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Paradigm Shift in Global Business
Practices and Socio - Economic
Progress for Achieving SDGs
Progress for Achieving

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Conference Patron

Dr. Naveen Yograj

Conference Chair

Dr. S. M. Anas Iqbal

Convener- Welcome Committee

Mrs. Bedangi A. Narang

Editor- Souvenir

Ms. Priyanshi Dubey

Conference Coordinator

Mr. Robin Neema

CONFERENCE ORGANIZING TEAM

Mr. Yogesh Vakare

Mr. Anuj Sharma

Dr. Jalaj Sethi

Mr. Rajendra Malviya

Ms. Pratibha Sharma

Mr. Aakash Debnath

Ms. Teena Yadav

Dr. Ragini Singh

Ms. Suhani Maheshwari

Mr. Siddharth Jain

Ms. Anushka Dongre

Mr. Vaibhav Lad

Mr. Rounak Diwan

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Mr. Narendra Patel

Mrs. Rati Barod

Mr. Ankit Maurya

Ms. Arti Bairagi

Ms. Utsav Sen

Mr. Anshul Parmar

Mr. Asif Chhipa

Mr. Yogesh Gadwal

Ms. Muskan Songara







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VISHISHT SHIKSHA SAMMAN- 2024 & VISHISHT SEWA SAMMAN- 2024

Vishisht Shiksha Samman & Vishisht Sewa Samman recognizes the academicians, researchers and philanthropist who are aggressively and innovatively leveraging challenges to make education and 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 Shiksha Samman 2024 under the contributions in the field of **Higher Education**, and Vishisht Sewa Samman 2024 (In the Memory of Smt. Bhagwati Devi & Pt. Mansaram Gautam Shahji) for the contribution in the **Social Services**.

Recipient of Vishisht Shiksha Samman -2024

Prof. Naveen Kumar Mehta is Dean-Academics & Head, Department of English, Sanchi University of Buddhist-Indic Studies, Sanchi, Raisen, MP; Registrar (Additional Charge), Sanchi University of Buddhist-Indic Studies. Prof. Dr. Mehta has over 19 years of research, academic, and administrative experience. He is UGC-NET and SLET qualified and holds postgraduate degrees in English Literature, Education, and Business

Management, alongside dual PhDs in English Literature and Management. Honoured by Dr. Naveen Mehta the Prime Minister of India and the Ministry of Human Resource Development in 2000, he is an Executive Education alumnus of IIM Indore and has completed professional development programs at MIT, Harvard, Oxford, Cambridge, London Business School, and IIM Ahmadabad. His academic contribution include over 250 research papers, 18 authored books, and holds 15 Patents in English, Management and Education. He also supervises 09 Ph.D/M.Phil Scholars. Additionally, Prof. Mehta is an acclaimed poet and lyricist, with some of his Hindi and folk songs amassing over 4.5 million views.

Recipient of Vishisht Sewa Samman-2024

Mr. Purushottam Burde is a dedicated activist for disability rights and a pioneer in self-advocacy for Persons with Intellectual and Developmental Disabilities (IDD) in India. After graduating in Metallurgical Engineering from Pune University and completing his post-graduation from IIT Bombay, he served in government roles, retiring as Joint Director in 2006 to focus on the disability sector.

Mr. Purushottam Burde

He contributed significantly to the Rights of Persons with Disabilities Act, 2016, and serves on various committees and advisory boards, including Parivaar (as Vice President) and "Sweekar." Mr. Burde is a member of Down Syndrome International and other organisations supporting disability rights. He, himself, is the parent of a 36-year-old son with Down Syndrome, Mr. Pranay Burde. Mr. Pranay is a two-time National Award winner for employment excellence. Mr. Burde's collaborative approach and advocacy have made him a respected figure in the national and international disability rights landscape.

Nominations are Invited for the Following Categories to be Presented at 12th International Conference, December 13, 2025





PLENARY FUNCTION OF 11th INTERNATIONAL CONFERENCE on

Paradigm Shift in Global Business Practices and Socio - Economic Progress for Achieving SDGs
(VIPSAR 11.0 BPSEP-SDG)

Organized By - VIPSAR, Indore on December 14, 2024 (Saturday)

Venue: Vishisht School of Management

Near MPEB Office Pologround, Indore - 452003 (MP) INDIA

Registration (9:00 am Onwards)

Swagatam Breakfast \$\dingle 9:00 Onwards

Swagatam Break	fast 😂 9:00 Onwards
	INAUGURAL SESSION
10:30 AM	Inviting the Dignitaries on the Dais by Anchor
10:34 AM	National Anthem
10:35 AM	Lightning of the Lamp
10:40 AM	Sapling Presentation
10:45 AM	Welcome Speech by Conference Chair/Convener - Dr. S.M. Anas Iqbal
10:50 AM	Introductory Speech by Conference Patron - Dr. Naveen Yograj
11:00 AM	Releasing of Conference Souvenir - (Prof. Priyanshi Dubey)
11: 05 AM	Speech of Guest of Honor & Keynote Speaker – Dr. Chetan Singh Solanki, IIT Bombay- "Solar Man of India"
11:15 AM	Presentation of Vishisht Shiksha Samman & Vishisht Sewa Samman
11:20 AM	Speech of Guest of Honor - Dr. Steve Katanga Tshionza, School of Economics and Business
	Studies, University of Kinshasa, Democratic Republic of the Congo
11:30 AM	Releasing of E-Monograph on Organisation Behavior (Col. Dr. V.K.Gautam,
	Maj. Gen. Dr. Rajesh Chaba & Ms. Meenakshi G. Trivedi)
11:35 AM	Speech of Guest of Honor - Dr. Shrihari Sohani-Associate Dean, Indian Institute of Management (IIM), Indore
11:45 AM	Online Speech of Special Guest – Dr. Viktor Savchenko Research Fellow, Uehiro Oxford Institute, University of Oxford, Associate Professor of the Department of Civil Law Disciplines, V.N. Karazin Kharkiv National University
11:50 AM	Releasing of Text Book on "B2B Marketing" (Dr. Yashshree Dubey, Dr. Ragini Singh, Prof. Rounak Diwan & Prof. Chanchal Mishra)
11:55 AM	Online Speech of Special Guest - Dr. Muhammad Alkirom Wildan, Head of Management Department, Faculty of Economics and Business, Trunojoyo Madura University, Indonesia & General-Secretary of The Indonesian Association of Economic Doctors
12:00 PM	Speech of Chief Guest - Shri Pushyamitra Bhargav - Mayor- Indore
12:10 PM	Speech of Presiding Guest - Mrs. Sumitra Mahajan, Former Speaker- Lok Sabha of India
12:20 PM	Memento Presentation to Guests
12:25 PM	Vote of Thanks by Conference Coordinator - Prof. Robin Neema
12:30 to 2.00 PM 2.00 PM	Technical Sessions (Parallel) in - Technical Session - 01- SB101, Technical Session-02 - SB102, Technical Session-03- NB101, Technical Session-04- Court Room, Technical Session-05- Computer Lab (Online) Lunch
3:00 to 4:30 PM	PANEL DISCUSSION on "AI in Transforming Education"
3:00 PM	Formal Introduction & Welcome of Panelists by Anchor
3:10 PM	Welcome of Panelists - Dr. Meenakshi Sharma, Dean and IQAC Head - Mangalmay Institute of
3.10 FW	Management & Technology, Greater Noida,
	Dr. Naveen K. Mehta Dean-Academics - Sanchi University of Buddhist-Indic Studies,
	Dr. Sonal Sisodiya Principal - Daly College of Business Management, Indore,
	Dr. Pankaj Dashore, Professor of Computer Science - Sandip University, Nashik,
	Dr. Akanksha Ritesh, Director - Deep International
3:20 PM	Welcome of Panel Moderator – Dr. Krunal Soni GSFC University, Vadodara. P.T.O.
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PLENARY FUNCTION OF 11th INTERNATIONAL CONFERENCE on

Paradigm Shift in Global Business Practices and Socio - Economic Progress for Achieving SDGs (VIPSAR 11.0 BPSEP-SDG)

Organized By - VIPSAR, Indore on December 14, 2024 (Saturday)

Venue: Vishisht School of Management

	Near MPEB Office Pologround, Indore - 452003 (MP) INDIA
3:30 PM	Panel Discussion Hours
4:30 PM	Concluding Remarks
4:40 PM	Memento Presentation to the Guests
4:50 PM	Panel Discussion Conclude
	VALEDICTORY SESSION
5:00 PM	Inviting the Dignitaries on the Dais by Anchor
5:05 PM	Sapling Presentation
5:10 PM	Welcome of the Guests by Conference Patron - Dr. Naveen Yograj
5:15 PM	Speech by Guest of Honor - Mr. Nilesh Trivedi, Assistant Director, MSME-DI, Govt of India, Indore
5:25 PM	Releasing of Text Book on "Export Import Financing - An Indian Perspective"
	(Dr. Yashshree Dubey, Prof. Robin Neema, Prof. Priyanshi Dubey & Prof. Aakash Debnath)
5:30 PM	Speech by Guest of Honor- Dr. Yamini Karmakar, Director IIPS, Devi Ahilya University, Indore
5:40 PM	Best Presentation Awards
5: 45 PM	Participants Certificate Presentation
6:00 PM	Memento Presentation to the Guests
6:05 PM	Conference Declaration & Vote of Thanks by Conference Chair- Dr.S.M. Anas Iqbal
6.10 PM	Warm up Tea 🕏
6:45 PM	Cultural Night: "Raabta- The Harmony Of Music"
8:30 PM	Alvida Dinner Alvida Dinner

RESPONSIBILITIES IN SPECIFIC

Name	Event/Place
Prof. Robin Neema	Conference Coordinator
Prof. Priyanshi Dubey	Editor-Souvenir
Prof. Pratibha Sharma	Certificates & Technical Session
Prof. Akash Debnath	Anchoring & Online Technical Session
Mr. Anshul Parmar & Mr. Asif Chhipa	Transportation & Accommodation
Dr. Jalaj Sethi & Mrs. Rati Barod	Food/Catering
Ms. Teena Yadav	Presentation Desk
Ms. Arti Bairagi, Mr. Ankit Maurya, Muskan Songara & Mithali	Registration, Delegate Kit
Mr. Utsav Sen	Lights & Sitting/Campus Arrangement
Prof. Ragini Singh	Welcome & Technical Session
Mr. Akshay Johari	Sound & IT Arrangements
Prof. Anuj Sharma	Online Technical Session
Prof. Anushka Dongre	Photography, Videography & Media
Prof. Suhani Maheshwari	Stage Management & Cultural Program
Prof. Siddharth Jain	Flyers/Slides and Presentation
Prof. Rajendra Malviya	Social Media & IT/Online Technical Session
Mr. Utsav Sen, Prof. Vaibhav Lad & Mr. Narendra Patel	Hall & Sitting Arrangement
Prof. Yogesh Vakare	Sitting Arrangement & Technical Session
Prof. Rounak Diwan	Technical Session & Hall Arrangement

PAPERS PRESENTATION SCHEDULE -

Main Coordinator (Offline/Physical) - Prof. Pratibha Sharma Main Coordinator (Online) - Prof. Rajendra Malviya

TECHNICAL SESSION - I

Venue- Room No. SB-101 (First Floor), (Timing: From 12:30 PM Onwards) Faculty Coordinator- Prof. Rounak Diwan

Track No	TECHNICAL SESSION	SESSION EXPERT	SESSION EXPERT
Theme-I-IV	1. Business Management	Dr. Harish Bapat	Dr. Smita Singh
	2. Finance	Dean- School of Management,	Noida Institute of
	3. Marketing	Avantika University, Ujjain,	Engineering And Technology,
	4. Human Resources	Madhya Pradesh	Greater Noida, Uttar Pradesh

TECHNICAL SESSION - II

Venue- Room No. SB-102 (First Floor), (Timing: From 12:30 PM Onwards) Faculty Coordinator- Dr. Ragini Singh

Track No	TECHNICAL SESSION	SESSION EXPERT	SESSION EXPERT
	5. Entrepreneurship & Start-up 6. International Business 7. Information Technology (IT)	Professor & Head Department of	Dr. Manisha Pandey Professor & HOD (Research & Development Cell) ITM University, Raipur, Chhattisgarh

TECHNICAL SESSION - III

Venue- Room No. NB-101 (First Floor), (Timing: From 12:30 PM Onwards) Faculty Coordinator- Prof. Yogesh Vakare

Track No	TECHNICAL SESSION	SESSION EXPERT	SESSION EXPERT
Theme - II	8. Sustainable Development Goals (SDGs) 9. Intellectual Property Rights & Regulatory Laws 10.Education and Value addition 11. Sector/Industry Specific		Dr. Rachana Dashore Professor and NAAC Coordinator Department of Management Studies, SITRC, Nashik, Maharshtra

TECHNICAL SESSION - IV

Venue- Computer Lab (Third Floor), (Timing: From 12:30 PM Onwards) Faculty Coordinator- Prof. Anuj Sharma

Track No	TECHNICAL SESSION	SESSION EXPERT	SESSION EXPERT
Online Presentation	All Sub Themes	Dr. R. K.Uppal Principal, Guru Gobind Singh College of Management & Technology, Gidderbaha, Punjab	Dr. Kirti Agrawal Director, ITERC College, Ghaziabad, Delhi NCR









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क्रमांक ३९६/राजभवन/2024 भोपाल, दिनांक-.०२ दिसम्बर, 2024

संदेश

हर्ष का विषय है कि विशिष्ट स्कूल ऑफ मैनेजमेंट द्वारा Paradigm Shift in Global Business Practices and Socio-Economic Progress for Achieving SDGs" पर अंतर्राष्ट्रीय संगोष्ठी का आयोजन किया जा रहा है। सामाजिक-आर्थिक प्रगति की दृष्टि और दिशा पर चिंतन की पहल सराहनीय है।

वैश्विक व्यवसायिक प्रथाओं और सामाजिक-आर्थिक प्रगति में एक नया दृष्टिकोण वर्तमान समय की आवश्यकता है। जरूरी है कि व्यवसायिक प्रथाओं में सतत विकास को प्राथमिकता दी जाए। पर्यावरण संरक्षण, सामाजिक न्याय और आर्थिक विकास की जिम्मेदारियों को विकास की प्राथमिकताओं में शामिल किया जाए। नवाचार और तकनीक के उपयोग द्वारा अधिक कुशल, स्थायी और समावेशी विकास को प्रगति का आधार बनाया जाए। व्यवसायिक वातावरण, व्यवसायिक प्रथाएं, व्यवसायों, सरकारों, सामाजिक संगठनों और अन्य हितधारकों के बीच साझेदारी और सहयोग को बढ़ावा देने वाला हो। व्यवसायिक प्रथाओं में मानवाधिकार और श्रम अधिकार का सम्मान और उनकी रक्षा का पहलू भी बहुत महत्वपूर्ण है।

आशा है, संगोष्ठी का चिंतन व्यवसायों को सतत-विकास, सामाजिक, पर्यावरणीय लाभ, आर्थिक विकास तथा मानवाधिकार और श्रम अधिकार की दिशा में काम करने के लिए प्रेरित करेगा।

शुभकामनाएं,

भेंगुनाई पटेल)

दूरभाष : 0755-2858828, 2858830, फैक्स : 0755-2858832, ई-मेल : mprajbhavan@mp.gov.in

देवी अहिल्या विश्वविद्यालय, इन्दौर Devi Ahilya Vishwavidyalaya, Indore

प्रो.राकेश सिंघई कुलगुरु



Prof. Rakesh Singhai Vice Chancellor



MESSAGE

We take pride in the fact that Vishisht School of Management (VSOM), one of our affiliated colleges, is hosting its 11th International Conference on "Paradigm Shift in Global Business Practices and Socio-Economic Progress for Achieving SDGs" on December 14, 2024. With immense pleasure, I wish Vishisht School of Management a magnificent and captivating success. The theme of the Conference is more significant in today's socio-economic world. Every field of work must adopt revolutionary ideas that not only boost their competitiveness and growth but also benefit the environment and society as a whole. This theme entails reimagination of traditional business models, products and services to align with the newness in every industry.

This conference provides a vital platform for expert discussions on global business practices and socio-economic progress, emphasizing the United Nations' Sustainable Development Goals (SDGs). In today's era of sustainability, hosting such a research-driven academic gathering is essential for driving transformative change.

My best wishes to Vishisht School of Management, Indore, for organizing the 11th International Conference. This milestone reflects your dedication, visionary leadership, and commitment to advancing the SDG agenda.

I am confident that conference will inspire innovative strategies, foster meaningful discussions, and pave the way for actionable solutions. Your efforts in promoting inclusivity, environmental stewardship, and socio-economic equity through education and research are truly commendable.

(Prof. Rakesh Singhai) Vice Chancellor

Indore

Dated: 05-12-2024





VISHISHT EDUCATION SOCIETY

(Registered under MP Society Registration Act 1973)





Conference Patron's ∼ Message ∽

Managing Director & Conference Patron

Dear Esteemed Participants,

It brings me immense pleasure to extend my warmest welcome to each of you for our 11th International Conference on Paradigm Shift in Global Business Practices and Socio-Economic Progress for Achieving SDGs, to be held on Saturday, December 14th, 2024.

As we embark on this remarkable occasion, enriched with enthusiasm and dedication, this conference serves as a vital platform for exchanging groundbreaking ideas, insightful discussions, and fostering collaboration. Our journey towards achieving the Sustainable Development Goals (SDGs) requires an unwavering commitment to innovative and sustainable business practices, which are paramount in addressing the challenges of today's complex and interconnected global landscape.

