quickly in certain situations. This article provides an overview of research on regulations of emotion in adolescents in the past decade. In this paper these important points are discussed, Factors that contributes to the development of emotional regulation skill in the adolescent phase, the motivation of adolescents to regulate emotions compared to other age groups. Based on the literature review that has been carried out, adolescent experience more varied variation of emotions than children but do not have many variations of Emotional Regulations skills. Therefore there is need to guide emotional regulation skills.

[206]

Learning Disability: A Case Study: Arunabh

Dr. Shivani Shrivastav, Director of Education Department, APJ Abdulkalam University, Indore

The present investigation was undertaken on a girl name Kavita who has been identified with learning disability. She is presently studying at Arunabh a school for the special children in Indore. The girl was brought to this special school from normal school where she was studying with other normal students, when the teachers and parents found that it was very difficult for her to adjust with other normal children. The learning disability the child faces is related to memorization i.e. she forgets what she has memorized. When I met her I was totally impressed by her sweet and innocent ways. She is attentive and responsible but the only problem is that she forgets everything that she learns.

[207]

Sustainable Development Goals issue and challenges in India

Dr. Anita Gehlot, Assistant Professor, Government Law College, Guna

Sustainable Development has become the buzz word of the international community. The Struggle for growth and excellence has created. The Sustainable Development Goals (SDGs) are a framework for a better and more sustainable future for everyone. The united nations general assembly held its 70th session on September 25, 2015, with the goal of advancing the millennium development goals' success, adopted the document "Transforming our world : The 2030 Agenda for sustainable development" which includes 17 sustainable development goals and 169 associated targets. In this context this article is an attempt to explain to progress made in India towards achieving the various sustainable goals. It is widely acknowledged that the success of the 2030 Agenda globally will depend, to a

significant way, on the progress India makes on the SDG's front. It is not only because of the sheer size of the population, but also because of the strength and resilience of the Indian Economy. Further India has also emerged as a global leader on the International Climate Agenda. This paper makes an attempt to understand the challenges and issue encountered by India in achieving Sustainable Development Goals.

[208]

New Education Policy: An Analytical Study

Dr. Vidhya Maheshwari, Professor, HOD Commerce, Government SKP PG College, Dewas

This paper deals with the New Education Policy 2022. The Government had initiated the process of formulating a New Education Policy through the consultation process for an inclusive, participatory and holistic approach, which takes into consideration expert opinions, field experiences, empirical research, stakeholder feedback, as well as lessons learned from best practices. This research paper involves primary and secondary data. This research paper will have a detailed highlights of the new education policy with its comparative analysis of NEP 1986 and NEP 2022.

[209]

Attitude towards Environmental Awareness in the Concept of Sustainable Development amongst Secondary School Students in West Bengal

Pranab Pramanik, Research Scholar, Department of Education, Dr. APJ Abdul Kalam University, Indore

Environmental education aims to increase people's awareness, knowledge, attitudes, skills, and involvement in environmental protection. This paper aims to identify the status on the level of environmental awareness in the concept of sustainable development among secondary school students. The survey was conducted on 600 respondents (n=600) of students from urban and sub-urban area in the district of Paschim Medinipur in West Bengal. Dependents variables were the level of environmental awareness in the concept of sustainable development and practices, attitudes and moral values for sustainability. Independent variables on the demographic factors were gender, types of subject streaming, and school locations. The research instrument used was the questionnaire, using Likert scale. Methods of analyzing data were descriptive, t-test. It indicated that the level of environmental awareness for the (i) female students were "higher" than the male students, (ii) science stream students were "higher" than the arts stream students, and (iii) urban school students were "higher" than sub-urban school students. The research also revealed the three classifications of concepts for environmental awareness were emotional, attitude, and practices of sustainability awareness.

[210]

**A Mother of Twin Special Boys (Sochi-Pochi) with Multiple-disability*
(Meri kahani merijabani)**

Dr. VK Gautam, Erstwhile President, NCPO, New Delhi and President , CPAE Assessment Center, Ahmedabad

*Mrs. Vijaylaxmi, Natural mother of the Twin CP boys and the Center Head, Telangana
Jahnavi Trivedi, Student, Gujarat University, Ahmedabad*

Disability sector had been the most neglected sector, at all echelons. The first Act- (The Lunatic Act, 1912) was passed by British India in 1912 that too was applicable to mental cases only. Today, after the UNCRP 2006, India took one century to pass an 'effective and comprehensive Act (the RPD Act, 2016) that covers 21 disabilities. As far as PwIDDs (covering autism, CP, Mental retardation & multiple disability) are concerned, they have not been able to draw desired benefit, as persons with other disabilities like physically handicapped or visually-impaired, have been, especially in making them 'self-reliant and providing befitting jobs. To make the case-study realistic and most useful to: parents/ siblings, training centers/ special educators, all odd situations have been brought out glaringly with realistic solutions and in the end, 11 questions have been developed to ensure that readers are able to handle

such situation in the real life as well. During the case-writing; mother-Rani and daughter- Mona a B Pharm student, cooperated extraordinarily, at Warangal in 2015, during the RPM. This case was discussed and tested in RPM at Udaipur in 2016, then in CBLT workshop (by CBM Germany) in Gujarat in 2017 and NPM in Kerala in 2022 and found very clear and useful. It is recommended that such cases be developed by other streams of education to create desired level of awareness and to sensitize the society at large. As Parents/Siblings of PwIDD, as Special educator and Authors, we feel this case is most suitable for Training centers/Institutions and even suitable for European Case Clearing House, London.

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A Study of the Role of Teacher in Value education

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The value crisis in the modern Indian society is casting its evil shadow in all the corners of our life. Even after more than half century of progress in different fields, our society is witnessing different types of problem; one of them is deterioration in values. Such types of problem create a question mark on our development as well as on our present educational system that in which direction we are progressing—material or spiritual or in both. This situation reflects that spiritual development is covering behind material aspect. The basic concern is how we can overcome this problem. No doubt, the liability of society and school are equally important, but the major responsibility goes to the teachers in the development of the values. It is the teacher whose personality influences as role model to his/her taught in the school. Students learn value from the teachers than from the texts taught by them. In this concern teacher education needs reorientation to meet this demand. The paper provides justification in support of teacher and value oriented education. The paper also considers different practical issues in this orientation and suggests corrective measures.

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CSR Support to Social Development: A study with special reference to Revenue divisions of Karnataka

Mudakappa Sunagar, Research Scholar & Assistant Professor, Smt. G.B. Ankalakoti ,Government First Grade College, Shigganvi

Dr. B.S.Navi, Professor, Department of Studies and Research in Commerce, Rani Channamma University, Belagavi

It is the responsibility of the society to provide moral, financial and infrastructural support to business for its strong establishment. Similarly, the duty of every well-established profit oriented business has to take care of society for its betterment. Taking care of society by the business or corporate is termed as corporate social responsibility. This study has aimed to examine the CSR spending in four revenue divisions of Karnataka on several development segments. To achieve the objective of the study, the secondary data has been collected from the National CSR portal for 7 financial years from 2014-15 to 2020-21 and analyzed with simple percentage and Anova: Two-Factor without replication statistical tool. The study did not find any significant difference in CSR spending on various development segments, however it has found a significant difference in CSR spending among different divisions of Karnataka. It is also consternation to record that the backward division (Kalaburagi) is in the last place to receive CSR funds from the various corporations of Karnataka. In other words, financially stronger divisions are getting more support from CSR practices and weaker divisions getting less support from the CSR practices, which are against to the ethical expectancy. In this background, the study recommends to corporate that while conducting CSR practices the priority should be given to backward revenue divisions of Karnataka.