With this conference, we aim to engage with esteemed experts, practitioners, and participants from various domains of the business world, inviting them to share their valuable knowledge and experiences. Together, let us explore innovative strategies that not only drive economic growth but also advance social progress on a global scale.

I encourage all of you to actively engage in these meaningful dialogues, share your insights, and contribute toward creating inclusive and sustainable growth. Let this platform serve as a catalyst for positive change and transformative collaboration that will impact both current and future generations.

I look forward to the enriching discussions, innovative ideas, and fruitful collaborations that will undoubtedly emerge during this transformative journey.

Thank you for being a part of this significant event.

Warmest Regards,

December 14, 2024

Dr. Naveen Yograj

Maulen yagri

Managing Director & Conference Patron

Vishisht Education Society

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









Director (Academics) & Conference Chair Vishisht School of Management (VIPSAR)

Dear Delegates,

I am thrilled to extend a heartfelt welcome to all of you for the auspicious occasion of our 11th International Conference on Paradigm Shift in Global Business Practices and Socio-Economic Progress for Achieving SDGs, to be held on Saturday, December 14th, 2024.

Our institution, Vishisht School of Management, stands as a beacon of academic excellence and dedication to fostering innovation, research, and education. With the theme of this conference, we invite you to explore the transformative potential of business practices that are sustainable, inclusive, and geared towards achieving the United Nations' Sustainable Development Goals (SDGs). We take immense pride in hosting this platform where distinguished researchers, industry experts, thought leaders and Students from various fields come together to share their knowledge and experiences.

This conference provides a unique opportunity to engage with innovative ideas, rethink conventional business models, and propose practical solutions to the complex global challenges we face today. Together, let us create a collaborative and forward-thinking environment that fosters visionary ideas and leads to sustainable and impactful change.

I must express my sincere thanks to each and every one of you for your participation in this life-changing event. I am confident that this experience will inspire you to contribute towards a future of excellence in research, education, and leadership, as we work together to shape a more sustainable and equitable world.

 $Thank you once \ again for your \ enthus iastic \ participation.$

December 14, 2024

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

Conference Chair





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Prof. Robin Neema (Conference Coordinator)





Prof. Priyanshi Dubey (Editor Souvenir)



Welcome Message



Namaste! A Hearty Welcome from the Heart of India - Indore!

With immense joy and enthusiasm, we warmly welcome you to the 11th International Conference on "Paradigm Shift in Global Business Practices and Socio-Economic Progress for Achieving SDGs."

Indore, the cleanest city in India and a vibrant hub of culture and innovation, is proud to host this transformative event. Known for its warm hospitality, delectable street food, and an entrepreneurial spirit, Indore offers the perfect setting for this gathering of brilliant minds from across the globe.

This conference serves as a dynamic platform to share ideas, showcase groundbreaking research, and engage in meaningful discussions on the pressing global issues that shape our world. As we stand at a pivotal moment in our collective journey toward achieving the Sustainable Development Goals (SDGs), this event invites us to reimagine, innovate, and collaborate for a more sustainable and equitable future.

Together, we will explore sustainable business practices, transformative socio-economic strategies, and actionable insights that can accelerate global progress. The souvenir you hold reflects the dedication and expertise of scholars, practitioners, and thought leaders who are united in their vision of driving positive change.

Your participation is not just appreciated but essential to the success of this event. Let us join hands to collaborate, inspire, and pave the way for a brighter future. Together, we can create meaningful impact and move closer to the realization of the SDGs.

We look forward to your active involvement and trust this conference will be an enriching and memorable experience for each one of you.

Padharo Indore - Welcome to a journey of ideas, inspiration, and innovation!



VISHISHT SCHOOL OF MANAGEMENT (Recognised by Govt. of MP & AICTE and Affiliated to Devi Ahilya University Indore)









Foriegn Guests Speech

Ladies and Gentlemen, Distinguished Guests, and Esteemed Colleagues,

It is an honour and privilege to address you today at the 11th International Conference on "Paradigm Shift in Global Business Practices and Socio-Economic Progress for Achieving SDGs." I want to extend my gratitude to the Vishisht School of Management for hosting this significant event and bringing together thought leaders, innovators, and experts from around the globe. As global citizens, we witness profound transformations in our economic, social, and environmental landscapes. These changes are characterized by the increasing influence of digital technologies, heightened awareness of corporate social responsibility, and the imperative for sustainable development. In this context, it is crucial to recognize the need for a paradigm shift in global business practices, one that aligns with the Sustainable Development Goals (SDGs) set forth by the United Nations. As a representative of UTM Indonesia and in my capacity as the General Secretary of the Indonesian Association of Economic Doctors, I affirm that achieving these ambitious goals necessitates a collaborative approach wherein businesses, governments, and civil society work in unison to address common challenges and leverage opportunities for global progress.

The global business landscape is undergoing unprecedented changes, driven by technological advancements and shifts in consumer behaviour, amidst an urgent need for sustainability. These changes demand a re-evaluation of traditional business models and a shift toward practices that are economically viable and socially and environmentally responsible. Several key trends characterize this paradigm shift. Firstly, digital transformation is revolutionizing the business environment. Digital platforms, artificial intelligence, and big data analytics enable businesses to operate more efficiently, innovate, and reach new markets. However, we must leverage these technologies to create inclusive and equitable opportunities for all. Secondly, sustainability and corporate responsibility are becoming central to business strategies. Integrating Environmental, Social, and Governance (ESG) criteria into business operations is now optional but essential. This shift requires reducing carbon footprints, ensuring fair labour practices, and contributing positively to the communities where businesses operate. Finally, global collaboration is essential for addressing global challenges such as climate change, poverty, and inequality. Multilateral cooperation among businesses, governments, and civil society drives SDG progress. As we navigate this complex landscape, partnerships will be key to unlocking innovative solutions and achieving sustainable outcomes.

Innovation is at the heart of socio-economic progress. We can drive meaningful change by fostering an environment that encourages creativity and empowers individuals. Education and skill development are fundamental in this regard, ensuring that the workforce is equipped to meet the demands of the evolving global market. At UTM Indonesia, we are committed to promoting research and innovation that address real-world challenges. Our initiatives aim to create a synergy between academia and industry, facilitating the transfer of knowledge and technology that can spur economic growth and improve societal well-being. The 2030 Agenda for Sustainable Development presents a universal call to action to end poverty, protect the planet, and ensure prosperity for all. Achieving the SDGs requires collective responsibility. Governments must create conducive policies encouraging sustainable business practices and fostering socio-economic development. Businesses must integrate sustainability into their core operations, driving innovation and ethical practices. Civil society must advocate for transparency, accountability, and inclusivity, ensuring no one is left behind. As we embark on this journey towards a paradigm shift in global business practices and socio-economic progress, let us reaffirm our commitment to the Sustainable Development Goals. Together, as global citizens, we can create a more sustainable, equitable, and prosperous world for all. The discussions and insights shared at this conference will inspire action and collaboration, paving the way for a brighter future.

Namaste -

Thank you

Assoc. Prof. Dr. Muhammad AlkiromWildan

General-Secretary of The Indonesian Association of Economic Doctors Lecturer, Universitas Trunojoyo Madura Indonesia.





Dr. Viktor Savchenko,

PhD in Law, Associate Professor Research Fellow, Uehiro Oxford Institute, University of Oxford; Associate Professor of the Department of Civil Law Disciplines, V.N. Karazin Kharkiv National University



Influence of the SDGs on Paradigm Shift in Global Business Practice



The modern world, enveloped in globalisation processes and dynamic development, faces new economic, political, environmental and social challenges. Each country should try to improve the lives of its citizens. However, at the international level, although there are many international treaties and organisations, shared goals for the development of humanity are needed. Today, there are not so many regulatory documents that are global or planetary. One of the first international documents that established the global paradigm for human development was the Millennium Development Goals, eight goals that UN countries and international organisations planned to achieve by 2015.

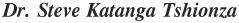
The ambitious goal impacted international cooperation, legislation and, ultimately, business. In 2015, the UN General Assembly approved a report on implementing the eight global goals by UN countries and positively noted the transformations. As a result, World leaders adopted the Transforming Our World: the 2030 Agenda for Sustainable Development, establishing 17 Global Goals and 169 targets to guide sustainable development efforts from 2015 to 2030. These 17 interconnected goals, ranging from quality education to restoring land ecosystems, have inspired companies worldwide to rethink their operations and conduct business with greater responsibility for the future. The SDGs have provided an essential framework for businesses to align their strategies with the global Sustainable Development Goals. Companies can use the SDGs to develop a roadmap for integrating ESG factors into their operations. By adhering to the SDGs, companies can enhance their reputation and open up new opportunities for innovation and growth. One of the most significant impacts of the SDGs has been the increased importance of ESG factors in corporate decision-making. Investors, consumers, and employees increasingly demand transparency and accountability from companies regarding their social and environmental performance. By adhering to the SDGs, businesses can demonstrate their commitment to sustainability and build trust with their stakeholders.

The impact of the Development Goals has led to several paradigm shifts in global business practices like- Sustainable supply chains, Circular economy, Social impact investing, Climate action and renewable energy, Diversity, Equity and Inclusion. The SDGs have become a powerful force for positive change, which has led to a paradigm shift in global business practice. By adhering to the SDGs, businesses can contribute to a more sustainable future and increase their long-term competitiveness and resilience. Each UN country independently determines how to introduce and implement sustainable development ideas. For example, the 2019 Decree of the President of Ukraine confirmed the importance of achieving Sustainable Development Goals by considering national specificities. In 2020, the Cabinet of Ministers of Ukraine established the SDG as an integral part of forming and implementing state policy, making it the basis for developing strategic documents. Every year, business practice is increasingly innovating and adapting to the global landscape, ensuring that the SDGs remain at the forefront of their strategic priorities.









School of Economics and Business Studies, University of Kinshasa, DR Congo

Dr. Daleep Parimoo

Professor of Management Practice, Manav Rachna University



Post Covid-19 Best Practices to Improve Staff Safety in Service Enterprises: An Empirical Study of Hospitals in National Capital Territory (NCT), India



The devastating effects of COVID-19 are apparent in various economies of states across the world. With the emergence of the novel Coronavirus, many sectors of the economy came to a standstill—disproportionately affecting the aviation, hotel, and healthcare industries in India. Many countries reopened, and businesses resumed normality in the post-Covid-19 era. Various countries and regions, especially in the west, have made great strides towards a vaccine and other therapeutically interventions. However, safety in the services industry is still an issue of concern in India. The aims of this study was therefore, to seek to answers to the following questions: have healthcare institutions in India reopened for overseas patients with staff safety as their most primary concern? What are the major threats to occupational safety in the Post pandemic period in hospitals? What are the areas for possible workforce safety enhancements by the hospitals? To examine possible Post-Covid safety practices, exploratory qualitative approach was utilised to evaluate the implementations of such practices that promote a healthy workplace in the service sector. Economies around the world are beginning to recover.

The services sector, especially hospitals, has a common aim in the wake of the Post Covid pandemic, to achieve a healthy working environment. World-class medical facilities are critical, whether before or during, or after an outbreak. Nevertheless, a healthy working climate is essential for working professionals, which plays a significant role along with several factors impacting staff availability and productivity in the services sector. Preliminary estimates and evaluations indicate that there exist nuances in understanding and implementing safety measures in the post-Covid-19 recovery despite numerous calls to improve healthcare professionals' safety. The World Healthcare Organization, through periodical communications, insists on governments and healthcare leaders addressing persistent threats to health and safety workers and patients (World Health Organization [WHO], 2020).

The pandemic was testament to the extent to which protecting healthcare workers was key to ensuring a functioning health system and society. The paper effectively and sufficiently addresses the three posed questions concerning whether healthcare institutions in India will be reopening for overseas patients with staff safety as their most primary concerns, the major threats to occupational safety in the Post pandemic period in hospitals, as well as the various areas for possible workforce safety enhancements by the hospitals. Some of the discussed post-pandemic safety practices that ought to be enforced by the hospitals include fostering a safety culture that encourages the employees to follow the provided procedure in case of an injury or illness, the implementation of solid safety protocols, and the enhancement of various measures for patient management. Besides, there is also an elaboration of the essence of improving record-keeping, refining training and timelines for personnel, and incorporating safety-based Information Technology in the hospitals to improve workforce safety. Importantly, patient safety and outcome can be achieved by ensuring workforce safety because healthy and safe healthcare workers deliver better care to their patients. Furthermore, the significant need for ensuring staff safety is exhibited in the massive number of patients presenting in the various hospitals in Delhi.





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Sub Theme-1 BUSINESS MANAGEMENT

[1001]

A Study of Group Dynamics as a Valuable Tool for Leaders and Teams Dr Rajesh ChabaMaj. Gen.(Retd.), Ex DS Army War College, Mhow Dr VK Gautam, Director, CAPS, Ahemdabad Dr. Jagdish C Chauhan, Ex EC Member DAVV, Indore

This paper has been developed based on ground experience-cum-secondary study-cum-case based study basis which is applicable for all segments of society. The paper is connected with Group Dynamics in Organizational Behaviour that examines the three fundamental aspects; (1) How groups form, (2) How groups function, and (3) Their impact on organizational outcomes. The study starts with examination of foundational theories such as Tuckman's Model of Group Development, which describes the stages of forming, storming, norming, performing, and adjourning, emphasizing the importance of each phase in achieving group cohesion. It also explores components like group roles, norms, and cohesiveness, elaborating on how these elements drive collaboration, motivation, and productivity. Thereafter, the paper delves into theories such as Social Identity Theory, Belbin's Team Roles, and discusses the influences of group communication and decision-making on achieving organizational goals. To give field experience, case studies, including the Challenger Space Shuttle Disaster, provide real-world implications of group dynamics in critical situations, emphasizing the effects of leadership, communication, and conflict within teams. For practical applications, the paper provides insights into improving effective group dynamics, crucial for increased collaboration, innovation, and overall organizational performance.

[1002]

CST Reporting and Transparency

Rohini Murthy, Research Scholar, CMR University School of Economics and Commerce, Bengaluru, Karnataka

Corporate Social Responsibility (CSR) reporting has become a critical component of modern business, as companies are increasingly held accountable not only for financial performance but also for their environmental, social, and governance (ESG) impacts. Transparency in CSR reporting is essential in building trust with stakeholders, including investors consumers, employees, and communities. Corporate Social Responsibility (CSR) reporting and transparency are essential for organizations to demonstrate their commitment to sustainability and ethical practices. It examines the challenges and best practices associated with effective CSR reporting, highlighting the importance of accurate, reliable, and verifiable information. This research investigates the relationship between CSR reporting and transparency and various organizational outcomes, such as financial performance, reputation, and stakeholder engagement. It analyzes a sample of companies from a specific industry or region, examining the extent and quality of their CSR disclosures. This abstract explores the significance of CSR reporting and transparency, discussing their benefits for businesses, stakeholders, and society. It discusses how clear honest and comprehensive reporting on CSR initiatives helps organizations demonstrate their commitment to sustainable development, ethical practices, and social responsibility. The role of frameworks such as the Global Reporting Initiative (GRI) and the United Nations Sustainable Development Goals (SDGs) in guiding CSR disclosures is also examined. This paper examines the role of CSR reporting and transparency in promoting sustainable development and corporate accountability. It analyzes existing regulatory frameworks and voluntary initiatives related to CSR reporting, highlighting their strengths and weaknesses.

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[1003]

Transparency in CSR Reporting: Examining the Role of Reporting and Transparency in CSR Practices and Their Influence on Stakeholders' Perception and Company's Reputation Naisha Joshi, Student, Shri Vaishnav Institute of Management and Science, Indore, MP Muskan Kanojiya, Student, Shri Vaishnav Institute of Management and Science, Indore, MP Vishesh Rathi, Student, Shri Vaishnav Institute of Management and Science, Indore, MP

In today's globalized world, the concept of CSR goes beyond social deeds or mere philanthropy. CSR represents the shift in the business world's mindset as a whole, aiming to balance profit and purpose. This research paper elucidates the role and concept of CSR, combined with its impact on the reputation of the concerned company and its potential influence on stakeholders' perspectives. This study specifically targets employees, as internal stakeholders, to gain insights into their views on CSR transparency. The analysis is being done on the basis of primary data collected via mixed methodology questionnaire including respondents from varied sectors. The paper also includes a brief discussion on the CSR initiatives undertaken by prominent or well-known companies.

[1004]

Factors Influencing Work from Home and Its Impacts on Employees Work Performance and Job Satisfaction through Organizational Culture Pulkit Sethia

This study explores the impact of work from home (WFH) policies on employee job satisfaction and performance. It focuses on the mediating role of organizational culture and the moderating effects of gender. The study sample included 263 employees of local start-ups and multinational corporations (MNCs), providing insights into their diverse work environments. Data was collected through a survey using a structured questionnaire, and use various statistical methods that are used to achieve research objectives An exploratory and confirmatory factor analysis was conducted with the first objective of examining the relationship between WFH and job satisfaction. and employee efficiency The second objective was addressed through structural equation modeling (SEM) to explore the mediating role of organizational culture. The final objective is to examine how gender moderates the impact of WFH on employee performance. It was analyzed using interaction effects within the SEM framework. Key findings reveal that organizational culture performs an crucial mediating role in increasing job satisfaction and performance under WFH systems. The study also reveals that gender moderates the relationship between WFH and outcomes. Significant employees It suggests that tailored policies may be needed to address the diverse experiences of male and female employees, although WFH provides flexibility and autonomy. But careful management is necessary to balance the benefits with potential stress and performance challenges. This research provides actionable insights for organizations aiming to optimize remote work practices and foster a supportive, inclusive work environment.

[1005]

The Footprint of M-Commerce on Retail Business

Dr. Reeta Chawla, Assistant Professor, Department of Commerce, Sheshshayee College of Professional Studies, **Nagda, Madhya Pradesh**

Retailing, the terminal phase of the distribution encompasses all commercial activities and stakeholders engaged in the tangible movement and transference of proprietorship of goods and services from producers to end-users. The advent of the COVID-19 pandemic acted as a catalyst, expediting the paradigm shift towards e-retail, as consumers gravitated to online shopping amidst lockdowns and enforced social distancing protocols. Mobile commerce (m-commerce) has significantly transformed the retail business landscape. With the widespread adoption of smartphones and tablets, consumers now have the convenience of browsing, finding, and purchasing products anytime, anywhere. Mobile shopping has revolutionized e-commerce by offering greater accessibility, personalization, and ease of use. Globally,

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India stands out as a leader in the purchase of digital products, with 45% of online transactions involving digital goods, the highest percentage among all countries. This underscores the growing trust and reliance on online platforms for both physical and intangible products. As m-commerce continues to evolve, its impact on the retail sector will only deepen, reshaping consumer behavior and setting new benchmarks for convenience and innovation in shopping experiences.

[1006]

The Strategic Role of Leadership in Implementing Lean Six Sigma (LSS) Management Inderdeep Arora, Research Scholar, School of Management, Indore, Madhya Pradesh Hemant Raghuvanshi, Research Scholar, School of Management, Indore, Madhya Pradesh Hitesh Sharma, Research Scholar, School of Management, Indore, Madhya Pradesh

Six Sigma and Lean Management both rely significantly on the leadership that plays here to promote the success and sustainability of these methodologies. Leadership styles play a critical role in guiding these strategic and operational decisions that form the foundation of process optimization, waste reduction, and continuous improvement efforts. It provides a literature review that brings together previous studies on the interplay between leadership styles with the performance of Lean and Six Sigma models.

Sub Theme-2

FINANCE

[2001]

Comparative Analysis Between Unified Payment Interface (UPI) and Cards Payments (Credit/Debit Cards) with Respect to Delhi State

Aditya Kumar Singh, Research Scholar, Faculty of Commerce, Devi Ahilya Vishwavidyalaya, **Indore, Madhya Pradesh**

With the launch of Unified Payment Interface by the National Payment Corporation of India in the Indian financial sector, it has proved to be a successful initiative to create a comfortable environment for the Indian customers. UPI has developed a space for the people where they do not have to depend exclusively on a single mode of transaction; they have the privilege to select from multiple applications which can cater to their requirements. Earlier there were other payment modes which to a certain extent has brought comfort to people's lives in terms of doing daily transaction such as credit cards/ debit cards. Before the evolution of the multiple payment modes in the Indian market and complete digitization of the Indian economy, banking sector has launched card payment as a medium of doing daily payments and brought an ease into the lives of the Indian people. Under this paper, the researcher will be doing a thorough comparative analysis between the Unified Payment Interface and the card mode of payments & this research will be conducted under the descriptive research methodology with closed ended well-structured questionnaires designed in 5- point Likert scale. The acquired results will accentuate the advantages and disadvantages between both the payment styles in terms of 3 objectives such as: Security, Comfort and, Accessibility.

[2002]

Empirical Evidence of Major Problems and Challenges of Micro Finance Services Providers Dr. Aradhana Chouksey, Principal, Indore Institute of Management and Research, Indore, Madhya Pradesh

Dr. Yamini Karmarkar, Professor, International Institute of Professional Studies DAVV, **Indore, Madhya Pradesh**

Dr. Arpita Binjwa, Assistant Professor, Indore Institute of Management and Research, Indore, Madhya Pradesh

Dr. Varun Sarda, Assistant Professor, Symbiosis International University, Symbiosis Institute of Business Management, **Nagpur, Maharashtra**

Micro finance service providers' utmost contribution in Malwa region of Madhya Pradesh (MP) is providing consistently the access of financial services with training and capacity building to disadvantage population. And there is urgent need of expansion and deepening of microfinance services but as data depicts that the growth of microfinance sector is decelerated. Owing to these reasons the main objective of this research paper is to identify the empirical evidence of major problems and challenges of Micro finance services providers of Malwa region. Syntheses of qualitative and quantitative research methods were used, and data is collected through structured questionnaire and interview from 69 microfinance service providers. Statistical tool used for data analysis are- reliability test, KMO and Bartlett's Test and factor analysis. This research paper reveals unique findings that business issues like consultancy need; external environment particularly the legal and regulatory frame work; need based services like flexible repayment services etc.; deficient scope for micro finance; functional issues and non-performing assets (NPA) are posing as major problems and challenges. Policy implications are varied at both Government and micro finance service provider's level. Future research scope is in research in improvement in quality of groups that have already been linked and the new groups coming up in region.

[2003]

To Study the Impact of Behavioural Biases on Investment Decision Making of Experienced Investor In Ahmedabad City

Ms Shivani Shah, Research Scholar, GLS University, Ahmedabad, Gujarat

Dr. Shefali Dani, Director, Faculty of Business Administration, GLS University, Ahmedabad, Gujarat

"The Impact of behavioural biases on investment decision making of experienced investor in Ahmedabad city" is the stated goal of the research paper. The behavioural biases in this study are Anchoring bias, Emotion, Familiarity Bias, Overconfidence bias, Gamble Fallacy, herding behaviour, representativeness bias, loss aversion, regret aversion and self-control and experience in investing is investor who has experience of more than 5 years in investing. Respondent for the study is the investors who invest in stocks, mutual funds, or both were given a survey questionnaire. A convenience sample technique was employed to choose investors from Ahmedabad. A total of 97 questionnaires were sent to experienced investors who hold stocks, mutual funds, or both types of Investments Avenue. Utilising Excel and Smart PLS-SEM 4.0, the data was examined, and PLS-SEM bootstrapping was used to test the hypotheses. It concludes that Emotion, Familiarity Bias, Overconfidence bias, Gamble Fallacy, herding behaviour, representativeness bias, regret aversion and self-control do not significantly affect experienced investors' who has experience of investing more than 5 years while loss aversion biases play a substantial role in investment decision of investor. These findings are particularly relevant for investor who has experience of more than 5 years in investing in mutual funds, equity, or both and. They can leverage these insights as a reference point when constructing their investment portfolios. The research's duration was of three months and the use of a method of random sampling for data collecting only applied to individual investors from Ahmedabad's. The data collection was done from Ahmedabad city only. In order to confirm the suggested model once again, more research can gather data on a larger scale.

[2004]

Influence of Ownership Pattern on Financial Performance of Automobile Firms in India Dr. Vineet Singh, Assistant Professor, Jananayak Chandrashekhar University, Ballia, UP Dr. Manish Seth, Assistant Professor, Guru Ghasidas Vishwavidyalaya, Bilaspur, Chhattisgarh Mr. Shailendra, Research Scholar, Guru Ghasidas Vishwavidyalaya, Bilaspur, Chhattisgarh

The present study attempts to focus on the relationship between ownership pattern and financial performance of selected automobiles firms in India working in the car manufacturing sector during the period 2015 – 2022 which also includes the COVID-19 pandemic period.it also evaluated the influence ownership pattern variables (institutional, managerial, and foreign) on firms' performance (Return on Assets and Return on Equity). The study based on secondary, adopting correlation and regression technique and observe that Indian promotors and foreign ownership has positive and significant influence on firs value while other pattern has insignificant. in this study tries to light on influence of ownership pattern on corporate performance.

[2005]

RuPay Credit Card and Unified Payment Interface (UPI) Integration: A Game changer in Digital Payments Landscape in India

Animesh Tiwari, Institute of Management Studies, Devi Ahilya Vishwavidyalaya, Indore, MP Dr. Piyush Kendurkar, Senior Business Consultant, Ernst & Young, Mumbai, Maharashtra

Integrating RuPay credit cards with the Unified Payment Interface (UPI) marks a significant milestone in India's digital payment ecosystem. This research looks into how this integration impacts consumer behavior, merchant acceptance, and the broader financial landscape. Furthermore, we will discuss how it enhances conveniences, accessibility, security enabling credit transactions via UPI platforms. Study also identifies challenges in terms of adoption due to low merchant discount rates (MDR) and impulsive overspending habits of consumers. The study concludes with recommendations for fostering a more inclusive payment system especially in semi-urban and rural areas by leveraging UPI's extensive reach.

[2006]

Addressing The Impact of Tax Planning and Tax Burden On Well-Being of Teachers of Higher Educational Institutions

Prasad C V,Assistant Professor,Department of Commerce,Sree Neelakanta Government Sanskrit College, **Pattambi-Palakkad, Kerala**

Teachers often face unique financial challenges, including fixed salaries and varying state and local tax rates, making it essential to understand how these elements affect their financial stability. The research aims to explore how demographic variables—such as age, experience, and location—influence teachers' approaches to tax planning. Additionally, it conducts a sector-wise comparison of tax burden and tax planning practices among teachers in public, private, and aided educational institutions, highlighting variations in salary structures and available benefits. Furthermore, the study examines the relationship between tax planning and tax burden, assessing their combined effects on teachers' overall well-being. The chi-square result states that education has influenced the tax planning of the teachers. The MANOVA test states that workers in public sector have higher levels of "Job Security and Stability (JS)" than workers employed in private sector and aided sector, workers employed in aided sector have higher level of "Perceived Value of Compensation (PC)" and "Community Support and Resources (CS) "than workers in public sector and private sector in the case of tax planning. The One-way ANOVA is employed to test which sector is having the highest tax burden. The result shows that tax burden is heavy among the public sector teachers. According to the SEM model, each of the two components such as tax planning and tax burden significantly affects overall well-being of the teachers. With an unstandardized coefficient of 0.43, the factor "tax planning" has the strongest positive influence on well-being, whereas "tax burden" has a negative effect with unstandardized coefficients of -0.23. By analyzing these factors, the research seeks to

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identify best practices and areas where additional support can enhance teachers' financial management. Ultimately, the findings aim to contribute valuable insights into the financial literacy landscape within the educational sector, offering practical recommendations for improving the financial well-being of teachers and informing policy discussions around educator compensation and support.

[2007]

आई.सी.आई.सी.आई. बैंक एवं भारतीय स्टेट बैंक की इन्दौर शाखाओं द्वारा वितरित उच्च शिक्षा ऋण राशि एवं पुनर्भुगतान राशि का तुलनात्मक अध्ययन (वर्ष 2015-16 से वर्ष 2019-20

डॉ. दिलीप कुमार परसेन्डिया सहायक प्राध्यापक (वाणिज्य) शासकीय आदर्श महाविद्यालय **झाबुआ (मध्यप्रदेश)**

सारांश - आई.सी.आई.सी.आई. बैंक एवं भारतीय स्टेट बैंक की इन्दौर शाखाओं द्वारा संचालित की जा रही उच्च शिक्षा ऋण गारन्टी योजना पर यह शोध पत्र प्रकाश डालता है। प्रत्येक देश की प्रगति केवल प्राकृतिक संस्थानों की प्रचुरता एवं सुलभता पर ही नहीं वरन् शिक्षित, कुशल एवं अभिनव ज्ञान से युक्त ज्ञान शक्ति पर भी निर्भर करती है। केन्द्र शासन द्वारा संचालित उच्च शिक्षा ऋण योजनाओं से समाज को लाभ प्राप्त हुआ है। अब शिक्षा प्राप्त करना सरल होता जा रहा है। बैंक द्वारा शिक्षा से संबंधित सभी व्ययों के लिए ऋण दिया जा रहा है, जिसका प्रभाव हितग्राहियों के सामाजिक व आर्थिक उत्थान के रूप में देखा जा सकता है। इससे मानव पूँजी में तकनीकी ज्ञान, कौशल एवं उत्पादन से संबंधित विशिष्ट प्रौद्योगिक तथा उपयोगी ज्ञान होने से देश की संपूर्ण अर्थव्यवस्था का विकास होता है। शिक्षा आर्थिक एवं सामाजिक दोनों प्रकार से समाज को तैयार करती है। बैंकों के परंपरागत स्वरूप में भारी बदलाव आया है। बैंकों की भूमिका के सम्बन्ध में एक नई सोच एवं मनोविज्ञान का जन्म हुआ है। बैंकों द्वारा हितग्राहियों को ऋण प्रदान करने के कुछ नियम व तथा नीतियाँ होती है तथा एक प्रक्रिया के तहत ऋण दिया जाता है। देश के समस्त बैंकों की इन नियमावली को निर्धारित करने का कार्य भारतीय रिजर्व बैंक द्वारा निर्धारित ऋण नीतियों, नियमों के अंतर्गत होता है।

[2008]

Beyond the Birth: Financial Impact of Rising C-Section Rates on Families in India
Dr. Priyanka Batwal, Guest Lecturer, Banasthali Vidyapith, Jaipur, Rajasthan
Tushar Purohit, Research Scholar, Social Work Department of Sociology, Banasthali Vidyapith, Jaipur,
Rajasthan

Pratiksha Purohit, Research Scholar, Social Work Department of Sociology, Banasthali Vidyapith, **Jaipur, Rajasthan**

The rising trend of Caesarean section (C-section) deliveries globally, especially in India, has raised concerns regarding its financial implications. While medically necessary in some cases, the surge in elective and non-essential C-sections contributes to substantial out-of-pocket (OOP) expenditures in a country with limited health insurance coverage for all the sections of society. This study investigates the financial burden of caesarean sections on families in India. It analyses both direct and indirect costs associated with the procedure, examining the impact of the rising C-section rate on individual healthcare expenditures within the country. By employing a narrative review methodology and utilizing secondary data sources such as government health surveys, WHO reports, and peer-reviewed studies, this research highlights the urgent need for interventions to curb financial instability due to C-sections. The findings reveal that C-section costs are 2-3 times higher than normal deliveries, significantly impacting lowincome and uninsured families. Direct costs, such as hospital charges, medication, and postoperative care, along with indirect costs like income loss due to prolonged recovery exacerbate financial instability. The study highlights that C-section expenses pushing household into debt cycles and affecting long-term financial stability. This research underscores the need for policy interventions, such as expanding insurance coverage, regulating private healthcare pricing, and increasing awareness of government schemes to reduce OOP expenses. The study's insights are crucial for designing equitable healthcare policies that protect vulnerable households from financial hardship due to rising C-section rates.

[2009]

A Systematic Literature Review on the Capital Structure Impact on Profitability of Indian Banks Using the Prisma

Sangita, Research Scholar, Faculty of Commerce, Devi Ahilya Vishwavidyalaya, Indore, MP Dr. Praveen Ojha, Principal, Bheru Lal Patidar Government Post Graduate College, Mhow, MP

One of the most difficult problems finance managers encounter is understanding how the capital structure affects the company's profitability. Many research has been done to look at how capital structure affects a company's profitability, however the majority of them are from outside of India, whereas very few studies have been done in India. The goal of this study is to critically assess theoretical and empirical studies regarding capital structure practices in Indian Banks. Using the PRISMA approach, the authors went over and looked at previous research on the capital structure of Indian Banks from both theoretical and empirical investigations. The Google Scholar database was used to retrieve the journals. The majority of the literature on the India Banks capital structure was found to be more theoretical than empirical. The findings of the study will provide directions for future researchers.

[2010]

A Study on B. Com Students' Perception towards the Accounting Subject in Bharuch City Joshi Bantikumar Rameshchandra, Research Scholar, Monark University, Ahmedabad, Gujarat Dr. Bhumika Patel, Assistant Professor Department of Commerce, Monark University, Ahmedabad, Gujarat

This study investigated the perceptions of Bachelor of Commerce (B. Com) students towards the accounting subject in Bharuch City, Gujarat State. The objective is to identify the factors influencing students' attitudes and experiences, providing insights that can inform strategies to enhance accounting education. The research examined a diverse sample of 125 students, considering demographic variables such as gender, age, family background, and income levels. Findings revealed significant disparities in perceptions based on these demographics. Key issues identified include the effectiveness of teaching methods, the comprehensibility of course materials, the adequacy of classroom resources, and the relevance of practical applications. While older students and those from lower-income families report greater challenges, female student's express specific concerns about resource adequacy and peer support. The study highlighted the need for improved teaching methodologies, better resource allocation, and enhanced support systems to foster a more engaging and effective learning environment. By addressing these issues, educators and policymakers can better prepare students for successful careers in accounting and related fields, ultimately contributing to the economic and professional development of Bharuch City. This research provided a foundational understanding for future initiatives aimed at improving commerce education in regional contexts.

[2011]

A Study on Financial Performance of Agriculture Produce Market Committee (APMC) Nadiad, Central Gujarat

Niketa Mehra, Research Scholar, B.K. School of Professional and Management Studies, Gujarat University, Ahmadabad, Gujarat

Dr. Maulik Dasai, Assistant Professor K.S. School of Business Management & Information Technologies, Gujarat University, **Ahmadabad, Gujarat**

Agriculture produces are easy to sale in the market but at the same time producers are not getting the right profitable price of their produces. The produces are also not very easy to nursing after they came to the market yard. So the APMCs are made to provide the producers who or basically farmers a platform where the farmers got the opportunity sell the produces at least in a good profitable price. Whereas the financial performance of APMCs are directly affected the market facilities which are equally fastened to the farmers'. So the research for examination of monetary execution different proportions can be utilized and

registered based on putting farming income and the expenditure of APMCs financial performance and its various aspects which derive the commercial results. It is arranged in the Nadiad local of Gujarat state. It is neither a non-benefit association nor an exchanging association thus, it gets ready pay and use account instead of benefit and misfortune record, and it likewise plans accounting report. For examination of monetary execution different proportions can be utilized and registered based on putting farming item market panel terms in corporate terms. Different proportions like net benefit proportion, current proportion, obligation value proportion, different pay and consumption proportions and fixed resources turn over proportions are utilized for estimating monetary execution of APMC Nadiad.