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Facing Fears, Challenges and Realities: Understanding Krishnamurti's Philosophy

Dr. Vimal Singh, Assistant Professor, Department of Teacher Education, CSJM University, Kanpur

The members of the present society are occupied with various types of known and unknown fears, insecurities, threats, etc and due to that, they are incapable of utilizing their potential to the fullest. Digital technology has helped people connect with others living across the world but then the question arises 'Are we connected with others in their true sense?' We have become more skeptical while communicating and interacting with others as technology has not only made our life easier on one hand but on the other it has made our life uncertain and insecure. This paper throws light on various insecurities faced by people of the global world with an example of real life. It also discusses the philosophy of J. Krishnamurti which says that education should provide us with freedom from fear. The present paper analyses how Krishnamurti's educational philosophy can play the role of savior for children of the new age who are facing threats, fears, and insecurities since birth. The philosophy 'freedom from fear' helps children in living fearlessly and freely.

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Poverty Reduction through Tourism and Hospitality Management

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Tourism is a cross-sector business that affects many different economic sectors. This method requires inputs of a cultural, socio-economic, and environmental nature. As a result, it's often referred to as multidimensional. The article's purpose is to evaluate the influence of hospitality & tourism management on poverty alleviation. Instead, using demographic ratios alone, the paper improves on the standard method in the literature by employing the more thorough Foster-Greer-Thorbecke (FGT) index to quantify poverty. Development of the tourist industry would help various sectors disproportionately & will only modestly reduce poverty levels, according to estimates from prior research. Consequently, Pro-Poor Tourism (PPT) is tourism that causes higher net profits for the poor or ostracized section of the civilization.

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Barrier Free Space Plan for Elder at Residence

Leena Giloliya, Masters in Vocational Studies in Interior Design, Deen Dayal Upadhyay Kaushal

Kendra, DAVV University, Indore

Now days when we think about interior designing for our residence, we think about our comfort but sometimes comfort is not same as per every family member, because age & health can be obstacles. When we talk about commercial buildings, they plan their spaces according to every age group and disables, so that everyone can use it easily and don't feel any difficulties to use commercial spaces. But when we talk about residence, we don't even think consider to make our home barrier free or obstacles free spaces & this is major reason where our elder face difficulties in their regular life. Even they feel uncomfortable, where they spend their most of the time. This research highlights their regular life problems which they face because of our so-called standard design which is not so standard for them. Also, how possibly this issue can be solved to make barrier free space with design and standard for comfortable use of every member of the house. Key Words- Circulation Space, Automation, Space Planning, Open Spacing, Furniture Designing.

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Shift Analysis from Agriculture towards Horticulture: A Shift from Paddy to Apple Cultivation in Anantnag district

Tajamul Hussain Sheikh, Research Scholar, DAVV, Indore

Devendra Baghel, Research Scholar, DAVV, Indore

In India Crop Diversification is generally viewed as a shift from traditionally grown food crops towards cash crops. The crop shift is due to higher Profitability, Resilience and Stability in Production e.g. Apple replacing Paddy in Anantnag district. Crop diversification is not only growing of large number of crops but shift is also taking place in with several problems. The vast area of Paddy crop in Anantnag district (Jammu and Kashmir) has been converted for construction of Houses, Roads and especially for Horticultural purposes. This conversation of land thus drastically leads to decrease in Rice Production. The cultivation of Paddy has been an Old Cultural Heritage of Anantnag district but also of Kashmir valley as a whole, while the farmers are increasingly finding it less profitable in recent times. The main objective of this research paper is to highlight the issue of diversifying of food crops (Paddy) towards cash crops (Apple). This concept is strong concern indeed.

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A Review of Recycled plastic sheets as eco-friendly plywood

Pragya Barve, Student, Department of Deen Dayal Upadhyay Kaushal Kendra, Masters in vocational studies , Interior Designing, DAVV, Indore

The study focuses on how interior design relates with environment sustainability with the Recycled plastic waste which recreate eco-friendly plywood sheets. By using recycled products, it leads to waste minimization which is one of the most important issues towards healthy environment, especially with plastic waste which remain last for thousands of years. Study determines the materials which can be used from tons of Plastic waste according to their segregation which can be converted into a new born hygienic raw material which by mechanical process resulted into eco-friendly plywood sheets .study also includes how the sheets can be used in interior as well exterior purpose according to their design and functionality in designing, which substitute several other material such as plywood and make it full resistance from Pest, water (moisture),etc. which is one of the most important factor of requirement in any of the structural material . Data justify several questions related to recycle plastic sheet as eco-friendly plywood its merits and demerits from the plant site survey study and professional interviews.

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Compact Home Interior and Their Significance to Simplify Lifestyle

Suhani Gupta, Student, Department of Deen Dayal Upadhyay Kaushal Kendra, Masters in vocational studies , Interior Designing, DAVV, Indore

Growing vertical housing and small apartments are a result of India's growing population and limited area for development. Compact flats are a result of urban housing development and the population's ongoing growth. Human needs are still the same, or they may have changed significantly from before. To produce human wellbeing, many fundamental requirements must be met and kept. Our goal is to provide compact furniture that improves daily life. Small-space living innovations been in such high demand. These issues are common right now. Everyone needs furniture since it is a necessity rather than a luxury. In order to maintain human wellbeing while living in a compact place, minimalist and space-saving furniture solutions are required. By using the variable resulting from earlier studies based on literature, which had been establishing a checklist to measuring compact furniture influencing the living space efficiency, this research seeks to explore the Influence of Using compact Furniture on the Efficiency of the Living Space.

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A Study of Glass – An Interior Design Element

Eshika Sendre, Student, Department of Deen Dayal Upadhyay Kaushal Kendra , Masters in vocational studies , Interior Designing, DAVV, Indore

Glass is fast becoming one of the most common material used in interior design. It can be used in interiors for both functional and visual purposes. With emerging technology, we have many types of glasses available with different finishes as per requirement. Glass is the best option to get natural sunlight. The key is to figure out types and different applications of using glass in interior design in order to enhance aesthetic expressiveness. Glass is a sustainable material and 100% recyclable and reusable. One can go for any type of glass based on need to maximize space, protect privacy, ensure safety, improve light, create beautiful light patterns and enhance aesthetics. Glass is unparalleled in its ability to collect, transmit and reflect light. Glass lightning therefore enhances the interior of any space. This research aims to study different applications of glass in interior design with reference to Indian architecture.