[2012]

Exploring Traditional and Advanced Forecasting Models for Sectoral Stock Price Prediction in Indian Financial Markets

Dr. Rashmi Awad, Assistant Professor, School of Statistics, Devi Ahilya Vishwavidyalaya, **Indore, Madhya Pradesh**

Nishant Deshmukh, Student, School of Statistics, Devi Ahilya Vishwavidyalaya, Indore, Madhya Pradesh

Utkarsh Sen, Student, School of Statistics, Devi Ahilya Vishwavidyalaya, Indore, Madhya Pradesh

Forecasting stock prices accurately is essential for financial analysis, enabling better decision-making and effective risk mitigation. This paper presents a comparative evaluation of multiple forecasting approaches, including statistical, machine learning, deep learning, and transformer-based models, to assess their performance on stock price data of Indian companies across various sectors: banking, information technology, healthcare, and automotive. Using models such as ARIMA for statistical analysis, Random Forest and MARS for machine learning, LSTM and CNN for deep learning, and transformer-based architectures, we analyze each model's predictive ability and consistency within sector-specific data. The study seeks to identify which methodologies most effectively capture industry-specific price trends and patterns. Our findings provide valuable insightsinto the strengths of both traditional and advanced models for stock forecasting in Indian financial markets, offering a basis for future investment strategies and academic research.

[2013]

Evaluating the Financial Efficiency of Agriculture Produce Market Committee (APMCs) in Central Gujarat: A Comparative Study

Niketa Mehra, Research Scholar, B.K. School of Professional and Management Studies, Gujarat University, Ahmadabad, Gujarat

Dr. Maulik Dasai, Assistant professor K.S. School of Business Management & Information Technologies, Gujarat University, **Ahmadabad, Gujarat**

This study presents a comparative analysis of the financial performance of two Agricultural Produce Market Committees (APMCs) over the past five years. The aim is to evaluate and contrast key financial indicators, including revenue generation, operational costs, profitability, and market efficiency, to understand the relative financial health and sustainability of each APMC. By utilizing financial data from both APMCs spanning 2015-2020, this research identifies trends, performance gaps, and areas for improvement. The study employs quantitative methods such as ratio analysis and performance metrics to assess the financial viability of each market committee in terms of both short-term operational efficiency and long-term sustainability. The findings reveal significant differences in the financial management practices, revenue models, and cost structures of the two APMCs, offering valuable insights into the factors that influence their financial success. The research contributes to the broader understanding of APMC performance, providing recommendations for policy makers, market administrators, and stakeholders to enhance financial management and operational strategies in agricultural markets.

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[2014]

A Study of Investment Behavior Among the Teaching Fraternity in the State of Karnataka Prashant U.Gujanal, Department of Management studies, SDM College of Engineering and Technology, Dhavalagiri, Dharwad, Karnataka

Dr. S.C.Patil, Professor, PG Department of Business Administration, Rani Channamma University, Vidyasangama, Belagavi, Karnataka

Investment decisions of individuals are affected by both psychological and emotional factors. These factors effect individual's investment decision and also the instruments in which an individual's decides to invest. It leads to an emergence of an investment pattern. The present study attempts to examine the pattern of investment and factors an investor takes into consideration while making an investment decision. The study has adopted a quantitative approach to address the research objectives. A structured questionnaire through an online survey form will be used to collect the data. The data for the study will be collected from faculty working in both private and government institutions. The data collected will be tabulated and analyzed using relevant statistical tools and suitable inferences will be drawn.

[2015]

Risk and Return of Combo Option Strategy: Evidence from Benchmark Index of India Dr. Peeyush Bangur, Associate Professor, Institute of Management Studies, Devi Ahilya Vishwavidyalaya, Indore, Madhya Pradesh

Dr. Ruchi Bangur, Assistant Professor, Banasthali Vidyapith, Jaipur, Rajasthan Dr. Sugandha Sharma, Assistant Professor, ICFAI Law School, The ICFAI University, Dehradun, Uttarakhand

In this study, the profit function has been established of the combo strategies to determine the monthly success, profitability, risk, and return of the strategies. This study analyzes the performance of the long and short combo option strategies up to the three legs on the Nifty index. The result shows that the success of the long combo strategy is increasing with the leg, and the success of the short combo is decreasing with the leg. Further, the long combo is a profitable strategy at every leg, and the short combo is a loss-making strategy at every leg. Furthermore, in terms of risk and return, the third leg of the long combo having minimal risk and maximum returns than the two other legs of the long combo. On the other hand, the short combo strategy does not offer reasonable returns at the same risk profile.

[2016]

Persistence of Day of the Week Effect on Stock Market Behavior: A Systematic Literature Review Dr. Sugandha Sharma, Assistant Professor, ICFAI Law School, The ICFAI University, Dehradun, Uttarakhand

Dr. Peeyush Bangur, Associate Professor, Institute of Management Studies, Devi Ahilya Vishwavidyalaya, **Indore, Madhya Pradesh Dr. Ruchi Bangur,** Assistant Professor, Banasthali Vidyapith, **Jaipur, Rajasthan**

Market efficiency asserts that the price of a security should fully capture its true value by reflecting all available and pertinent information. The study of asset pricing in capital markets has been highly dynamic and serves as a key indicator for evaluating market efficiency. Over the past several decades, various pricing models and theories have provided comprehensive explanations for this phenomenon. Historically, numerous anomalies influenced by seasonal patterns and psychological factors have been identified, which traditional asset pricing models fail to adequately explain. Numerous researchers have examined this over the years, and it is thoroughly documented in the literature on market asset pricing. This paper aims to revisit and analyze research studies focusing on one of the most prominent asset-pricing anomaly: the day-of-the-week effect. To achieve this, an extensive review of literature spanning 88 years from 26 renowned journals has been conducted and systematically organized to present key findings and insights in a structured, chronological manner. This review highlights that the present survey

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offers a deep understanding of the day-of-the-week effect on stock market, focusing on different markets and types of investors. The paper also identifies several areas where the existing literature is lacking or offers minimal insight, pointing to gaps that require further exploration.

[2017] म्यूचुअल फंड निवेश के प्रति निवेशकों के रुझान पर एक अध्ययन

आकाश शेकटकर असिस्टेंट प्रोफेसर आई.एस.बी.ए. कॉलेज ऑफ प्रोफेशनल स्टडीज, इंदौर डॉ कमलेश नामदेव असिस्टेंट प्रोफेसर आई.एस.बी.ए. कॉलेज ऑफ प्रोफेशनल स्टडीज इंदौर

म्यूचुअल फंड एक आम फंड है जिसमें निवेशक अपना निवेश करते हैं और जिसे किसी घोषित उद्देश्य के अनुसार निवेश किया जाना होता है। वित्तीय बाजारों का एक हिस्सा होने के बावजूद म्यूचुअल फंड उद्योग निवेशकों की धारणा और अपेक्षाओं का विश्लेषण करके बहुत तेजी से प्रतिक्रिया दे रहा है। यह म्यूचुअल फंड उद्योग वैज्ञानिक और पेशेवर तरीके से निवेशकों के पूरे समूह को वैकल्पक मार्ग प्रदान करने में महत्वपूर्ण भूमिका निभा रहा है। म्यूचुअल फंड ने वित्तीय मध्यस्थता, पूंजी बाजारों के विकास और भारतीय अर्थव्यवस्था के विकास में महत्वपूर्ण भूमिका निभाई है। कोई भी निवेश करने से पहले निवेशक अपनी व्यवहारिक क्षमता के माध्यम से फिल्टर की गई जानकारी निकालने और निवेश निर्णय लेने के लिए तदनुसार प्रक्रिया करने का प्रयास करते हैं जिससे व्यवस्थित त्रुटियाँ होती हैं। यह ध्यान दिया जाता है कि निवेश पर सुरक्षित रिटर्न किसी भी व्यक्ति के निवेश करने के लिए एक प्रमुख प्रेरक के रूप में कार्य करता है जो कि भविष्य के प्रतिफल की उम्मीद में कुछ वर्तमान मूल्य के धन (बचत) को कुछ मूर्त संपत्ति (संपत्ति) में बदलना है और इसमें विशेष रूप से रणनीतिक निर्णय शामिल हैं जैसे कि कहाँ निवेश करना है, कब निवेश करना है और कैसे निवेश करना है। इस प्रकार निवेशक उन सुरक्षित पोर्टफोलियो में निवेश करना चाहते हैं जो उन्हें ब्याज या पूंजीगत लाभ के मामले में बेहतर भविष्य का रिटर्न देते हैं। इसलिए, वर्तमान अध्ययन म्यूचुअल फंड बाजार के प्रति निवेशकों के व्यवहार पर केंद्रित है और प्राथमिक और द्वितीयक दोनों आंकड़ों पर आधारित है।

[2018]

Empowering Women in India through Digital Literacy and Financial Inclusion: A Study on Digital Interventions, Access to Credit, and Their Impact

Dr. Sapna Kasliwal, Assistant Professor, Department of Commerce, SRS Govt. College, **Sardarpur, Dhar, Madhya Pradesh**

Dr. Divya Sharma, Assistant Professor, Department of Commerce, Shri Vaishnav College of Arts and Commerce, **Indore, Madhya Pradesh**

In the fast developing and extremely populous country like India, women empowerment is still a matter of great concern. In recent years, progressive policies and initiatives aimed at improving education, health, and employment opportunities for women have improved their socioeconomic status. Nevertheless, there are still obstacles, particularly in terms of financial autonomy and digital inclusion. Present study focuses on digital literacy and financial inclusion as key factors in empowering women in India. It emphasizes digital interventions, access to credit, and their socioeconomic effects. Financial inclusion has progressed a lot, but women still get out of formal financial systems because of cultural obstacles, lack of digital skills, and limited access to financial institutions. The study looks at women's current digital literacy levels, their accessibility to financial services, and how digital literacy affects financial inclusion. Additionally, it identifies obstacles to integrate digital literacy with financial services, including geographic and socio-cultural barriers, and offers solutions for overcoming these obstacles. For the purpose of study, insights were drawn 100 women belonging to different sectors of society. According to the research, women can be greatly empowered by increasing their digital literacy and having better access to specialized financial services, which will promote their economic independence and social mobility. The study comes to the conclusion that in order to achieve greater financial inclusion for women in India, policy interventions in conjunction with technology-driven financial services are crucial.

[2019]

Efficiency of Small Finance Banks in Promoting Financial Inclusion

Dr. Rachana Vishwakarma, Assistant Professor, Department of Commerce & Business Studies, Central University of South Bihar, **Gaya, Bihar**

Ms. Anjali Kasture, Research Scholar, Department of Commerce & Business Studies, Central University of South Bihar, Gaya, Bihar

Financial inclusion has been a necessary element of the country's economic development. It assures the delivery of financial services to all section of society deprived of formal financial services. One of the initiatives taken to promote financial inclusion in the country includes licensing of small finance bank in 2014. These small finance banks are functioning for the outreach of financial services to underserved and unbanked section of society. The study aims to measure the efficiency of small finance banks in India to evaluate how they have performed in achieving the goal of financial inclusion since the commencement of their business. The data for this study is retrieved from secondary sources i.e., from the annual report of small finance banks and the Database on Indian Economy (DBIE) by the RBI. Based on the result of DEA the finding of the study demonstrates that small finance banks fall short of attaining an efficient score. The study also disclose that these banks still need more effort in optimizing their transaction cost to expand their business and increase outreach. However, it is visible that despite various challenges like remote locality, high cost of transactions, and prudential norms, these banks are increasing their outreach and trying to establish themselves in the market. Further, regular analysis of efficiency will help the banks to identify the obstacles and improve their efficiency.

[2020]

ESG Considerations into Investment Decisions: A Bibliometric Analysis

Ms. Aishwarya, Research Scholar, Department of Commerce & Business Studies, Central University of South Bihar, Gaya, Bihar

Dr. Rachana Vishwakarma, Assistant Professor, Department of Commerce & Business Studies, Central University of South Bihar, **Gaya, Bihar**

Mr. Saket Mishra, Research Scholar, Department of Commerce & Business Studies, Central University of South Bihar, Gaya, Bihar

ESG integration is crucial for investors as it helps in risk management, long-term value creation, and stakeholder engagement. Investors may make better judgments and help create a more robust and sustainable financial system by considering ESG elements in addition to traditional financial measurements. For this study, a bibliometric analysis was performed using VOS Viewer and the Biblioshiny package by R software, which provides a graphical representation of the data. With the help of these software's emerging areas and trends in publications, networks, citations, and co-citations among different published articles were identified. A corpus of 2,434 documents published between 1991 and 2023 was downloaded from the Scopus database to conduct the analysis and also the limitation of using a single database for collecting and analysing the data was also acknowledged. This study enhances the review quality by pointing researchers toward the most prominent keywords and highly cited papers and outlining publication regions.

[2021]

ESG Disclosures and Financial Performance in Banking Firms: Unveiling the Moderating Effect of Capital Structure

Mr. Saket Mishra, Research Scholar, Department of Commerce & Business Studies, Central University of South Bihar, **Gaya, Bihar**

Dr. Rachana Vishwakarma, Assistant Professor, Department of Commerce & Business Studies, Central University of South Bihar, **Gaya, Bihar**

Ms. Aishwarya, Research Scholar, Department of Commerce & Business Studies, Central University of South Bihar, Gaya, Bihar

The world is grappling with the predicament of sustainability related issues. Despite the fact that there are few studies available studying the link between the overall financial performance of various companies and disclosure of ESG practices. Still literature is scant on analysing the moderating role of capital structure on the linkage between ESG disclosure of Banking firms with their financial performance. Primarily this study aims to ascertain how ESG disclosure affects bank's financial performance and further to unveil the moderating role of capital structure in this association. The sample includes sixteen banks continued to be listed on Bombay Stock Exchange for the period of year 2018 to 2023. Financial performance is assessed using Return on Assets, return on Net worth & Ratio of enterprise value to profit before depreciation interest tax and amortisation. This study used panel regression through Fixed effect & random effect approach. This study develops and tests a theoretical and empirical framework, which provides valuable insights. The study's conclusions demonstrate a negative correlation of financial performance with capital structure and further confirms the idea that capital structure moderates the relationship between financial performance and ESG disclosure in a positive way.

[2022] कृषि ऋण योजनाओं के क्षेत्र में किसान क्रेडिट कार्ड योजना रू एक अध्ययन

Sanjay Khandekar, Assistant Professor, Govt Adarsh P.G College Jhabua MP शोध सारांश - भारतीय रिजर्व बैंक तथा राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) द्वारा संयुक्त रूप से मिलकर किसान क्रेडिट कार्ड योजना प्रारंभ की गयी थी। किसान क्रेडिट कार्ड योजना के अंतर्गत निर्गमित वित्त द्वारा किसान अपने खेती से संबंधित कार्यों के लिए उर्वरक, बीज, खाद और कीटनाशक आदि कय कर सकते है। वर्तमान समय में योजना के अंतर्गत किसान हितग्राहियों की संख्या में तेजी से वृद्धि हो रही है। किसानों की अल्पकालीन वित्तीय आवश्यकताओं की पूर्ति करने के उद्देश्य से इस योजना को तैयार किया गया था। यह साख निर्गमन की एक विशिष्ट योजना है, इस योजना का मुख्य उद्देश्य कृषि क्षेत्र में प्रयोग होने वाले बीज, उर्वरक, दवाईयां, फसल उत्पादन संबंधित मशीनरी एवं अन्य व्ययों की पूर्ति हेतु वित्त उपलब्ध करवाना है। किसान क्रेडिट कार्ड सबसे नवीन, व्यापक रूप से स्वीकृत और गैर-भेदभाव पूर्ण बैंकिंग उत्पादों में से एक है, जिसका उद्देश्य कृषि क्षेत्र को वित्त पोषित करना है। शोधपत्र से यह ज्ञात होता है, कि किसान क्रेडिट कार्ड योजना ने बहुत कम समय में ही कृषक समुदाय के बीच एक काफी लोकप्रिय ऋण सुविधा के रूप में अपना स्थान बना लिया है। साथ ही केसीसी कार्ड को बैंकों और किसानों दोनों द्वारा सराहा और स्वीकार किया गया है। भारत सरकार द्वारा केसीसी के कार्यान्वयन की समीक्षा कर भारत में कृषि क्षेत्र के विकास में मदद करने के लिए सभी संभव कदम उठाए है।

[2023]

Circular Economy Strategies for Industrial Waste Management: A Pathway to Sustainability Dr. Deepika Sharma, Assistant Professor, Noida Institute of Engineering and Technology, Greater Noida, Uttar Pradesh

Dr. Smita Singh, Associate Professor, IILM University, Greater Noida, Uttar Pradesh
Dr. Meenakshi Sharma, Professor, Mangalmay Institute of Management and Technology, Greater
Noida, Uttar Pradesh

Circular economy (CE) ideas are taking center stage in modern debates about solid waste disposal, gradually supplanting the current solid waste management principles. The widespread acceptance of

sustainable development practices around the world provide credence to this change. Some industrialized regions of the world have effectively applied the CE in its entirety, which gives improved chances for solid waste management. Its applicability and execution in low and middle income nations have been impeded by socioeconomic obstacles, inadequate expert expertise, and a dearth of data. Therefore, this study takes a look at Greater Noida, a typical emerging economy, to see what it takes to apply the circularity concept at the level of the industrial sector. The telecommunications, water packaging, pulp and paper, and food industries were chosen for this case study. Among the many components that make up urban solid waste, these sectors contribute significantly: organic, plastic, paper, and waste electrical and electronic equipment (WEEE). While developing a CE model as a straightforward adaptation of the generic model, this research uncovered a number of obstacles and pre-existing conditions that might promote or hinder its seamless and effective implementation. Future directions on the model's implementation were also covered in this study.