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A Study of Jaali in Indian Architecture

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A Jaali is term for perforated screen or lattice screen used in Indian architecture. Usually with an ornamental pattern constructed through the use of floral or geometry pattern. In the modern days jaali can be used in facades as well as in interior element. Jaali can serve multiple benefits, in interior space jaali creates visual effect of light & shadow, jaali used as functional element as a physical barrier or protective barrier also provide privacy to occupants, and also provide some environmental benefits. Jaali is also beneficial for social value and healthy living. In the contemporary period jaali can used as decorative element, partitions, window, door, furniture element, ceiling etc. This research paper is aim to study the aspects of jaali, and how jaali was evolved over the period of Indian architecture history. And this study is also includes various jaali patterns, its materials and its construction techniques.

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Internet Addiction and Academic Procrastination

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In this virtual global world, students have lots of opportunities for connectivity with anyone from anywhere and also can get accessed any kind of data while sitting in their place. At this, they must be very selective and consider the appropriateness of the different platforms. They should understand that they might create a distraction in their academic life. Internet Addiction is a very common phenomenon among college students. Nowadays all college students have a smartphone for safety issues and academic purposes, but students are not using it ethically or rightfully as they used generally for playing online games, and exploring and consuming their time on various social networking sites like Instagram, Twitter, Facebook, Tinder, etc. Having accounts on all these sites is a concern of their modernity, which is not a good sign for our future generations. Students are wasting their valuable time on such useless sites in place of doing their academic work. Academic life is a very important and crucial stage for every student. Such kind of addiction unconsciously put them in a virtual world's threat which brings lots of anxiety to their academics and keeps them away from success. Due to this academic performance of the students suffers a lot. By doing this study, the investigator here wants to draw the attention of all the stakeholders to break the habit of using the internet excessively. The purpose of the study is to investigate the issues of internet addiction and academic procrastination behavior of students. It can be summarized that Academic Procrastination is not a kind of disease, but still, it can be an adverse impact on the student's academic performance like anxiety, tension, last-moment pressure as well as mental health issues. Now the time is to pay attention to students' daily behavioral activities to keep a check on their working patterns and time consumption.

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Role of Ergonomic Furniture in Workplace

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After Pandemic , many companies are getting their employees to work from home. Employees keep working in awkward position for long hours due to which many diseases are arising in our body like static neck pain and back pain, we are doing this research to give better comfort to employee. He should be able to complete his work diligently and comfortably from any chair and desk. When interacting with employees of an IT company and understanding their problems.

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“ नई शिक्षा नीति 20220 का एक आर्थिक अध्ययन”

डॉ. देवेन्द्र सिंह बागरी, सहायक प्राध्यापक एवं विभागाध्यक्ष, शासकीय तुलसी महाविद्यालय, अनूपपुर

नई शिक्षा नीति 2020 प्रस्तावना:— National Education Policy 2020: नई शिक्षा नीति को केन्द्रिय मंत्री मण्डल द्वारा मंजूरी मिल गई है, जो 34 वर्षों के बाद शिक्षा के क्षेत्र में एक प्रमुख और ऐतिहासिक निर्णय है। कैबिनेट ने मानव संसाधन और विकास मंत्रालय (MHRD) का नाम बदलकर शिक्षा मंत्रालय भी कर दिया है। इसका मुख्य उद्देश्य शिक्षा और सीखने पर ध्यान केन्द्रित करना और “भारत को एक वैश्वविक ज्ञान महाशक्ति” बनाना है। नई शिक्षा नीति (NEP) 2020 का प्रारूप पूर्व भारतीय अंतरिक्ष अनुसंधान संगठन (ISRO) के प्रमुख के. कस्तुरीरंगन के नेतृत्व में विशेषज्ञों के एक पैनल द्वारा तैयार किया गया था। NEP 2020 भारत में 21वीं सदी की पहली शिक्षा नीति है। स्वतंत्रता के बाद यह भारत की केवल तीसरी शिक्षा नीति है। शिक्षा के लिए पहली नीति 1968 में प्रख्यापित की गई थी और दूसरी 1986 में लागू की गई थी। NEP 2020 का लक्ष्य 2040 तक एक कुशल शिक्षा प्रणाली बनाना है, जिसमें सभी शिक्षार्थियों की सामाजिक— आर्थिक पृष्ठभूमि की परवाह किये बिना उच्च गुणवत्ता वाली शिक्षा तक समान पहुँच हो। इसका उद्देश्य एक नई प्रणाली का निर्माण करना है जो भारत की परंपराओं और मूल्य प्रणालियों पर निर्माण करते हुए SDG4 सहित 21वीं सदी की शिक्षा के आकांक्षात्मक लक्ष्यों के साथ संरेखित हो। यह राज्यों, केन्द्रों द्वारा शिक्षा पर सार्वजनिक खर्च को जीडीपी के 6% तक बढ़ाने का लक्ष्य निर्धारित करना नई शिक्षा नीति 2020 को लेकर एक अध्यादेश आया है अर्थात् एक बिल आया है। इसका नाम नेशनल हायर एजुकेशन बिल। इसे कैबिनेट की मंजूरी प्राप्त हुई है। यह शिक्षा नीति से जुड़ा हुआ बिल है। अब यह बिल संसद में जाएगा, संसद के पास होगा और फिर लागू हो जाएगा। 1986 में राजीव गांधी की सरकार थी और उस समय 1986 शिक्षा नीति से लेकर अब 2020 में नई शिक्षा नीति लागू हुई है। यानि 34 वर्ष बाद नई शिक्षा नीति लागू हुई है। 2015 में पूर्व कैबिनेट सचिव टीएसआर सुब्रमण्यम की अध्यक्षता में 5 सदस्य कमेटी बनाई गई थी। पहली कमेटी 2015 में बनाई गई थी, इसका कार्य नई शिक्षा नीति को लेकर एक मसौदा बनाना था। परंतु यह मसौदा सरकार के द्वारा नहीं किया गया। दूसरी कमेटी 2016 में बनाई गई। यह कमेटी एक अंतरिक्ष वैज्ञानिक के. कस्तुरीरंगन ने बनाई। के. कस्तुरीरंगन द्वारा जो मसौदा बनाया गया उसे 31 मई 2019 को सरकार के समक्ष प्रस्तुत कर दिया गया। यह मसौदा 29 जुलाई 2020 को लागू कर दिया गया।

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Recreation of Rattan Material

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In the 21st-century human society widely has to recognize the concept of sustainable development. In 1987 the concept has become more popular because of the increase in poverty, specially in developing countries which causing water and ozone layer is depleted as a result of air pollution, which contributes to global warming. Sustainable development has come to protect the world because of these three goals should be pursued to attain long-term development- Economic growth is priority, Environmental protection, Inclusion in society. As a result, I am able to use Rattan as a sustainable material. Rattan has the ability to be harvested readily without disrupting the

rainforest's structure or balance, making it a sustainable material, Rattan may live for five to seven years, transforming CO₂ into clean air., Rattan grows twice as fast as wood, at a rate of two centimetres per day. Keywords: Sustainable development, poverty, rattan material, Economic growth, environmental protection, human society, Inclusion, Balance.

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Women Empowerment and Modern India: A Feminist Impression

Krittika Das, Research Scholar, Department of English, Techno India University, Kolkata

In many ways, women and men have not always been treated equally. They were denied the right to possess property, received no share of their parent's assets, were denied the ability to vote, and were denied the freedom to choose their line of work or employment, among other things. Throughout history, an acknowledged male-dominated Indian society has been characterized by gender disparity. Men were supposed to go out and work, leaving women confined to the home. One of the main causes of the emergence of social ills like "Sati Pratha," "Pardah System," "Child Marriage," "Dowry System," etc. was this division of labor. The conventional Indian mindset presupposes that women's roles are mostly concentrated on domestic tasks like cooking and child-rearing. In India, women are routinely discriminated against in the workplace, in society, in politics, and even more so in the cultural sphere. These prejudices and impairments are regularly practiced at all levels. Women's empowerment is the capacity for full control over one's own behavior. This entails having control over their material possessions, intellectual resources, and even ideas. It entails psychologically empowering women to assert themselves, which has up until now been restricted by the "gender roles" that have been ascribed to them, particularly in a culture like India that is resistant to change. Women's empowerment, which refers to strengthening and boosting the social, economic, political, including legal strength of women in order to ensure their equal rights, has been extensively explored during the past 20 years. The rising economy greatly benefits from the contributions of women. This essay discusses the various difficulties experienced by Indian women and the reasons why their empowerment is still necessary. It will also highlight the government's initiatives for women's emancipation and the contribution of women in building modern Indian society and economy.

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Contribution of Youth in Nation Building

Vandana Jain, Research Scholar, SKD University, Hanumangarh, Rajasthan

Young people today have a great deal of vitality and excitement. Whether it's a war, a political movement, or a building project, it's the youth who hold the key to success. A nation's fate rests in the hands of its young people. They're able to pick up new skills and adjust to new circumstances. Like you, they are eager to find out what they need to know and then put that knowledge into practice. Our young people hold the key to societal progress and change. In addition, the country needs their input to realize the objectives and steer the country towards development. There is a growing international agreement that youth participation in and input into national development processes is crucial. They have been undervalued by society despite their crucial role in progress. Youth have also been excluded from making important economical decisions. Fast national progress is ensured by this. The country's economy will benefit greatly from the contributions of the country's youth. India can benefit greatly from this demographic dividend.

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A Socio-Legal Study of Domestic Violence Act, 2005 in Programmatic Approach*Amrita Singh, Assistant Professor, Shri Vaishnav Institute of Law, SVVV, Indore.**Dr. Varsha Upadhyay, Associate Professor, Shri Vaishnav Institute of Social Sciences, Humanities and Arts, SVVV, Indore.**Dr. Priyamvada Tiwari, Associate Professor, Department of Law, PIMR, Indore*

Worldwide violence was highlighted as a revealing issue of human rights and public health issues as opposed to women. The judiciary has played a key role in tackling household abuse and has given a number of rulings for women that are a hallmark of the Indian Court records. The Domestic Violence Act, 2005 has been mentioned in the remarking element that, the Supreme Court judgment in 'V.D. Bhanot V/s Savita Bhanot (2012)' wherein the provisions of Articles 14, 15 and 21 of the Constitution of India that the Parliament adopted under the PWDV Act of 2005 convert into women's rights determination. No specific rules on domestic or husband-relative violence (in-law directives etc.) could have been introduced before 1983, when they may be convicted of murder, suicide, harmfulness and unlawful detention under the general laws. But none of these provisions served the victims and couldn't cope with the trouble of domestic violence. However, the lack of a distinct rule to deal with domestic violence has altered and it has been discovered that the provisions that have been declared exclusively target the 'male' and the 'law.' Even violence was overlooked and lacked in the IPC and many laws in hostility to sister, mother, and all women. Therefore, on October 26, 2006, after ratification of CEDAW, the central government notified that PWDVA, which was a main triumph for women's rights in India, of the legitimate gazette. The secular approach of the Domestic Violence Act guarantees women's rights regardless of faith.

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उच्च शिक्षा के क्षेत्र में डिजिटल प्रसार का अध्ययन**डॉ. स्नेहलता सिंह, सहायक प्राध्यापक, भेरूलाल पाटीदार शासकीय स्नाकोत्तर महाविद्यालय, महु**

शिक्षण अधिगम के लिए डिजिटल प्रौद्योगिकी का प्रयोग निरंतर किया जा रहा है और पारंपरिक चॉक-ब्लैकबोर्ड प्रणाली में क्रांति हो रही है। भारतीय पारंपरिक शिक्षा में विद्यार्थी, शिक्षक और अभिभावक मुख्य कड़ी रूप में रहे हैं परंतु वर्तमान डिजिटल प्रौद्योगिकी भी इस कड़ी में जुड़ चुकी है। उच्च शिक्षा के विभिन्न स्तरों महाविद्यालय, विश्वविद्यालय, उच्च शिक्षा के शोध एवं प्रशिक्षण संस्थान में डिजिटल पहले की गई है। विद्यार्थी, शिक्षण एवं प्रबंधन तीनों में डिजिटल प्रौद्योगिकी का प्रयोग लोकप्रिय होता जा रहा है। कोविड-19 के दौर में शिक्षा में तकनीक के प्रयोग की आवश्यकता को प्रबलता प्रदान की। हालांकि इस महामारी के पूर्व ही शिक्षा डिजिटल युग में शिक्षा कर चुकी थी। डिजिटल शिक्षा की आवश्यकता और महत्ता को समझते हुए इस नई राष्ट्रीय शिक्षा नीति 2020 में शामिल किया गया है। प्रस्तुत शोधपत्र का उद्देश्य शिक्षा विशेष रूप से उच्च शिक्षा के क्षेत्र में डिजिटल माध्यम के निरंतर बढ़ते प्रयोग और प्रसार का अध्ययन करना है। साथ ही डिजिटल शिक्षा की महत्ता एवं उसके समक्ष चुनौतियों को भी स्पष्ट करना है।

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Corporate Social Responsibility: Projects in India*Sakshi Kaul, Research Scholar, School of Commerce, Devi Ahilya Vishwavidyalaya, Indore**Dr. S.M. Anas Iqbal, Director and Professor, Vishisht School of Management, Indore*

In current instances various theoretical studies have investigated to widen the level of consciousness of the concept of Corporate Social Responsibility (CSR) and to identify how CSR activities are deliberated and organised in a developing country like India. This paper analyses the impact of CSR which has been put in place by the Companies Act, 2013 on corporate incentives, implications for resource availability, delivery of social goods & the challenges of implementing CSR. The aim of this paper is to provide an understanding of the CSR concept and to analyze its development in India through highlighting the policies governed and CSR Initiatives taken by Indian firms. This paper gives valuable suggestions to overcome the challenges and also resulting into its effective implementation.

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Economic Infrastructure Development Through In Rajasthan through Government Schemes and Programmes

Anjali Maheshwari, Student, University of Rajasthan, Rajasthan

For state to be developed it requires the strong infrastructure to achieve and run its economy effectively and efficiently. Infrastructure leads to increase the State 's GDP(13.34lakh crore rupees), lifestyle, agriculture activities, energy, industries within 33 district of state and also develops the transportation facilities such as roads ,train, aviation and communication system. In this article i am attending to present economic infrastructure and its development through government schemes and programmes from year 2010-2022.I am describing the data which contains types of all schemes such as RGAVP,GGP, SMART CITIES MISSION,AMRUT MISSION, UDAY,etc through my paper.