[2024]

A Study on Customers Awareness on Green Banking Initiatives by Selected Private Sector Banks with Special Reference to Jalgaon City

Ms. Shrutika S. Neve, Research Scholar, KBCNMU, Jalgaon, Maharashtra Dr. Neelima P. Warke, Associate Professor, GIMR, Jalgaon, Maharashtra

Education is the greatest weapon that always satisfies the sustainable development by reaching socially & environmentally to the society. Increasing climate change & global warming is the biggest problem for every company that made them more environmental sensitive. There arises a need to minimize carbon footprint and sustainable practices. The world has more focus on social & economic development for which various steps have taken by the companies. Banking industry is also not exception for this. They are trying to find out the sustainable banking with the use of go green initiative through Green Banking. The study aims to identify the awareness of customers as regards to green banking concept in selected private sector banks. It also focuses on awareness of green banking of bank employees. The researcher used empirical research method also SPSS software was used for data analysis.

[2025]

An Analysis of District-Wise GDP and Per Capita Income in Karnataka

Dr. Mudakappa Sunagar, Assistant Professor of Commerce, Smt. G.B. Ankalakoti Government First Grade College, **Shingganvi, Karnataka**

Dr. Jayanandaswami Indimath, Associate Professor, Government First Grade College, **Haveri,** Karnataka

Dr. Kavita Muttappa, Associate Professor, Government First Grade College for women, **Bagalkot**, **Karnataka**

Dr. Fakeerappa Ani, Associate Professor, Shri M. B. Halli Government First Grade College, **Annigeri, Karnataka**

This research paper aims to analyze the GDP and per capita income of districts in Karnataka for the financial year 2022-23, focusing on economic disparities in the state. Karnataka is known for its diverse geography and culture, with significant differences between urban and rural economies. The study uses reliable secondary data and statistical methods to identify these disparities and explore the relationship between GDP and per capita income. Key findings show that Bengaluru Urban contributes 35.59% of the state's GDP, while many districts contribute less than 2%. The average per capita income in Karnataka is Rs. 2, 65,623, with Bengaluru Urban having the highest at Rs. 6, 21,131, compared to Kalaburagi's low of Rs. 1, 24,998. While there is a strong link between GDP and per capita income, issues in income distribution are evident. The study suggests strategies for promoting balanced regional development, diversifying economic activities, improving infrastructure, and enhancing access to financial services. These recommendations aim to boost growth in less developed districts and reduce inequalities, providing valuable insights for policymakers focused on sustainable economic development.

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[2026] दिव्यांगों को आयकर छूट और नई आयकर प्रणाली में उसकी प्रासंगिकता

डॉ. कपिला बाफना (सहायक प्राध्यापक एवं विभागाध्यक्ष - वाणिज्य) शासकीय आदर्श स्नातकोत्तर महाविद्यालय **झाबुआ** (म.प्र.)

डॉ. मनीष चैधरी (सहायक प्राध्यापक राजनीति विज्ञान) शासकीय आदर्श स्नातकोत्तर महाविद्यालय **झाबुआ (म.प्र.)**

शोध सारांश- लोक कल्याणकारी राज्य में सरकार की आय करारोपण से होती है, जिसमें आयकर की भूमिका महत्वपूर्ण है। आयकरदाता अपने व्यवहार में राष्ट्र के प्रति उत्तरदायित्व का भावः अनुभव करता है, चाहे वह गैर दिव्यांग हो अथवा दिव्यांग, एक निर्धारित सीमा से अधिक आय होने पर आयकर देय होता है। आयकर अधिनियम 1960 के अन्त्रगत दिव्यांग आयकरदाताओं अथवा आयकरदाता के दिव्यांग आश्रित होने पर आयकर में छूट प्रदान की जाती रही है. किन्तु नई करगणना पद्धित में दिव्यांगों को दी जाने वाली छूट 80क्क् - ठब्न् भी अन्य छूट प्रावधानों के साथ-साथ समाप्त कर दी गई है। दिव्यांग व्यक्ति की शारीरिक समस्याओं के कारण उन्हें गरीमापूर्ण जीवन हेतु अतिरिक्त व्यय करना होता है, इस हेतु विगत दो वर्षों से दिव्यांग करदाता धारा 80क्क् - 800 को पूर्नस्थापित करने की मांग कर रहे है। शब्द कुंजी - दिव्यांग, आयकर, करदाता, अधिनियम, भूगतान आदि।

[2027]

Evaluating the Impact of Digital Financial Inclusion Initiatives on Indian Banking: A Study Based on Customer Perspectives

Dr. Sapna Kasliwal, Assistant Professor Commerce, SRS Govt. College, **Sardarpur, MP Dr. Dilip Kumar Gupta,** Assistant Professor Commerce, Netaji Subhashchandra Bose Govt. PG College, **Rajgarh, Madhya Pradesh**

With the goal of giving all societal segments fair access to financial services, digital financial inclusion has emerged as a key component of India's economic development plan. Through the perspective of customer experiences, this study, explores the efficacy and influence of these programs on Indian banking. This study examines customer awareness, usage trends, satisfaction levels, and the difficulties in obtaining financial inclusion programs using primary data gathered from 165 respondents. The findings reveal critical insights about the demographics affecting consumer awareness, the obstacles to successful implementation, and the perceived advantages of financial inclusion programs. Furthermore, the study identifies areas where traditional and digital banking institutions can better serve the underprivileged and looks at how digital financial services might help bridge the inclusion gap. To verify the findings and derive significant conclusions, statistical techniques like correlation analysis, t-tests, and chi-square tests are used. The study emphasizes the need for focused interventions to address accessibility and usability issues while highlighting the transformative potential of digital financial inclusion initiatives. These results add to the larger conversation on improving financial inclusion in India and offer practical suggestions for banking institutions and governments to maximize their approaches.

[2028]

A Study on Usage of Digital Payment Systems Among Rural Populace With Special Reference To Mysore District

Dr. Mamatha S, Assistant Professor, BGS Institute of Technology, Adichunchanagiri Unversity, **B.G**Nagara, Karnataka

Ankitha K S, BGS Institute of Technology, Adichunchanagiri Unversity, B.G Nagara, Karnataka Indushree T M, BGS Institute of Technology, Adichunchanagiri Unversity, B.G Nagara, Karnataka Sneha A S, BGS Institute of Technology, Adichunchanagiri Unversity, B.G Nagara, Karnataka Prabhudeva S, BGS Institute of Technology, Adichunchanagiri Unversity, B.G Nagara, Karnataka

The digitization of payments is one of the ongoing initiatives for technical improvements and innovations. Because of the digitalization of payments, the digital economy is changing dramatically. It has stimulated

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innovative banking and financial solutions in addition to promoting financial inclusion in the country. It has also enhanced our payment system to meet global payment requirements. The development of digital payment and e-channel systems has been greatly aided by ICT. It helped and encouraged the Indian payment industry to reach its vast potential. Additionally, demonetization has boosted financial inclusion in the nation, expedited the development of digital payments, and highlighted the importance of digital payment services in the contemporary world. In India, the payment procedure has changed over time. From bartering to one-click purchases using payment software to credit and debit card payments, India has advanced significantly in its payment journey. Furthermore, the use of the Unified Payment Interface (UPI) and other cutting-edge contactless payment systems has increased dramatically since the shutdown, despite the fact that many people began using them before the outbreak.

[2029]

Management of Loans and Advances - A Case Study of Bank of Baroda

Dr. Fakeerappa Ani, Associate Professor, Department of Commerce, Shri. M.B.Halli Government First Grade College, **Dharwad, Karnataka**

The effective and efficient management of loans and advances is crucial for the financial health and stability of banks in India. The effective loan management, particularly concerning credit risk, loan defaults, and regulatory compliance is challenging one. This research explores the practices and strategies employed by Bank of Baroda and it is the one of India's largest public sector banks, in managing its loans and advances. The study focuses on key aspects such as Bills purchased and discounted, Cash credits, overdrafts and Term Loans, Secured by tangible asset, Government Guarantees and Unsecured, advances in India and outside India and the role of regulatory frameworks in shaping lending policies. The research utilizes statistical tools (such as CAGR, average, SD, CV, Skeweness, Range) are used for analyzing the financial data and a review of regulatory guidelines, to evaluate the bank's loan management practices. The study found that the loans and advance sanction by the bank against the securities (i.e., secured by tangible Assets, Government Guarantees and Unsecured) are the major portion of total amount of advances. (i.e., on an average Rs.699.32croeres during the study period) and followed by the advance sanction against the Bills Purchased and Discounted, Cash Credits, Overdrafts and Term Loans (Rs.599.64creores), advances in India (Rs.583.72crores) and outside India (Rs.118.20creores). It indicates that the bank has much concentration on the safety as security for their sectioning of loans and advances.

[2030]

Design of Intelligent Model for Stock Market Forecasting and Management Using SVM Techniques
Neha Dewangan, Research Scholar, Dr. CV Raman University, Bilaspur, Chhattisgarh
Dr. Mayank Singh Parihar, Assistant Professor, Department of Computer Science,
Dr. C.V. Raman University, Bilaspur, Chhattisgarh

As the generation changes, people's inclination towards stock market investment is increasing. The stock market is a good platform for quickly earning more profit. The value of stocks in the stock market keeps changing continuously. Therefore, it is necessary to discover a technique by which future stock prices can be predicted. After studying some papers, it was found that SVM can make better predictions than other machine learning algorithms. In this study, a total of 9 years of data from Apple Inc. (AAPL) from 1 January 2015 to 1 January 2024 was used, and an attempt was made to predict the complete stock prices using SVM. The dataset was taken from Yahoo Finance, which includes stock prices and all related information. SVM falls under the supervised machine learning technique in which the data is labeled and can handle high-dimensional data and nonlinear relationships. The data was preprocessed and scaled to improve the model's performance. Mean absolute error (MAE) and mean squared error (MSE) were used to estimate the prediction accuracy of the model. Finally, the results indicate that SVM is effective in understanding trends and patterns in stock market data.

[2031]

केस स्टडी घरेलु कामकाजी महिला श्कमला घनश्याम पटलीया की पारिवारिक, सामाजिक, आर्थिक एवं स्वास्थ्य संबंधी स्थिति का एक समाजशास्त्रीय अध्ययन विशेषकर जेतपुरा ग्राम जिला धार के संदर्भ में

डॉ. राकेश शिन्दे सहायक प्राध्यापक समाजशास्त्र श्री रा. तूशासकीय महाविद्यालय, सरदारपुर जिला धार, म.प्र. सार मनुष्य आजीवन अपने भौतिक मूल्य, रोटी, कपड़ा और मकान की प्राप्ति के लिए प्रयत्न करता है। निरंतर श्रम के दौरान वह आर्थिक क्रिया करते हुए, विभिन्न सामाजिक संपर्क में आता है। स्वयं एवं परिवार का भरण पोषण एक मानवीय मूल्य है। इतिहास साक्षी है कि विश्व के सभ समाजों में मरण पोषण का जिम्मा पुरुषों के कंधो पर होता है, महिलाएं अपनी गृहत्त्थी का कामकाज एवं बच्चों की परवरिश की भागीदार सदस्य होती है। किन्तु सामाजिक, आर्थिक परिवर्तन एक अवश्य भावी घटना है। सामाजिक ताने-बाने के बदलाव से आज की महिलाओं ने गृहस्थी के प्रागंण से बाहर निकलकर कामकाजी बनकर धन उपार्जन कर अपना एवं अपने परिवार की आवश्यकताओं की पूर्ति कर रही है। वर्तमान समय में घरेल कामकाजी महिलाओं की संख्या एवं उनकी भागती-दोडती जिन्दगी में अवलोकन से संघर्ष के तत्व दिखाई दिये। अपने निजी सम्पर्क में आने वाली घरेतु कामकाजी महिला श्कमला घनश्याम पटलीया के जीवन के पारिवारिक, सामाजिक, आर्थिक एवं स्वास्थ्य संबंधी प्रत्येक पहलु का अध्ययन कर यह जानना है कि एक अशिक्षित, विधवा जिसके पार कोई विशेष योग्यता भी नहीं है. और जो एक ग्रामीण परिवेश में निवास करते हुए, समाज और पुरुष सत्तात्मक सोच रखने वालों से सामना करते हुए अनेक लोगों की तानाकशी, घुरती निगाहों से सामना करते हुए, कैसे स्वयं एवं परिवार की आवश्यकताओं की पूर्ति के लिए दूसरों के घरों में काम करने हेतु विवश होती है। वह किस मनोदशा से गुजरती है जीवन में उन्हें पारिवारिक, सामाजिक, आर्थिक एवं स्वास्थ्य संबंधी कौन-कौन सी चुनौतियों का सामना करना पड़ा। यही हमारे प्रस्तुत शोध अध्ययन का मुख्य उद्देश्य है।

[2032]

Emergence of Green Accounting and Reporting Practices in Indian Scenario: A Conceptual Review Dr. Dipti Agrawal, Assistant Professor Commerce, Shri Atal Bihari Vajpayee Govt. Arts and Commerce College, Indore, Madhya Pradesh

Dr. Jyoti Kashiv, Guest Faculty, Govt. Degree College, Timarni, Madhya Pradesh

The outline of this study is to present the essence of "Green accounting and reporting" practices based on Indian perspective by identifying the major environmental parameters. In addition to this, this study will also assess their impact as reported by Indian corporates as the part of their environmental reporting practices. The significance of "Green accounting and reporting" practices will be critically examined by studying and reviewing the various implications in Indian Context from the literature studies. This will encompass the identification, measurement and allocation of environmental costs, integration of these costs into business, identifying the environmental liabilities, and communicating the results to the stakeholders of the company as the part of financial statements.

[2033]

Financial Strategies Management for Growth in the Fast-Moving Consumer Goods Sector: A Case Study of Nestlé

Dr. Arvind Singh Vijay, Post-Doctoral, Department of Management, Dr. B. R. Ambedkar University of Social Sciences, **Indore, Madhya Pradesh**

The Fast-Moving Consumer Goods (FMCG) sector encompasses a broad range of products that are sold quickly at relatively low cost, such as food, beverages, household items, and personal care products. This sector is characterized by high volume, rapid turnover, and low-profit margins. The FMCG market is highly competitive, with companies constantly striving to innovate and optimize their operations to maintain market share and profitability. Financial strategies within this sector are crucial as they influence a company's ability to manage costs, drive growth, and adapt to market changes effectively. Efficient financial management enables FMCG companies to invest in new product development, expand distribution networks, and enhance operational efficiency. Nestlé, a global leader in the FMCG sector, serves as a pivotal case study in understanding financial strategies for growth. Founded in 1867, Nestlé

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has grown to become the world's largest food and beverage company, with a portfolio that spans across various categories including dairy products, nutrition, and beverages. The company's extensive reach and significant market presence make it an exemplary subject for analysing how financial strategies can support and drive growth in the highly competitive FMCG landscape. Byexamining Nestlé's financial practices and strategies, insights can be gained into the mechanisms that contribute to sustained success and growth in this dynamic sector.

[2034]

Enhancing Financial Sustainability: Financial Inclusion of Silver Economy Group

Dr. A.R Nithya, Associate Professor, School of Management, Hindustan Institute of Technology and Science, **Chennai**

Jayabarath Rajaraman, Student, Hindustan Institute of Technology and Science, Chennai Subashraj.S, Student, Hindustan Institute of Technology and Science, Chennai

Financial inclusion is providing equal opportunities for the accessibility and availability of the financial services such as banking transactions, payments and savings. The working nature of the financial inclusion is to attract the people segments who aren't familiar with the financial services. This acts as a root cause for the enrichment of financial sustainability. Banking sector contributes 7.7% of India's GDP. Financial stability is also achieved through banking sector which ensures the financial security and contribution towards economic growth of the country. As per the report of CBRE (Coldwell Banker Richard Ellis) - Real estate services and investment firm, India is one of the fastest growing "Silver Economy" in the world. The report states that, by the year of 2050 India will have 17% of the total world's old age population. The elderly population's proportion of India is expected to increase from 10.1% to 13.1% by the year of 2031 as per the findings of social welfare Vikaspedia. Hence, considering silver economy as a major component in the financial inclusion, it will augment the financial sustainability leading the growth of the nation. This study focuses on the financial sustainability through financial inclusion of silver economy and encircling the fostering of financial services and people needed for the inclusion. In this study we have adopted descriptive research design in qualitative research approach. Snow ball sampling method have used for choosing 95 units of population. We have adapted empirical research method and the research instrument is validated with logical validity and construct validity.