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Finishing Materials and construction techniques of kitchen countertop

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People would be surprised to learn how interesting countertops are. It depicts the story of human invention and how we use that invention in our homes. It is difficult to picture a home without countertops, which are a crucial component of the kitchen. Heavy duty materials are needed for the countertop because it is used for cooking, food preparation, and other cooking activities in the kitchen. The area near the cooking area can get hot, so it needs to be heat resistant, and the area near the sink needs to be waterproof and stain resistant. In this research, we look at a variety of countertop finishing materials to see which ones are the best as well as their fundamental building methods.

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The influence of demographic characteristics on Omani undergraduate students' entrepreneurial inclinations

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According to earlier studies, demographic traits and students' inclination for entrepreneurship are related. Therefore, the goal of this study is to determine whether there is a connection between students' entrepreneurial inclinations and demographic parameters, including family affluence, the father's occupation, education, and study program. The study employed deductive research methodology and a quantitative research approach since it was empirical research that employed analytical techniques to provide quantifiable data. Additionally, the study's sampling strategy used the purposive sampling strategy, a non-probability sampling technique. The standard questionnaire created by Urve Venesaar et al. (2014) was adopted and modified for this study. In total, 478 Omani undergraduate students were selected. Statistical Package for Social Science (SPSS) 21.0 was used to analyse the data using descriptive and regression methods. The results show that respondents' experience and knowledge motivate them to launch their businesses (4.35), and their college's entrepreneurship program inspires them to think of new business ideas (4.10), indicating that respondents believe that entrepreneurial training helps in the initial phases of business development. The father's job, education, and study schedule, aside from the family's income, had no obvious impact on Omani students' intentions to launch their businesses. It implies that characteristics like family income, the father's profession, educational attainment, and study program do not affect entrepreneurial inclinations.

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Green Marketing for Sustainable Development- A Study on Emerging Opportunities and Challenges in Indian Context

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The change is customer attitudes and their increasing awareness on various environmental issues has made businesses to accept concepts like Environmental management systems and waste minimization eco friendly products. Green marketing is a holistic marketing concept which has gained considerable significance in India as in other parts of the developing and developed world. The development of green marketing has opened the door of opportunity for the companies to cobrand their products into separate line , lauding the green friendliness of some while ignoring that of others .The study aims to explore the main opportunities and challenges businesses have with respect to green marketing. It portrays the benefits of green marketing and examines its present scenario with respect to Indian market. This paper sheds light on the future of green marketing and concludes that it is an emerging concept that will perpetually grow in both practice and demand.

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Developing Consistency in All Over Performance through Eternal Lessons of the Bhagvad Gita for Achieving Success and Excellence in Present Day Business

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The Bhagvad Gita is the finest flowering of wisdom. It is the most pure sublime and précised scripture. It has been popular through centuries and even at the present time. It is a solace to the suffering man, irrespective of caste and creed. It has a universal appeal because of its perennial and contemplating wisdom. It has exercised great spiritual power on mankind throughout the passage of time. Its teachings are eternal and it is meant for the entire world. The Bhagvad Gita has eternal essence which is inexhaustible in its meaning for all centuries and civilization. It plays a significant role in religious and philosophical domain as well as in the life of masses. Any text which is known as ‘Inspired’ seems largely to drive its sacredness from the subjective belief of its followers. The Bhagvad Gita has helped overcome situations in one’s life, by practice of yoga and balancing of purpose (priorities) in life and thus it is also helpful in attaining work life balance. According to Indian philosophy, especially the Vedanta, the original substances of all types of creation is “Prakriti”, Prakriti is classified into three gunas known as sattava, rajas, and tamas’. For the harmony and sound health of the body it is important that all three gunas are aligned. The Bhagvad Gita inspires and encourages its every reader to perform self-less action and to lead a life of detachment in this materialist world. In the today’s scenario management is the essential part of every one life. Management is the getting things done through and with people, efficiently and effectively. The present day organisations have to deal with several issues and challenges viz Time management, Corporate communication, Resource management, Materials, Machinery, Funds, Policies and many more. Administration process involves human affords to achieve set objectives. The Bhagvad Gita strikes social agreement in the working-equilibrium through the thoughts and conducts, goals and success, plans and accomplishment, product and markets. The Bhagvad Gita is the key source of various management lessons. The present research discusses developing consistencies in all over performance through eternal lessons of the Bhagvad Gita for achieving success and excellence in present day business.

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Fostering Creativity among School Level Children through Synectics Model of Teaching

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The present paper deals with how creativity can be fostered among students using Synectics Model of Teaching The paper summarizes the theoretical underpinnings for Creativity and points out the benefits Of Irrational Thinking and Emotional Thinking in Fostering Creativity in the teaching-learning process.

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**Accessing the Digital Literacy Levels of the Students Admitted in NEP 2020
(With Special Reference Undergraduate I and II Year Students Studying in Higher Education
Institutions of Madhya Pradesh)**

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Introduction of NEP 2020 unveils the much needed and revolutionized changes in the higher education system in India. Madhya Pradesh is one of leading state that has adopted NEP 2020 in the higher education institutions in the year 2021. NEP 2020 has been envisioned keeping the demands of hi-tech digitalised dynamic world in view. It emphasizes learner centred approach wherein it places the whole attention on the main stakeholder of the education system i.e. on students affirming that it is duty of country's education system to help them realize their dreams, and in turn, lay the basis to edifice a country of our dreams. Emergence of newer digital technologies in the job world put forth the demand of digitally sound and literate students. Continuous increase in digital divide among the students brought forth the need to include digital and blended learning for effective teaching-learning processes at all levels of education. With the same objectives in mind the present empirical study tries to assess the digital literacy levels of the student who sought admission as per NEP 2020 in the higher education institutions of Madhya Pradesh. To investigate this properly and measure, digital literacy, we adapted the digital literacy framework based on the 9 C's viz. communication, collaboration, critical thinking, creativity, citizenship, character, curation, copyright, and connectedness as presented by Chen (2015). This study not only studied the extent and manner of use of digital literacy skills by the students in the learning process but also emphasizes the importance of improving digital and technological skills for them so as succeed in society without falling behind the constantly evolving demands of work and life. The respondents of the study were the students of Undergraduates I and II year students studying in the colleges of Madhya Pradesh.