[2035]

Board Gender Diversity and Financial Performance: Evidence from Automobile Industry *Neha Kumari, Research Scholar, Central University of Jharkhand, Ranchi, Jharkhand*

The research investigates the impact of board gender diversity on the financial performance of firms, focusing on the automobile sector. Following the enactment of the Companies Act, 2013, which mandated certain companies to appoint women directors to their boards, this study examines how women diversity on board influences the market-based performance measures, i.e., Tobin's Q. Using a panel data methodology, the research analyses data from the year 2017 to 2023, sourced from the CMIE Prowess IQ database. The sample comprises top 15 automobile companies listed on the BSE 500 index. The analysis was conducted using Stata software to ensure robust and reliable results. The findings indicate a positive and significant relationship between board diversity and the financial performance of firms. This highlights the critical role that gender diversity plays in enhancing firm outcomes, particularly within the Indian automobile industry. By shedding light on this relationship, the study contributes valuable insights in the field of corporate governance and financial performance.

[2036]

Analysing the Effect of Financial Knowledge on the Financial Behaviour of University Students in India

Pradeep Kumar Prajapati, Research Scholar, Department of Business Management, Indira Gandhi National Tribal University, **Amarkantak, Madhya Pradesh.**

Anish Mishra, Research Scholar, Department of Business Management, Indira Gandhi National Tribal University, Amarkantak, Madhya Pradesh

Dr. Sushil Kumar Singh, Associate Professor, Department of Business Management, Indira Gandhi National Tribal University, **Amarkantak, Madhya Pradesh**

This study aims to investigate the effect of financial knowledge on the financial behaviour of university students in India. Financial knowledge and financial behaviour are important dimensions of financial literacy and are part of our study. The survey research design method was used to fulfil the research objective. Online structured questionnaires were sent through various social media platforms. Nonprobability convenience and snowball sampling techniques were used for data collection. The Average, percentage and linear regression analysis were applied for the data analysis. The regression model shows that financial knowledge brings a moderate positive change in the financial behaviour of the students. Demographic variables like age, gender, family income and education have a significant impact on the financial knowledge, financial behaviour and overall score of students. Non-major students have scored higher than the economic and business major students. In India, there are not many studies focused on financial knowledge, financial behaviour and other dimensions of financial literacy of students, hence this study is among the few studies in this area of research. Educational institutes can introduce better financial literacy programmes and courses for the students by knowing their importance. Financial institutions and governments can have more understanding of young individuals for better financial products and services and economic policies. Non-probability sampling techniques and a slightly low number of participants may have biased results which can be questionable for generalization in larger samples and due to the online questionnaire, students could have responded non-seriously.

[2037]

Pre-Loan Assessment Its Impact of Traditional Factors of Rural Loan Delinquencies by NBFC's Anjum Rafat Khan, Research Scholar, Bhabha University, Bhopal, Madhya Pradesh

Biggest issues faced by the financial sector today is the loan delinquencies and loan defaults specifically for NBFC"s in Rural areas. The study conducted with a sample NBFC Bajaj finance. Financial services also struggle with the same issue. The Researcher in this study has tried to find out the methods used by the NBFC for pre loan assessment and the impact of it in controlling the loan defaults. Mostly these methods help the credit manager identify the suitability of the applicant for loan disbursement, but if these methods have any impact in controlling loan defaults on traditional factors is an area for study. Thus, it has been collected as Opinion based data from Credit Managers. Rank Analysis has been applied to statistically analyse the data.

[2038]

An Analysis of the Effects of Demographic Factors on Behavioural Biases of Individual Investors of India and Their Investment Behaviour

Dr. Sarita Choudhary, Poddar Business School, Jaipur, Rajasthan Dr. Hem Ahuja, University College of Engineering & Technology, Bikaner, Rajasthan

The purpose of this research paper is to analyse the effect of demographic factors on behavioural biases of individual investors of India and their investment behaviour. It examines how the demographic factors of investors affect their psychological aspects which cause behavioural biases and these biases have impact on the investment decision making of individual investors. This research is descriptive and explanatory in nature. A structured questionnaire is used to collect the data and correlation and regression technique is

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used to analyse the data. The result of the research shows that there is a statistically significant relationship between demographic factors and behavioural biases. Gender, age, financial literacy level and income level affects the behavioural biases. It is recommended that financial education programs should be conducted for investors and financial professionals to overcome these behavioural biases and reduced impact on investment decision making.

[2039]

How High Taxation Might Be an Entry Barrier for the Indian Stock Market

Hriday Chainani, Student, Jai Hind College (Empowered Autonomous), Church Gate, Mumbai,

Maharashtra

Yasmin Singaporewala, Assistant Professor, Jai Hind College (Empowered Autonomous), Church Gate, Mumbai, Maharashtra

The Indian stock market is considered one of the growing stock markets, its famous for its global giants like Reliance, Tata Group and the Adanis. This market is also famous for its undervalued stock which have given great returns to the long-term investors. The factors which have led to growth is India becoming a manufacturing hub and also the geopolitical favorability etc., we also need to understand that there have been negative factors which have also led to unfavourability among many of the investor groups for low investments which are namely high taxation, recent scams and high volatility. One such factor has been topic of the minute with many of the market participants is taxation. Many people have rallied to get it under favorability to make market participation growth possible. This study dwells into the current investor perception on taxation present in the market. To understand this better my research paper has drawn a conclusion stating that taxation as a factor needs to be brought down more all factors considered. The study also dwells into past papers hence making it prevalent in nature and also make it so that the future understanding of this article is still understood.

[2040]

A Comparative Study on Satisfaction of Customers For Housing Loan Provided By HDFC (Private)& LICI Housing Finanace Co. (Govt.) at Kolkata

Mr. Tapan Bhattacharya, Assistant Professor Techno India University, West Bengal

As per Maslow Hierarchy Need Theory, Shelter stands as a basic need for human beings. One individual cannot be able for its own House at the very beginning of his employment. Most People depends on P.F settlement and Gratuity, if any, for cost of their Housing. A better housing has its great role to play on the mind of human body. A good housing nourishes the human mind which has indirect impact on its motivation level. Further a good housing bears the status of an individual in the society, since one individual has inadequate finance for a House at the age group of 30 to 40 years, they have to depend on Housing finance for having a good house. In this context we will discuss the role of housing finance company and its effect on beneficiaries. Here we consider two Housing Finance Company: HDFC (Private), LICI Housing finance company (Govt.).

[2041]

Unveiling Factors of Role of India Post Payments Bank for the Rural Development in Belagavi District of Karnataka

Ashok Bhasme, Research Scholar, Vivekananda College, Tiruvedakam West, Madurai,

Tamil Nadu

Dr. K. Karthikeyan, Associate Professor and Head, Department of Commerce and Research Supervisor Vivekananda College, Tiruvedakam West, Madurai, **Tamil Nadu**

This study investigated the role of India Post Payments Bank (IPPB) in promoting rural development in Belagavi District, Karnataka, by examining factors such as trust-building, rural financial support, user convenience and products/services that support for small businesses and self-employment. IPPB, leveraging India Post's wide rural network, aimed to bridge financial gaps in underserved regions,

offering banking services designed for rural residents. Given Belagavi's challenges in financial access and inclusion, understanding IPPB's effectiveness through its bankers' (Branch Postmasters/Assistant Branch Postmasters) perspectives was crucial to assess its impact on rural development. A sample size of 150 IPPB bankers, selected through stratified random sampling to ensure representation across various demographic groups and data were gathered using a structured questionnaire. The collected data were analyzed using frequency analysis to understand the distribution of responses and descriptive statistics, providing mean values to gauge the general perception of each factor. Additionally, the Kruskal-Walli's test was applied to identify any significant differences in opinion among bankers, particularly concerning how demographic factors may influence perceptions. Results revealed that IPPB has made strides in building trust within rural communities, largely due to transparent processes and accessible customer service. The Kruskal-Wallis test showed significant differences in opinion based on age and experience, highlighting that younger bankers tend to view IPPB's digital initiatives more favorably, while more experienced employees emphasize the importance of traditional banking practices.

[2042]

Emerging Investment Opportunities in Barwani District: A Comprehensive Analysis Kirti Bala, Research Scholar, Shaheed Bheema Nayak Government PG College, Barwani, MP Dr. Priti Bala Bhargava, Assistant Professor, Department of Commerce, Mata Jijabai Govt. Girls PG College, Indore, Madhya Pradesh

This paper explores emerging investment opportunities in Barwani district, Madhya Pradesh, using secondary data to analyse the region's economic potential. It highlights Barwani's unique geographical advantages, key sectors for investment, government policies, and infrastructural developments that can attract investors. The study aims to provide a framework for stakeholders to make informed investment decisions.

[2043]

RBI's 2022 Interest Rate Hike Impact on Indian Stock Market: A Sectoral Analysis Priyanshee Jain, Student, Department of Economics, Christ University, Bangalore Kshama AV, Assistant Professor, Department of Economics, Christ University, Bangalore

The Reserve Bank of India's (RBI) interest rate hikes in 2022 marked a pivotal shift in monetary policy aimed at curbing inflation, with profound implications for the Indian stock market. This study investigates the sectoral impact of these rate hikes, employing an event study methodology to examine abnormal returns, market volatility, and investor behaviour across a few critical sectors, including automobiles, banking, etc., over 150-day event window pre- and post-policy announcements. Preliminary analysis reveals that the data is non-stationary, a characteristic typical of financial time series, necessitating the application of advanced econometric models in further research to ensure robust and reliable results. The correlation analysis reveals that RBI rate changes and abnormal returns depict significant sectoral variations. Sectors like banking and financial services show strong positive correlations, while real estate and media exhibit negative correlations, reflecting diverse sectoral sensitivities. Additionally, trading volumes exhibit mixed relationships with abnormal returns across sectors, reflecting varying investor activity patterns. These findings underscore the critical role of sector-specific dynamics in shaping market responses. This study extends the existing literature by integrating behavioural and liquidity factors, providing a nuanced understanding of sectoral performance during macroeconomic disruptions. By addressing key gaps in the literature, this research equips stakeholders with critical tools to navigate heightened market volatility during monetary policy shifts.

[2044]

Transformation of Environmental Sustainability towards Green Banking

Dr. Hem Ahuja, Assistant Professor, Department of Management Studies, University College of Engineering and Technology, Bikaner Technical University, **Bikaner, Rajasthan Dr. Sarita Choudhary,** Assistant Professor, Department of Management, Poddar Business School, **Jaipur, Rajasthan**

Green Banking refers to the adoption of environmentally responsible banking practices that aim to reduce the carbon footprint of banking activities. These practices can take various forms, such as encouraging the use of online banking over traditional branch visits, facilitating bill payments through digital platforms instead of postal services, and promoting online banks over large, multi-branch institutions. Green banking offers mutual benefits to consumers, banks, industries, and the broader economy. By embracing these practices, banks can achieve greater operational efficiency, reduce errors and fraud, and lower costs, all while contributing positively to environmental sustainability. This concept extends to the social responsibility of banks, as they play a critical role in promoting eco-friendly initiatives through their financial products and services. The primary objective of this paper is to explore the impact of green banking on sustainable development and its contribution to a more eco-conscious financial ecosystem.

[2045]

An Analytical Study of Corporate Social Responsibility Initiatives in HDFC Bank Ramesh Kumar Sharma, Assistant Professor, Govt. Collage, Gangapur City, Rajasthan Dr. Suvarna Lapalikar, Associate Professor, St. Paul Institute of Professional Studies, Indore, Madhya Pradesh

Corporate Social Responsibility (CSR) has emerged as a critical component of sustainable business practices, enabling organizations to address social, economic, and environmental challenges. This study examines the CSR initiatives undertaken by HDFC Bank, one of India's leading private sector banks, to analyze their alignment with regulatory mandates, societal needs, and the bank's strategic objectives. It explores the scope, execution, and impact of key CSR programs focusing on areas such as education, healthcare, rural development, and environmental sustainability. The research leverages qualitative and quantitative methodologies, including content analysis of annual CSR reports, stakeholder feedback, and secondary data review, to evaluate the effectiveness and outcomes of HDFC Bank's CSR initiatives. The study also highlights the role of CSR in fostering brand equity, customer loyalty, and corporate reputation, while contributing to inclusive growth. Findings indicate that HDFC Bank has consistently demonstrated a commitment to responsible corporate citizenship by integrating CSR into its core business strategy. However, the study identifies opportunities for enhancing impact measurement, community participation, and long-term program sustainability. This research provides valuable insights for policymakers, corporate leaders, and academics on leveraging CSR as a strategic tool for creating shared value.

[2046]

Impact of Capital Structure on Profitability with Special Reference to Madhya Pradesh Gramin Bank

Sangita, Research Scholar, Devi Ahilya Vishwavidyalaya, Indore, Madhya Pradesh

Making a capital structure decision is essential for any business. The necessity to maximize profits and the effect that such decisions have on the firm's capacity to handle the competitive environment make this decision crucial. The purpose of this study is to examine how Madhya Pradesh Gramin Bank's capital structure affects its profitability between 2019 and 2024. The relationship between capital structure and profitability is examined using multiple regression analysis. Based on a sample of MPGM banks, capital structure metrics (such as the number of equity shares and borrowings) and profitability metrics (such as

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profit after tax, or PAT) were employed. However, the study makes a substantial contribution to industry, policymakers, and theoretical literature in order to help MPGM operate better.

[2047]

Prospects of Islamic Banking in India

Dr. Mumna Nazar, Assistant Professor, Department of Commerce, MES College Nedumkandam, **Idukki, Kerala**

Banking sector plays an important role in the economic development of a nation. The banks adopt so many changes in their working structure in order to cope up with the external environment. The financial sector reforms made the banking sector more innovative and challenging one. So many innovations are taken place in the banking sector recently. One of such innovations, which the government of India give due consideration is the introduction of Islamic banking. Islamic banking has an immense potential with the growth rate of 10-15 percent per annum all over the world. The global Islamic banking industry's assets have grown to over \$2.5 trillion. Islamic banking is present in over 75 countries. Islamic banking in India has been gradually gaining momentum, despite facing several challenges. The concept of Islamic banking is based on Shariah principles, which prohibit interest and emphasizes fairness, risk sharing and social responsibility. This study is an attempt to identify the problems and prospects of Islamic banking system in India. It also examines the Islamic banking initiatives in India and finally concluded that whether Islamic banking is fruitful in India or not. This is study is a conceptual one and add to the existing level of knowledge.

[2048]

Risk Profile and Investment Decision-Making: A Bibliometric Analysis on Retail Investors Sonia, Research Scholar, University School of Management, Kurukshetra University, Kurukshetra,

Haryana

Prof. Ramesh Chander Dalal, Professor, University School of Management, Kurukshetra University, Kurukshetra, **Haryana**

This study aims to conduct an in-depth bibliometric analysis to explore the relevant literature in the field of Retail investor's risk profile and their investment decision-making. Additionally, it seeks to identify prominent article, authors, publications, country contributions, and affiliations to the field of risk profile and investment decisions of retail investors. The research utilized the Scopus and Web of Science Database to identify articles that discuss risk profile and investment decision of retail investors in their titles, keywords, and abstracts. This database facilitated a comprehensive overview of existing literature. Through the application of R software and VOS viewer networks illustrating co-authorships, country collaborations and keyword co-occurrences were visualized. This bibliometric investigation provides valuable insights into the evolving landscape of research concerning risk profile and its influence on decision making of retail investors. By analyzing publications, the study examines the interconnectedness between authors and articles, revealing prevailing themes and subject of significance. Financial Institutions and retail investors can utilize research findings to design effective investment decisions with respect to their risk profile. This bibliometric analysis encompassed all Scopus and web of Science publications encompassing the term related to the theme but it restricted to the area of retail investors only. The study offers valuable insights into the intricate dynamics of risk profile of retail investors and impact of risk profile on their investment choices. The current paper contribute to the accumulation of related literature and found the most cited articles, journals, authors as well as countries in the field of behaviour finance and investment decision-making of retail investors.

[2049]

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Financial Performance Analysis Of Aditya Birla Housing Finance —Pre And Post Digitalization And Future Trends In The Housing Finance Industry

Ms. Shraddha Laddha, Assistant Professor, IPS Academy, IBMR, Indore, Madhya Pradesh
Ms. Nidhi Arya, Assistant Professor, SKITM, Indore, Madhya Pradesh
Dr. S.M.Anas Iqbal, Director, Vishisht School of Management, Indore, Madhya Pradesh

With emphasis on major financial indicators this study compares the financial performance of Aditya Birla Housing Finance Limited before and after its digital transformation. A paired sample t - test was used to evaluate the significance of changes over two years before and four years after digitalization at a 5% significance level using secondary data from the company's annual reports. While disbursement and cost-income ratios did not significantly change the results demonstrate notable gains in profitability, net interest income, basic EPS and return ratios. The alternate hypothesis is supported by the analysis's finding that ABHFL's performance has benefited by digitization. Future developments in home finance such as green loans and AI-driven credit evaluation which highlights how the sector is changing.

[2050]

Economic Sustainability by Awareness, Perception and Adoption of Digital Payments System in Gujarat

Dr. Brijeshkumar H. Joshi, Assistant Professor (Commerce), D. M. Patel Arts and S. S. Patel Commerce College, **Ode, Gujarat**

Dr. Jalaj J.Sethi, Assistant Professor, Vishisht School of Management, Indore, MP

Producing, advertising, and delivering products and services to rural customers—ideally inside a rural setting—is known as rural marketing. Another important component of contemporary marketing is rural marketing. It accounts for a substantial amount of our GDP. Given that more than 70% of Indians live in rural areas, the country has a sizable and diverse rural market. As a result, rural marketing is now an essential component of business marketing plans. The present research study is conducted on Awareness, Perception and Adoption of Digital Payments System by people of Rural Area in Gujarat. There are many problems in digital payment system and it is still not fully implemented due to lack of awareness in rural areas. The objective is to know the level of awareness of digital payment system among people in rural area of Gujarat, to study the sources of information about digital payment and to understand the perception of people in rural area of Gujarat about digital payment system.

[2051]

Impact on the Tax Evasion on Economic Growth and Future Roadmap; an Analysis of Income Tax in India

C.A. Khushboo Jain, Research Scholar, Devi Ahilya Vishwavidyala, Indore, Madhya Pradesh Dr. Sunil Sharma, Professor, Commerce Government Collage, Barwaha, Dist. Khargone, Indore, Madhya Pradesh

This research paper has analyzed the existence of the problem of tax evasion in India with special reference to Income Tax. Major determinants for the problem of tax evasion under Income tax have been discussed in detail with the help of statistical data. The study has further analyzed that the problem of tax evasion drastically affects the economic growth of India as we largely depend on tax revenue for economic development. This analysis has been presented with the help of data on how much contribution is made to GDP from the direct tax revenue. Direct tax Contribution has increased progressively over the Indirect Tax which shows a positive trend but still, the magnitude of the problem of tax evasion is very high. A detailed review of existing reforms and compliance mechanisms has been done to recommend policy measures that can enhance tax compliance, and the problem of tax evasion

can be addressed effectively. Technological advancements are taking place at a very fast pace in all the economies. India has adopted various digital initiatives in the tax administration to combat tax evasion in India and increase its contribution to economic growth. The paper has also analyzed the future role of technology in combating the problem of tax evasion in India.

[2052]

A Study of Income and Expenditure Pattern of Working Women of Ujjain District Ankita Goyal, Research Scholar, Vikram University, Ujjain, Madhya Pradesh Dr. H L Anijwal, Vikram University, Ujjain, Madhya Pradesh

This research examines the financial behaviors of working women, concentrating on their income sources, spending habits, and how elements like education, job type, and family obligations affect financial choices. The study seeks to comprehend the income distribution among working women, their spending priorities, and the socioeconomic influences that impact their financial habits. With women increasingly engaging in the workforce, grasping their income levels, spending patterns, and financial priorities is essential for effective policy-making and economic evaluation. The research emphasizes the main income sources for employed women, such as wages, entrepreneurial income, and various types of earnings. It also analyzes how their spending is allocated among different categories like household costs, education, health care, savings, and recreational activities. Important elements affecting income and spending habits encompass socioeconomic status, educational attainment, employment type, family dynamics, and cultural expectations. The results indicate that although employed women play a crucial role in household income, they frequently encounter difficulties in managing their finances and imply the need for policy measures to enhance financial inclusion and empowerment. Moreover, the research highlights the necessity of supportive policies to tackle the gender wage gap, improve financial literacy, and encourage improved working conditions for women.

[2053]

शेयर बाजार पर सोशल नेटवर्किंग का प्रभाव

Saloni Chourasia, Student, Vishisht School of Management, Indore

सोशल मीडिया तेजी से लोगों के आचरण को प्रभावित और प्रतिबिंबित कर रहा है किन्त विभिन्न कठिन प्रणालिया अध्ययन सामाजिक या आर्थिक रूप से नेट्वर्किंग के प्रभाव पर समर्पित कर रहा है। भारत में शेयर बाजार को एक विचार के रूप में देखा जा रहा है इसलिए सोशल मीडिया ने एक डिजिटल कृत बाजार बनाया है निवेश करने के आसपास जो खरीदार को जो प्रवेश पाने के लिए एक अतिरिक्त या आसान रास्ता प्रदान करता है। सोशल नेटवर्किंग विभिन्न प्रकार की सुचनाओं को बताने के लिए एक मंच प्रदान करती है जिसमें स्टॉक मार्केट की जानकारी भी शामिल होती है साहित्य की समीक्षा प्रस्तुत करने के लिए पिछले कुछ वर्षों में बहुत कम प्रयास किए गए इसे अध्ययन को खोजने का उद्देश्य 2004 से 2018 तक सोशल मीडिया और स्टॉक मार्केट पर साहित्य की समीक्षा करना और भविष्य में आगे बढ़ाने के लिए अंतर दृष्टि और दिशाएं प्रस्तुत करना स्टॉक की कीमत में बदलाव आने पर नेटवर्किंग के जरिए ग्राहकों को पता चल जाता है इसलिए कुछ व्यक्तियों का ज्यादा मुनाफा हो जाता है इस दौरान कुछ व्यक्तियों का ज्यादा नुकसान भी होता है सोशल नेटवर्किंग एक ऐसी वेबसाइट और एक ऐप है जो ग्राहकों और संगठनों को आपस में जोडकर, संवाद करने जानकारी बताने और आपसी व्यवहार बनाने की अनुमति देते हैं। लोग एक क्षेत्र में परिवार दोस्तों और सभी आपसी लोगों से जुड़ सकते है सोशल नेटवर्किंग आज इंटरनेट के सबसे प्रभावशाली उपयोग में से एक है लोकप्रिय सोशल नेटवर्किंग साइट जैसे फेसबुक (ट्विटर) इंस्टाग्राम और व्यक्तियों के बीच सामाजिक सपर्क बनाए रखने, बताने के लिए और जानकारी को सभी तक पहुंचने में सक्षम बनाती है। 1997 में पहले सोशल नेटवर्किंग साइट six Degrees.com लांच होने के बाद से ही सोशल नेटवर्किंग साइट्स ने एक लंबा सफर तय किया है आज की इस दुनिया में सोशल नेटवर्किंग की एक नया प्लेटफार्म अपना रही है डेटा रिपोर्टल के अनुसार जनवरी 2022 के

(KPOS) के जरिए यह संकेत दिया कि आज दुनिया भर में 4.74 बिलियन से अधिक लोग सोशल नेटवर्किंग का उपयोग कर रहे हैं। कीवर्डः सोशल नेटवर्किंग साइट्स (एस एन एस) फेसबुक और व्हाट्सएप (ट्विटर), इंस्टाग्राम

[2054]

AI in Accounting and Its Impact on Sustainability (ESG) Metrics: A Review Using Qualitative Analysis

Shakuntla Garg, Assistant Professor, Mangalmay Institute of Management and Technology **Ms Varsha Rani**, Assistant Professor, Manohar Memorial College

With the rapid progression of AI the integration of Environmental, Social, and Governance (ESG) metrics into financial systems has become a key priority for all those organizations seeking to line up business strategies with sustainability goals. AI currently transforming the industry. AI is the backbone of innovation in modern computing and unlocking value for individuals and businesses. This research investigate the role of Artificial Intelligence (AI) in refining the integration of ESG metrics into accounting frameworks, offering a extensive framework for leveraging AI to improve sustainability reporting and accountability. AI has made accounting processes more efficient, accurate and less prone to human error. By utilizing AI technologies such as machine learning, Deep learning, Generative AI(Gen AI) and predictive analytics businesses can automate the collection, analysis, and reporting of ESG data, ensuring real-time monitoring, accuracy, and compliance with global sustainability standards. This paper highlight the potential benefits of AI in accounting align with ESG reporting processes, enhancing decision-making, and increasing transparency for stakeholders. Additionally, it analyses the challenges faced by businesses and limitations in applying AI to sustainability accounting, including our data privacy concerns, quality of ESG data, and regulatory compliance. The overall study aims to enhance the development of more efficient, ethical, standardized, and accountable financial systems that integrate ESG metrics which help businesses to make data-driven decisions that promote long-term environmental and social responsibility.

Sub Theme-3

MARKETING

[3001]

The Future of Circular Economy in Green Marketing

Pankaj Kulkarni, Assistant Professor, Chetana Institute of Management and Research, **Mumbai, Maharashtra**

The earth is today facing a herculean challenge on the environment front; the tremendous rise in greenhouse gases is of paramount importance to send alarm signals for the dangers which lie in coming decades. Rising greenhouse gas concentrations not only warm the air, but they warm the ocean as well, Research shows that around 90 percent of the excess heat due to global warming is being absorbed by the ocean, The Ocean heat has risen since 1955 when the measurements began in 1955, with record breaking in 2023. Carbon dioxide and heat both get absorbed by the ocean as greenhouse gas levels increase. The water of ocean becomes more acidic when Carbon dioxide dissolves in it. This makes it hard for marine life to grow and protect themselves and add up to this Marine heat waves are complicating the matter by making it very warm for many of the corals to survive as well the symptoms of which are visible in the climate change. Hence it is of paramount importance to recognize the value of sustainability due to which the concept of circular economy has gained significant traction. The paper explores the intersecting of circular economy and green marketing giving an outline of how businesses can adapt to the sustainability while trying to satisfy the consumer demands. It gives an analysis of the current practices, challenges and future decisions in this area. Emphasizing the need of innovation, consumer engagement and policy

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support. It aims to provide a detailed framework for understanding and implementing circular economy within the Green Marketing thus contributing to the future for sustainability.

[3002]

Intercultural Communication in the Age of New Media: A Study Based on Trending Songs Used in Short Videos on Social Media Platforms

Subhi Vishwakarma, Senior Correspondent Organiser Weekly – Voice of the Nation, New Delhi

The Internet, specifically social media has provided unprecedented opportunities to many short videos to become international instant sensations and win the hearts of Internet users from across cultures, and boundaries. Social media platforms have provided almost a liberal space for common people to create, share and receive global responses on their content, exclusively musical content full of entertainment. There are plenty of viral videos, memes, and remixes, parodies which have received responses from across the world by transcending boundaries both geo-political and cultural. Neither political barriers nor cultural limitations of language and lifestyle can halt these videos from gaining global attention. Many factors can be attributed in the popularity of these videos ranging from the timeless appeal, entertainment value, adoptability and flexibility (it will include technological support such as apps for making, use of subtitles and translations) of content for conversion and remaking as popular public's format such as meme, parodies, and remixes, relatability, hilarity and comedic brilliance, share ability, uniqueness of the content and characters. This trending pattern, or going viral phenomenon has significant impact on social media users, and this popularity affects society, business, and culture; all. These trending videos are true and powerful examples of the power of social media music contents which bring people together from different cultural backgrounds to create shared experience. The present study has attempted to explore the factors, patterns, and elements which play vital role in making digital contents a tool to transcend boundaries and capture attention of global audience. Researchers have selected music videos released from 2021 to 2023 and went viral, shared globally, and recreated in at least three countries from different continents. Researchers have used observation and first-hand investigation of the popularity of the select videos, analysed them separately with case study approach and used experience opinions available on various digital media platforms and databases.

[3003]

Portrayal of Women in Web Series and Films on OTT Platforms: Content Analysis of Women-Centric Web series and Films

Gunjan Sharma, Research Scholar, Department of Journalism and Mass Communication,
Central University of Haryana, Mahendragarh, Haryana
Mohit Yogi, Research Scholar, Department of Journalism and Mass Communication,
Central University of Haryana, Mahendragarh, Haryana
Dr. Neerajkaran Singh, Assistant Professor, Department of Journalism and Mass Communication,
Central University of Haryana, Mahendragarh, Haryana

With the coming of digital media our space for sharing media content has also increased many fold. The same is the case with audio visual content. Earlier the audience and film makers were mostly limited to television shows and film theaters to showcase their content to the world but today film makers have online video streaming platforms like Amazon Prime, Netflix, Zee5, Hot star, Voot, Etc. With these new platforms, film makers have more space to screen audio visual content directly to audience. Web series is a series of episodes which narrates a story. Now with more space and less worry about censorship on OTT platforms film makers can make more content which is unbiased and shares vision of all genders and classes. There are many Web series and films like Made in Heaven, Four More Shots Please, Sony and Delhi Crime which revolves around Female Protagonists. This paper analyses how content on OTT is portraying image of women and are these women centric characters, a true representation of women in Indian society? This paper will be a Content analysis of three web series Made in Heaven, Four More



Shots Please, and Delhi Crime and one film Sony streamed across two major and one of the biggest OTT platforms in India namely Amazon Prime Video and Netflix.

[3004]

A Moderated-Moderation Model for Online Purchase Behavior: A Theory of Planned Behavior and Signaling Theory Perspective

Ashok Kumar Patel, Research Associate, Institute of management Studies, Banaras Hindu University,
Varanasi, Uttar Pradesh

The theory of planned behavior (TPB) and signaling theory (ST) have been used in this study to explore the various factors that have an impact on purchase intention (PI) and actual purchase behavior (APB) for online luxury fashion products. Through a meticulously designed survey instrument, the researcher aimed to collect data from 453 online customers from the Economic City (Mumbai) in India. AMOS for SEM and Hayes PROCESS macros for complex relationships have been used for the analysis. The results show that attitude, PBC, and eWOM were positive predictors of consumer PI. Further, PI exhibits a positive and significant relationship with APB. Additionally, perceived risk has a significant moderating role in the relationship between PI and APB. The three-way interaction (moderated-moderation model) between PI, perceived risk, and eWOM on APB was also found significant. The study has several contributions to academics and practical implications for e-commerce and brand managers. Though several marketing scholars discuss the elements of TPB and ST theory separately in influencing online shopping behavior, no studies have been conducted jointly with the elements of TPB and ST to check the influence on PI and, in turn, PI predict APB for online luxury fashion products in India.

[3005]

Consumer Perception of Brand Authenticity in Social Media Marketing
Dr. Rachana Dashore, Professor, SITRC, Sandip Foundation, Nashik, Maharashtra
Dr. Pankaj Dashore, Professor, Sandip University, Nashik, Maharashtra
Sachin Choudhary, Assistant Professor, SITRC, Sandip Foundation, Nashik, Maharashtra

In digital marketing, the concept of brand authenticity has evolved as an important factor of consumer perception and engagement. Social media platforms, with their interactive and pervasive nature, have emerged as critical arenas for brands to nurture and communicate their authenticity. This research paper examines the complex dynamics of how customers evaluate brand authenticity on social media, highlighting the importance of trust, transparency, and dependability. Transparency, consistency, and reliability are key components of brand authenticity in social media marketing. Transparency entails open and honest communication in which brands disclose their processes, values, and even weaknesses. This increases consumer trust and loyalty because they feel more connected to brands with human-like features. Consistent messaging and behaviors across several social media channels strengthen the brand's identity, making it more identifiable and trustworthy. Reliability, on the other hand, is established when brands communicate authentically with their audience, reacting to comments, sharing user-generated material, and displaying behind-the-scenes activities that humanize the company. The impact of social media influencers and user-generated content (UGC) on customer perceptions of brand authenticity cannot be emphasized. Influencers, who frequently have built trust with their following, can provide credibility to a brand by recommending its products or services. However, these endorsements must be consistent with the influencer's personal brand to avoid suspicions of inauthenticity. Consumer-generated content (UGC), which includes reviews, testimonials, and other information, is a potent indicator of a brand's credibility. When businesses post user-generated content (UGC), they not only demonstrate their commitment to customer interaction but also amp up authentic voices within the community. One of the challenges in preserving brand authenticity on social media is the possibility of being regarded as inauthentic or manipulative, especially when leveraging trends or social issues.

[3006]

Personalized Marketing: Balancing Effectiveness with Ethical Concerns - A Systematic Literature Review

Anirudh Krishna Murty, Research Scholar, Institute of Management Studies, Banaras Hindu University,

Varanasi, Uttar Pradesh

Dr. Ashutosh Mohan, Associate Professor, Institute of Management Studies, Banaras Hindu University, **Varanasi, Uttar Pradesh**

With advancements in artificial intelligence (AI) and data analytics, personalized marketing has become a vital tool for enhancing consumer engagement, improving customer satisfaction, and driving business profitability across various sectors, particularly in e-commerce. This Systematic Literature Review (SLR) examines the effectiveness and ethical concerns associated with personalized marketing, a strategy that tailor's products, services, and messages to individual consumers based on their unique preferences and behaviors. As personalized marketing gains prominence, it raises critical ethical issues regarding data privacy, consumer autonomy, and transparency. This review explores these dual aspects of effectiveness and ethics by synthesizing research on personalized marketing's ability to drive key objectives, such as customer loyalty and increased sales, while also addressing the ethical challenges that arise from extensive data collection and targeted advertising practices. Employing the PRISMA framework, this SLR draws on 29 empirical studies from databases including Scopus, Web of Science, and Science Direct. The results reveal that personalized marketing is highly effective in influencing consumer behavior and fostering loyalty, yet it necessitates a balanced approach to ensure consumer trust and regulatory compliance. Key ethical concerns include data security, potential consumer manipulation, and the need for transparent practices. This review provides insights for businesses to implement responsible and sustainable personalized marketing strategies and highlights areas for further research, particularly in addressing privacy concerns and managing consumer perceptions.

[3007]

A Conceptual Frame Work for Identifying Preferences for Personalized Advertising Effectiveness Annupriya, Research Scholar, Institute of Management Studies, Banaras Hindu University, Varanasi, Uttar Pradesh

Prof. Sujit Kumar Dubey, Institute of Management Studies, Banaras Hindu University, **Varanasi, Uttar Pradesh**

The study aims to propose a conceptual framework to identify the factors influencing companies' use of personalized advertising to promote their products and services. The framework is developed through a comprehensive review of literature on the determinants of personalized advertising and related research, as well as industry trends. This study specifically addresses the challenges companies face to remain competitive in the market, which directly impacts their performance and ability to reach target customers. Key issues identified include (1) privacy and data concern, (2) poor conversion rates, (3) high customer acquisition costs, and (4) reluctance from customers to engage. By synthesizing findings from existing studies, we formulated a framework to understand preferences for personalized advertising. This study fills a gap in the literature for companies considering personalized advertising and addresses the challenges in accessing and using this approach. The proposed framework will support marketers in refining their strategies and technologies while also helping companies design effective, personalized advertisements, thereby boosting engagement and customer loyalty.