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**COVID-19 में स्वास्थ्य बीमा पॉलिसियों का विश्लेषणात्मक अध्ययन
डॉ. दिलीप कुमार परसेन्डिया, सहायक प्राध्यापक, शासकीय आदर्श महाविद्यालय, झाबुआ**

स्वास्थ्य बीमा पॉलिसी, बीमा कंपनी और व्यक्तियों के मध्य एक अनुबंध है, इसमें बीमा कंपनी विशिष्ट प्रीमियम पर निर्धारित स्वास्थ्य बीमा सुरक्षा प्रदान करने की सहमति देती है, यह पॉलिसी में वर्णित नियमों और शर्तों के अधीन है। स्वास्थ्य बीमा एक ऐसा अनुबंध है, जिसमें किसी विशेष अस्वस्थता के विरुद्ध बीमित व्यक्ति की वित्तीय हानि की क्षतिपूर्ति, घटना होने पर बीमा कंपनी द्वारा की जाती है। बीमा विनियामक एवं विकास प्राधिकरण बीमा कम्पनियों का नियमन एवं नियंत्रण करता है। यह आई.आर.डी.ए. अधिनियम के खंड 14 और बीमा अधिनियम, 1938 के खंड 3 (2एए) की प्रस्तावना में निर्देशित है। विनियमन बीमा की विभिन्न कम्पनियों की गतिविधियों में समन्वय बनाए रखता है और विनियमन स्वास्थ्य बीमा के वादे में ग्राहकों का भरोसा लाने के लिए अत्यावश्यक भूमिका निभाता है। भारत में निजीकरण के पश्चात् स्वास्थ्य बीमा के क्षेत्र में नवीन प्रवृत्तियों ने बीमा कंपनी व बीमाधारकों दोनों को प्रभावित किया है। स्वास्थ्य बीमा योजनाएँ सभी के लिए हितकारी है। इससे स्वास्थ्य बीमा कंपनियों को कड़ी प्रतिस्पर्धा का सामना करना पड़ रहा है, जो अंततः बीमाधारकों के लिए ही लाभकारी सिद्ध हो रही है, क्योंकि सर्वश्रेष्ठ व्यक्तियों ने उस सत्य को भी बहुमत के साथ स्वीकार किया है कि निजी जीवन बीमा संस्थाओं के उत्पाद नवीन व ग्राहकोन्मुखी है तथा उनकी कार्यशैली अधिक पेशेवर है।

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**Effectiveness of 'T-Group Model' In Terms of Post Graduate Students
Reaction towards the Model**

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Dr. Naseha Siddiqui, Assistant Professor, P.G. Department of Education, RTMNU, Nagpur*

The teaching is a complex process where not only getting knowledge but also learn to get along with other people and develop social skills. Social skills play a vital role in emotional health and well-being. Social skills are skills that can be learned in all ages. Students need to understand the importance of using effective social skills. Some of the low-tech applications, which can be used by caregivers, educators, and practitioners alike which are helpful in development of social skills are: - Emotions Scrapbooks, Social Skills Workbooks, Thematic Play, Social Skills

Groups, Social Stories, Television Shows and Videos, Video or In-Vivo Modeling, Voice-Recording Systems, Social Training Software Programs etc. In 1980 Joyce and Weil have identified twenty three models. Among them T-group model which belongs to Social interactive family is specifically designed to improve interpersonal relations, improvement in self-concept, confidence and personal skills that will be satisfying on personal as well as the social level. T-Group was accidentally hit upon in 1947 by Kurt Lewin. The T-group Model consists of six phases. These six phases are presented in the form of activities based on cooperation and Self Control skills. Every day the students follow the Phase-I Dependence /Flight, Phase II- Counter dependence / Flight, Phase III- Resolution catharsis, Phase IV- Enhancement/Flight, Phase V - Disenhancement /Flight, Phase VI- Consensual validation .

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Empowering Women Entrepreneurs for Shaping the Economy

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Women in India have toiled a lot for their upliftment since independence. Initially after independence the concern was to fight for exercising their rights. Slowly efforts were made for welfare of women. Gradually then education came up as an effective tool for their upliftment. Hence efforts were made for educating women and making them aware of their rights all over the country. Soon after that the aim shifted towards women empowerment for making them independent. The latest development in this direction is motivating women towards entrepreneurship. Various stages of women development after independence are covered by the government's Five Year Plans (FYPs). Even after such efforts women are being discriminated against their male counterparts. Thus, for the study the concept of women empowerment has been studied and its factors have been determined. Further the impact of factors of women empowerment on entrepreneurship development and the impact of women entrepreneurs on economic growth have been studied. A model has been suggested for the same. The study concludes that need is to motivate women entrepreneurs. They should be informed about various aspects of entrepreneurship. A forum for discussing the problems faced by them for being entrepreneurs should also be established. Thus, women empowerment should be practiced to foster women entrepreneurship so that they can contribute a larger share to the nation's economy.

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मध्य-प्रदेश पाठ्यपुस्तक निगम द्वारा अनुशंसित कक्षा 9वीं की हिन्दी विषय की पाठ्यपुस्तक के अभ्यास प्रश्नों का विश्लेषण

अंजली सेन, शोधार्थी, एपीजे अब्दुल कलाम यूनिवर्सिटी, इन्दौर

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पाठ्यपुस्तक के विद्यार्थियों के लिए उस संसार के द्वार खोलती है जो उनकी कोमल भावनाओं को आकार देता है उनकी नादानियों को समझदारी के धरातल से स्पष्ट कराता है। शब्दों में अपनी बात व्यक्त कर पाने में असहजता महसूस कर बालक शब्दों से बोलना, सीखना एवं समझना शुरू कर करते हैं। पाठ्यपुस्तक विद्यार्थियों को अपने परिवेश की प्राकृतिक, सामाजिक व अन्य परिस्थितियों से मेल कराती हुई अनेक नव अनुभवों से परिचित कराती है इसलिए पुस्तकों में प्रदत्त अभ्यास प्रश्न गुणवत्ता युक्त होने चाहिये जो विद्यार्थियों के सर्वांगीण विकास में सहायक हो। अभ्यास प्रश्नों के द्वारा विद्यार्थी ज्ञान को अर्जित करके व्यवहार स्तर तक ले जाते हैं लेकिन ऐसा नहीं हो पाता है। क्योंकि अभ्यास प्रश्न मानसिक पक्षों के सभी स्तरों के अनुरूप नहीं होते हैं। शोधार्थी द्वारा प्रस्तुत लेख अभ्यास प्रश्नों के विश्लेषण पर विचार हेतु प्रेरित करता है, जिससे छात्र अध्ययन के लिए प्रेरित हो एवं उनकी वैज्ञानिक अभिवृत्त व तर्क-शक्ति का विकास हो।

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Global Business of G- 20 and Impact On Economic Development of India

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The export business of Global commodities has been explained in a constructive and progressive manner in the following definitions. Adam Smith wrote in 1776, "the division of labour is limited by the extent of the market"

The larger the market leads to sold the goods the greater the gain from trade and the division. However, the greater in the incentive for innovation, because the potential return is much larger. Alfred Marshall in his book "Principles of Economic Science-1890" defined Economics is the study of mankind in the ordinary business of life. Ricardo Hausmann and Dani Rodrik 2006, said that "You become what you export" in relation to business and economy. "The upshot is an agricultural trading system in which success depends less on comparative advantage than on comparative access to subsidies," expressed by Kevin Watkins and Joachim Von Braun IFPRI, Annual Report Essay.

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Entrepreneurship Education: A Study on Challenges And Efforts in India

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Entrepreneurship plays an influencing role in the economic growth and industrial development of a country as it has immense potential in offering employment opportunities. The factors contributing to our Indian economic development are labour, technology, natural resources, capital and entrepreneurship. Economic liberalization and globalization has brought a dynamic change in the inception of industries and entrepreneurial development in the country. Over last few decades entrepreneurship education has grown rapidly which has reflected in bringing healthy business competition both at national and international level, developing new entrepreneurship curriculum and programme. But the approaches towards entrepreneurship education have varied across colleges and universities. Unfortunately, the present entrepreneurship education in India concentrates on entrepreneurship courses which are similar to the general business courses. But general business management education has no significant influence on entrepreneurial orientation. In this regard, there is a demand for education programs specifically designed to expand students' knowledge and experience in entrepreneurship. The contents and teaching methods have to be differentiated between entrepreneurship and traditional business courses. In this context, this paper attempts to explain the evolution of entrepreneurship education in India. The objectives of the paper are to give an overview of entrepreneurship education in India, to identify and discuss the challenging confronting entrepreneurship education in India. Moreover, this paper discusses the steps that should be taken by colleges and universities towards promotion of entrepreneurship education.

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Foreign Aid and Economic Development: A Comparative Analysis of Three Regions in the World

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There are numerous studies in development economics debating the effectiveness of foreign aid in fostering economic development in the world, more specifically in areas such as poverty reduction, health, manufacturing capacity, and economic infrastructure in the developing countries. Yet this debate is based on empirical findings that are still subject to widespread skepticism in the literature. The main purpose of this paper is to make a comparative analysis on the impact of foreign aid inflow on economic growth and development in three major regions in the world. To do this, the paper was based on descriptive statistics applied on data sourced from OECD data base and WDI. Although debate on how aid can be effective and contribute to development is still ongoing without any clear way forward, this paper however is a contribution to the ongoing debate and is intended to shade more light by drawing a comparative analysis of the three regions in the world; Sub-Saharan Africa (SSA), Asia and Latin America. We critically examine the inflow of official development assistance (ODA) against the backdrop that socio economic factors such as poverty and human development indicators have not been given adequate consideration in literature.

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Custodial Death in Kerala: Threats of Human Rights

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One of the important functions of the State in modern times is the protection of life, liberty and property of its citizens by maintaining law and order in the State by the police department and to ensure its functionality proper manner. The police as protector of society, plays a vital role in the administration of criminal justice by maintaining law and order, and by preventing and detecting crimes. While ensuring safety and security of the people, the police must also ensure that no member of the society is put in peril and no person's human rights and dignity are violated unlawfully. However, the behaviour of Indian police has been colonial character and dreadful towards common man by enforcing power unlawfully. The political and other intervention in the Police has also been created much bad impressions in the recent past. It leads to even the death occurs in custody, and violated the fundamental human rights. It raises the public interest and attracts media attention against the custody death and violation of human rights in Kerala. Not that at each time, the death is due to natural causes or due to inadequate medical facilities or medical attention and diagnosis, or negligent behaviour of authorities or may be due to physical abuse and torture. Person held in custody by police or by prison authorities, retain their basic constitutional rights except for their right to liberty and a qualified right to privacy. These paper analyses increasing trends of custodial death in Kerala in the recent the past and its impact on socio political spheres. This paper also attempts to bring out the intervention of Hon'ble Supreme Court of India by its verdict not to make any inquiry by the state police and should be proceeded by the Central Agency like CBI, to protect the human rights of citizens of India.

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Media in India Today, Their Responsibility towards the Future Generations and Shaping of the Society

Akshay Ugale, Research Scholar, Savitribai Phule Pune University, Pune

Media has always been the thriving important fourth pillar of democracy in the world. Media in its different forms of print, virtual and online presence has made societies go from rags to riches and vice versa too. The author of this paper has analyzed the recent trends of media in the nation, what legacy India bears in terms of history of the media and why media is going to be the most important aspect to shape the democracy of our nation in the near future. The paper will take a critical view of all the shareholders in the process and evaluate the reality.

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Role of Value Based Education in Personality Development

Dr. Sony Kumari, Professor, S-VYASA University, Bangalore

Value base education is the pillar of human personality development. Without values in life, life has no meaning. Modern education system does not have any value added in education system whereas Gurukula education system was completely focused on valued based education. Yogic life style plays an important role in applying values in life as well as education. Modern education system focuses on bread butter based on materialistic growth whereas value based education system focused on man making character building and personality development as said by Swami Vivekananda. Value plays an important role in handling crucial situations in life peacefully and happily which is the real core of purpose of every individual's. Present education should try to combine eastern and western approach together to establish a balance and holistic growth of an individual.

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To Study the Importance of E-learning in Higher Study Special Concern with CBSE Schools during COVID-19

Priyanka Garg, Research Scholar, Dr. A.P.J. Abdul Kalam University, Indore
Dr. Reva Prasad Mishra, Research Supervisor, Indore

This paper is written during the investigation of the importance of E-learning in Higher Study Special Concern with CBSE Schools during COVID-19. In our study we find that how e-learning makes important place in students learning. During covid-19, when studies of all level of students suffer, only E-learning filled the gap between students and their study. Today every student does their study by using E-learning either through school's online classes or through online learning apps. In our study we include only higher level student as the sample of the research to know how E-learning help them to do study, to resolve their problems as well as teach them in easiest manner. This research is done by the sample (views of the students) collected through Google Form filled by higher secondary school's students.

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Education in the Time of Pandemic: Emerging Trends in Teacher Education

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The education system of the country largely depends upon the quality of education provided by the teachers. Teachers are the future builders of the nation, they are the one who imparts knowledge, skills and continuously design the growing power of mind. To uplift the education system of the nation it is essential to revitalize and intensify the teacher education system. Therefore, it is a need of an hour to improvise the quality education among the teacher educators. Innovation is the key to the quality of teacher education. It is the ability to think out of the box which is totally unique and does not exist till date. The teachers of the 21st century have revamped their wings due to the upcoming of the covid pandemic. Prior to this, a lot of modification has been done in the teacher education program but still the teachers are having a hard time incoping up with the latest technologies. Covid-19 has initiated the use of the latest technology and has provided hands-on experience to the teachers to impart the knowledge through technologies in the education system. This paper is focuses on the emerging trends in teacher education such as, Artificial Intelligence, Online learning, LMS Based Learning, Blended Learning.

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Bringing a Change in Teaching English through Graphic Elements and Multimedia

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As we all know that 21st century is considered to be the age of information as well as the age of knowledge and economy. The advancement of technology has provided an array of scopes in every field, especially in the field of education. We felt the need and importance of these technological advancements during the COVID crisis. Talking specifically about India, we were in the technological universe in the blink of an eye. Keeping up with redundant time and technology is the need of the hour. Graphic elements used with multimedia have added more to the process of teaching and learning. It offers time management, classes are more informative, and interesting and it helps in building up students' cognitive and creative abilities. Using Graphic elements is essential in assisting the teachers in planning and executing the lessons more finely. This research paper consists of 4 parts wherein, the first part talks about what are graphic elements and multimedia. The second talks about the necessity of Graphic elements and multimedia; the third discusses the advantages and disadvantages of using graphic elements and multimedia and in the end, there are some quick fixes for using Graphic elements and multimedia in a better way.

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Comparative Photo Elastic Stress Analysis Using Conventional Machine and Advanced Polariscopes Machine

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The Polari scope is innovative software that simulates the conventional polar scope using Jones calculus for various problems for which closed form solutions exist. It can help learn conventional photo elasticity as well as nuances of digital photo elasticity. The software is designed with a user-friendly interface that allows simulations using user defined problem parameters to suit their situations, thereby serving as a virtual laboratory.

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Impact of Air Pollution on Floral Morphology and Characteristics of Delonix Regia in Indore City

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The present study gives an Idea of changes taking place in floral and pollen characteristics of Delonix regia under the influence of urban air pollution. The length of petals, sepals, carpals all were found to be reduced in comparison to the Low pollution area. sizes also affected adversely. The study indicates that the air around heavily vehicular polluted area is injurious to the floral parts.

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Emotional Intelligence and Resilience: A Comparative Study among Adolescents of Broken Family and Intact Family

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Families with separated or divorced parents are regarded as broken families. Adolescents from broken families suffer from various psycho social problems. The ability to adapt and recover from hardship is referred to as resilience. Emotional intelligence can have a significant impact on how resilient they are in times of adversity. The aim of the study was to study and compare various levels of Emotional Intelligence and resilience between adolescents of broken families and intact families. simple random sampling method was employed for data collection. The data was collected using Bharathiar University Resilience Scale (Form-A) and Emotional Intelligence Scale by Rajitha and Jayan (2003) Independent samples t-test was used to compare the means of two groups on resiliency Pearson Correlation was used to find the relationship between resiliency and emotional intelligence. Findings suggest that emotional intelligence and resilience significantly positively correlated. Adolescents from intact families and those from broken families did not significantly differ in terms of emotional intelligence or resilience.

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Critical Study of the Indian Government's Most Crucial and Controversial Scheme 2022 – "Agnipath Yojna"

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The Government of India announced its radical and far-reaching 'Agnipath' scheme to strengthen the armed forces' professionalism, ethos, and fighting spirit, as well as potentially lead to the militarization of civil society with its recruitment drive on "All-India, All-class" basis. This paper is an attempt to throw light on the fact that this scheme will make India's youth realize its crucial role of building Sashakt Bharat by exploring their dream to join armed forces and serve the Nation. This scheme empowers, discipline and skill youth with military ethos in civil society and also improve battle preparedness suited to the changing dynamics. It's a game-changing project that will give all

three forces, the Indian Army, Indian Navy, and Indian Air Force, a young image. This research focuses on the fact designing of this The 'Agnipath' or 'Tour of Duty' scheme is to reduce the median age of the three services and restrain the burgeoning pension bill. This paper analyses various perspective of the recently announced scheme by the Government of India which is meant to bring revolutionary effects both domestically and internationally over a decade. This study is descriptive in nature underlying core information and underlining the necessity of such projects for the Economic welfare with its clearly defined objectives. Although sudden introduction of the scheme seems to have upset the expectations of many and Protests have induced certain relaxations by the government by commencing new recruitment process. While the new scheme is a step in the right direction, it is felt that the government did not undertake adequate consultation before introducing a fairly radical reform which lead to controversial response and demand its Re-analysis.

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An Analysis of Middle School Teachers' Perspectives about Impact of HRM Practices on Enhancing Teaching Skills

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Purpose –Human Resource Development (HRD) enables teachers to improve their productivity and makes them effective teachers. HR practices guarantee the improvement of educators' capabilities, dynamism, inspiration and viability in a deliberate and arranged manner. Accordingly, the current investigation is an endeavour to look at the effect of human resource practices in enhancing the teaching skills of faculty members with special reference to Middle Schools. **Methodology**–Simple Random Sampling has been used to select the sample from teachers of Middle Schools of CBSE at Dhar district (M.P.). An intensive survey was conducted from Mar 2021 to Nov 2021. 500 questionnaires were sent to teachers of middle schools via social media, out of which 434 questionnaires were found appropriate for final analysis. A self-administered questionnaire was designed to gather data, and the data obtained were analyzed using the Chi-square test and independent samples t-test. **Findings** –The study concludes that the majority of the sample teachers admitted that sound HR practices help in improving the teaching skills of teachers. A non-significant difference between the opinion score of teachers of different teaching experience groups was found regarding the impact of HRM practices in enhancing teaching skills. The study further suggests that if proper human resource practices are followed in an educational institute in terms of adequate compensation, performance appraisal, training and development, positive working environment, etc., there will be a favourable impact on the teaching skills of teachers. If HR practices are properly planned in a school it ensures better development of teachers.

Research limitations – The study is confined to middle school teachers of CBSE schools located at Dhar district.

Originality/value – This article is an analytical update on the impact of HR practices in enhancing teaching skills in the light of the present views of middle school teachers and can be a valuable resource for policymakers, school management as well as researchers.

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Keywords: Armed forces, Scheme, Revolutionary, Protest, Controversial Analysis of E-Learning Trends in the World

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Technological advancement and popularity of the internet have transformed the lives of people on different levels, for instance, learning and teaching. The World Wide Web has become one of the main sources of learning, which has created doors of opportunity to people living across the globe. The access to quality education with reduced cost has been possible with this source called e-learning. E-learning has changed the look of conventional teaching and learning process as it was more teacher-centric and it was impossible to teach the same subject in the best quality every time. It has even solved the problem of teacher's availability (single teacher moving to multiple locations). These advancements make e-learning a very powerful tool for the intellectual growth of the society and the

individual. E-learning seems to be more productive than the conventional learning which had constraints like; classroom limitation, fixed conceptual learning, fixed time slots, expensiveness and many more. India being the largest democracy the main power of this country lies in its people. Therefore E-learning in a country like India is a boon. To transform the society E-learning is indispensable. There are various methodologies introduced for better and easy adoption of e-learning and they are; Micro learning, Internet of Things (LOT), Cloud-based e-learning, Mobile learning, Gamification and many others. In this paper, there will be a discussion about the uses and importance of e-learning in today's world. Various trends in e-learning world with a brief analysis of how teaching and learning area has evolved with time will be discussed.

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An empirical study of New Economic Policy 2020

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Due to the fact that education promotes social and economic advancement, a nation's school and college levels require a well-defined and futuristic education strategy. To make their educational systems efficient, various nations implement various stages at the high school and college levels throughout their life cycles, taking into account tradition and culture. The aim for India's future educational system is described in the National Education Policy 2020 (NEP 2020), which was adopted by the Indian Union Cabinet on July 29, 2020. The old National Policy on Education, 1986, has been replaced with the new policy. In both rural and urban India, the policy provides a complete framework for education from early childhood through higher education. It also covers vocational training. The purpose of the policy is to change the educational system in India. The administration quickly stressed that no one will be forced to study any particular language, and that English will not be replaced with any regional language as the language of teaching. The implementation of the language policy in NEP is up to the states, organizations, and schools; it is intended to be a broad guideline and advisory in nature. The New Education Policy 2020 was initially put into effect in the state of Himachal Pradesh. This study carried out to find out the scope for implementing the New Education Policy and various challenges related to it.

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