[3008]

Mall Entertainment Analysis In Shopping Malls: A Perspective Paper

Preeti Baghel, Institute of Management Studies, Banaras Hindu University, Varanasi, UP
Prof. Sujit Kumar Dubey, Institute of Management Studies, Banaras Hindu University, Varanasi, Uttar
Pradesh

This paper aims to explore the evolution of shopping mall entertainment and discuss what its future might look like. After a brief outline of the mall entertainment and its uptake in shopping malls, several key considerations are discussed, which seems to be critical to ensuring that pragmatically useful and stable beneficial opportunities emerge from the analysis. This study gives insights into the importance of strategically placement of entertainment in shopping malls to enhance mall experience and build long-term viability in growing digital retail environment. This is a perspective study; it provides a concise discussion of providing a framework of knowing mall entertainment as imperative factor in the success and sustainability of shopping malls. Keywords- shopping mall, entertainment, organized retailing, market

[3009]

Credibility & Brand Loyalty: Determinants of Brand Image as A Catalyst for Start-Up Success Dr. Devendra Singh Bagri, Assistant Professor, PM College of Excellence, Government Tulsi College, Anuppur, Madhya Pradesh

Brand image is a critical factor in the sustainability and success of startups in today's highly competitive market. This paper explores the relationship between brand credibility, brand loyalty, and their combined impact on shaping brand image in startups. Using primary data, the research highlights how brand credibility fosters trust and authenticity, forming a foundation for customer loyalty. It examines the mediating role of brand loyalty in enhancing perceived value and customer retention, both of which are essential for building a strong brand image. The key insights emphasize the importance of a genuine brand image, credibility, and brand loyalty for startups, which helps consumers understand and accept the brand, ultimately leading to long-term loyalty and success. For the analysis, 300 startups' founders/executives were chosen from major cities (Indore, Pune, and Bangalore). A set of pragmatic suggestions are provided to entrepreneurs toward open communication, a consistent quality proposition, and emotional bonding with the target market. Positioning credibility and loyalty as strategic priorities would very effectively make a difference in the case of a startup firm and create sustainable competitive advantages in the marketplace. The contribution of this research to this literature expands the body of knowledge on brand management, shedding light for practitioners and scholars concerning the dynamics of brand image in startup ecosystems.

[3010]

India and China in Nepalese Media: A Content Analysis

Dr. Aditya Ojha, Assistant Professor, Department of Strategic Communication, Indian Institute of Mass Communication, New Delhi

Dr. Amit Kumar, Associate Professor, School of Journalism and New Media Studies, IGNOU, New Delhi

Nepal is a completely landlocked country sharing borders with India and China. King of Nepal Prithvi Narayan Shah's popular quote 'Yam between two boulders' defined its geopolitical location. Nepal is a developing country but its geopolitical location made it vital for India and China. Moreover, India and Nepal shares strong cultural, familial, religious and historical ties. Nepal is the only neighbor to India having open borders. It has been noticed that communist political parties have a solid foundation in Nepal. This ideological proximity with China is a matter of concern for India. In the last years, Chinese involvement in various sectors has been increased. India has had a bitter history of 1962 war and border issues with China. China has been a rival and competitor to India in various sectors. Thus, it is extremely important for India to continuously monitor the influence of rival China in Nepal, one of its closest

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neighbors culturally and socially. Media is an opinion maker, its influence on people, system and policy making is worthy, so a comparative study of the framing of India and China in Nepalese media can be helpful in closely understanding this. Hence, it was significant to study how India and China was being framed in Nepalese media. Therefore, to pursue this objective leading newspapers (e newspapers) were selected to conduct this study and content analysis method was employed to collect data. Framing theory was utilized as theoretical framework.

[3011]

Customer Buying Behavior in the Digital Landscape: Trends, Drivers, and Marketing Implications

Mohita Kushwaha, Research Scholar, Faculty of Commerce, Devi Ahilya Vishwavidyalaya, Indore, Madhya Pradesh

Dr. Laxmikant Tripathi, DSW, Devi Ahilya Vishwavidyalaya, Indore, Madhya Pradesh

Understanding customer buying behavior is crucial for businesses aiming to enhance their marketing strategies, product development, and customer satisfaction. This review paper explores the various factors influencing consumer purchasing decisions, including psychological, social, and economic drivers. By analyzing different models and theories of buying behavior, such as the Stimulus-Response Model and the Theory of Planned Behavior, this paper provides insights into how consumers process information and make purchase decisions. It also examines the impact of digitalization, social media, and personalized marketing on modern buying patterns. The review highlights key trends such as the rise of e-commerce, the growing importance of customer experience, and the role of ethical and sustainable practices in shaping purchasing preferences. Through an in-depth analysis of existing research, this paper aims to provide a comprehensive overview of the factors that influence customer behavior and offers recommendations for businesses to optimize their marketing efforts in line with evolving consumer needs and preferences.

[3012]

Decoding the Power of Influencer Marketing: How It Shapes Consumer Purchase Decisions Dr. Dhaval Pandya, Assistant Professor, Dr. Baba Saheb Ambedkar Open University, Ahmedabad, Gujarat

Influencer marketing has emerged as a dominant force in shaping consumer behaviour in India, becoming an integral part of the modern marketing landscape. This research explores the impact of influencer marketing on consumer purchasing decisions, focusing on key factors such as authenticity, personalization, and the rise of local and micro-influencers. A 2022 survey revealed that 59% of respondents were more likely to try products recommended by influencers, and 52% made purchases based on such recommendations. Additionally, 70% of Indians believe influencers have a significant impact on their purchasing decisions. The study highlights the growing trust in influencers, especially for their genuine personalities and authentic recommendations. Influencer marketing also offers brands the ability to engage consumers on a personal level, making it a powerful tool for consumer engagement. The research explores into the rapid growth of the influencer marketing industry in India, projected to reach INR 5,500 crores by 2024. By reviewing qualitative research papers from 2017 to 2023, the paper examines the psychological and social factors driving consumer behaviour in response to influencer endorsements. The findings aim to provide valuable insights for marketers looking to harness the potential of influencer marketing to enhance brand loyalty and drive consumer purchases, both in India and globally.

[3013]

Analysing the Growing Influence of Instagram and Whatsapp on Consumer Buying Behaviour in India

Prashant Kachhela, Research Scholar, Darshan Institute of Management, Darshan University, **Rajkot, Gujarat**

Dr. Dhaval M Vyas, Associate Professor, Darshan Institute of Management, Darshan University, **Rajkot, Gujarat**

The swift expansion of social media platforms has altered consumer behaviour, particularly in developing economies such as India. Instagram and WhatsApp have become significant instruments for businesses to interact with customers, influencing purchase decisions via targeted advertising, influencer collaborations, and personalised communication. This research analyses the increasing influence of these platforms on consumer purchasing behaviour in India, utilising secondary data from academic publications, industry papers, and market surveys. The investigation highlights how Instagram's visually orientated material, including influencer marketing and commercial advertising, influences customer choices by utilising aspirational lifestyles and aesthetics. Likewise, WhatsApp promotes personalised interactions, allowing companies to cultivate trust via direct contact and updates, particularly among small and medium firms (SMEs). However, local-level influencer marketing on WhatsApp remains an underexplored area, particularly its potential to drive consumer behaviour through informal networks. Moreover, there exists an inadequate amount of study about the marketing of various product categories via influencer strategies on Instagram. This study examines themes like the growing dependence on user-generated content, immediate feedback mechanisms, and the rise of social commerce. Research demonstrates that Instagram predominantly affects younger, technologically adept audiences, but WhatsApp serves to connect a wider range, including older users. This research offers pragmatic insights for marketers to enhance their tactics on these platforms while confronting problems such as data privacy issues and the necessity for authenticity in advertising. By comprehending these dynamics, enterprises may more effectively align their campaigns with customer expectations and cultural subtleties.

[3014]

Emerging Trends in Sustainable Logistics Practices: A Path Towards Greener Supply Chains Pallavi Sharma, Research Scholar, FMS-JNIBM, Ujjain, Madhya Pradesh

Dr. Dharmendra Mehta, Professor and Director, FMS-JNIBM Vikram University, Ujjain, Madhya Pradesh

In recent years, the logistics industry has faced increasing pressure to adopt sustainable practices due to rising consumer demands, regulatory requirements, and the urgent need to reduce carbon emissions. The logistics sector plays a significant role in the global economy by leveraging process automation, technological innovation, and environmental conservation. This study explores emerging trends in sustainable logistics, highlighting the shift toward Environmental responsibility in supply chain operations. Its primary objective is to analyze how these trends impact logistics practices and to examine the importance of advancements in sustainable logistics. This includes a focus on the transformation of supply chain operations towards greater environmental accountability. Key trends investigated in this study include digitalization, automation, the application of circular economy principles, the adoption of electric and alternative fuel vehicles, and sustainable packaging. The study assesses the influence of these trends on environmental goals, operational efficiency, and logistics performance. Additionally, it aims to provide practical recommendations for companies striving to implement sustainable logistics practices by evaluating the challenges and potential solutions associated with their adoption. The central aim of this paper is to conduct a systematic literature review. It identifies gaps in existing knowledge and proposes a framework future research directions related sustainability to in Design/Methodology/Approach: This research adopts a qualitative approach, utilizing a conceptual framework to identify emerging trends in sustainable logistics practices. It employs secondary data to

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analyze these practices, focusing on recent technologies such as IoT, blockchain, and AI. The paper provides strategic recommendations, insights into current trends, and an assessment of the challenges involved, contributing to both academic research and industry practice. The review draws on peer-reviewed literature (from sources like Google Scholar, Science Direct, and Scopus), industry reports, regulatory documents, market research, and case studies. Conclusion: This review examines recent advancements in sustainable logistics, emphasizing the benefits and challenges associated with digitalization, electrification, and circular supply chains. While sustainable logistics has the potential to mitigate environmental impacts, progress is often hindered by financial, technological, and legal challenges. Future research should prioritize cost-benefit analyses, regional studies, consumer-driven trends, and transparency initiatives to support the growth of this vital sector.

[3015]

Views of People of Ahmedabad City About Gujarati OTT Platforms

Yagneshkumar A. Patni, Assistant Professor, Department of Business Intelligence, BKSPMS, Gujarat University, **Gujarat**

Dr. Shamina Ansari, Senior Assistant Professor, K. S. School of Business Management & IT, Gujarat University, **Gujarat**

This research paper examines Gujarati OTT platforms, focusing on Ahmedabad, Gujarat. It aims to understand people's views on these regional platforms. A descriptive study was conducted using a survey of 239 residents, exploring factors influencing the choice and usage of Gujarati OTT services. The analysis covers demographic influences such as gender, age, language preference, and family income. Key findings include a gender-neutral overall usage, nuanced age-related consumption patterns, and significant language preference disparities. Family income had minimal impact on subscription rates. The study highlights the importance of demographic factors in developing targeted strategies to enhance engagement with Gujarati OTT platforms.

[3016] आदिवासी बाहुल्य क्षेत्र में आॅनलाइन शॉपिंगके प्रति रूचि चुन-ौतियाॅ एवं संभावित समाधान सरदारपुर तहसील के विशेष सन्द्रर्भ में(

डाॅडंुगरसिंह मुजाल्दा . सहायक प्राध्यापक वाणिज्य श्री राजेन्द्र सूरि शासकीय महाविद्यालय सरदारपुर जिला (धार)

सारांश की सुिवधा (नेटर्वक) विकासशील भारत में आज हर क्षेत्र में दूरसंचार :उपलब्ध होने से,हमारे देश में ईकाॅमर्स -की तीव्र वृद्धि ने आदिवासी क्षेत्रों को डिजिटल अर्थव्यवस्था से जोड़ने के नए रास्ते खोल दिए है.जिससे सामाजिक एवं आर्थिक विकास के अवसर उपलब्ध हुए है।यह अध्ययन डिजिटल समावेशन को बढावा देने के लिए चुनौतिया,अपनाने के पैटर्न और संभावित समाधानों पर ध्यान केंद्रित करते हुए आदिवासी क्षेत्रों में आॅनलाइन शाॅपिंग रूझानों की जंाच करता है। प्रमुख चुनौतियों में डिजिटल साक्षरता की कमी,सीमित इंटरनेट कनेक्टिविटी,स्थानीय भाषा,इंटरफेस की अनुपलब्धता और आॅनलाइन भगतान प्रणालियों में अविश्वास शामिल है।अध्ययन आदिवासी क्षेत्रों में ईकाॅमर्स को -बढावा देने में सरकारी और निजी पहल की भूमिका पर प्रकाश डालता है।ट्राइब्स इंडिया के डिजिटल अभियान जैसे सफल रीगरों की आय मेंमाॅडल ने पिछले वर्ष में आदिवासी का28 प्रतिशत की वृद्धि की है,जिससे वे व्यापक बाजारों तक पहुंचने और अपनी सांस्कृतिक विरासत को संरक्षित करने में सक्षम हुए है।यह शोध शहरी और ग्रामीण बाजारों के बीच अंतर को पाटने के लिए ईकाॅमर्स की क्षमता पर जोर देता है-,जिससे आदिवासी समुदायों को आर्थिक सशक्तिकरण के लिए एक मंच मिलता है।यह डिजिटल बुनियादी ढांचे में सुधार,लक्षित प्रशिक्षण कार्यक्रम डिजाइन करने,स्थानीय ई-काॅमर्स प्लेटफार्मो के साथ साझेदारी को बढावा देने और स्रक्षित भुगतान प्रणालियों के माध्यम से विश्वास को बढावा योग्य सिफारिशों के साथ समाप्त होता है।इन बाधाओं को समग्र रूप से देने सहित कार्यवाही संबोधित करने से जनजातीय क्षेत्रों की आर्थिक क्षमता को विस्तारित किया सकता है और भारत के समावेशी डिजिटल विकास में महत्वपूर्ण योगदान दिया जा सकता है।अधिकांश परिवारों के पास एंडाइड मोबाइल होता है.जिससे परिवार के लोग आॅनलाइन सामग्री खरीद रहा है,जिससे ग्रामीण क्षेत्रों में ई व्यवसाय का विस्तार एवं व्यवसाय की अपार संभावनाएं है।-

[3017]

Determinants and Factors of Luxury Brands Purchase: An Empirical Investigation in The Luxury Brands Segment in India

Dr Prerna Kumar, Senior Assistant Professor, IIPS, Devi Ahilya Vishwavidhyala University, **Indore, Madhya Pradesh**

In the last decade, consumerism has given an impetus to the consumption of luxury brands, in India. The projected figure of Indian consumption of luxury brands is expected to reach US\$200 billion mark by 2030. This is mainly due to the increase in ultra-high net-worth–households in India. Academic research defines luxury as high quality, expensive and non-essential products and services that appear to be rare, exclusive, prestigious, and authentic and offer high levels of symbolic and emotional/hedonic values through customer experiences. With luxury brands marketing increasing prominence in India, this research is conducted to ascertain the factors determining luxury brands purchase. These determinants that have emerged are Social Recognition, Hedonic Motivations, Functional Aesthetics and Statement of Individuality. Reliability tests were conducted to ascertain the consistency of the instrument. The study further recommends strategic implications for managers of luxury brands.

[3018]

Assessing the Influence of ESG Factors on Luxury Brand Differentiation and Competitive Advantage

Neha Bhatia, Assistant Professor, Daly College of Business Management, Indore Dr. Sonal Sisodia, Principal, Daly College of Business Management, Indore

The research paper explores the interplay between Environmental, Social, and Governance (ESG) factors and the differentiation and competitive advantage of luxury brands. Fueled by the increasing influence of sustainability and ethical considerations on consumer preferences, luxury brands are compelled to strategically align with ESG principles to secure a distinctive market position. Employing a mixed-methods approach, this study integrates quantitative analysis of financial and market performance metrics with qualitative assessments of brand narratives and consumer perceptions. Through a conceptual lens, the research aims to elucidate the nuanced ways ESG practices contribute to the distinctiveness of luxury brands and shape their competitive positioning in the market. The anticipated findings seek to provide valuable insights for scholars and industry practitioners, offering a conceptual framework that illuminates the intricate relationship between ESG factors, luxury brand differentiation, and the cultivation of sustained competitive advantage within a socially conscious marketplace.

[3019]

Brand Management and Development

Hannah Jacob, Student, Amity Global Business School, Indore, Madhya Pradesh

The increasing importance of brand management and development in today's competitive business landscape has led to a growing interest in understanding the factors that contribute to successful branding. Despite the abundance of research on brand management, previous studies have primarily focused on the role of marketing strategies and consumer behaviour, neglecting the impact of organizational culture and internal stakeholders on the topic concerned. Furthermore, existing research has relied heavily on more generalised methods, limiting the actual inference of findings. This study aims to address these gaps by investigating the relationships between organizational culture, internal stakeholders, and brand development. Using a mixed-methods approach, this research will collect data from surveys, interviews, and case studies. The objectives of this study are to identify the key dimensions of organizational culture that influence brand development, examine the role of internal stakeholders in shaping brand identity and develop a framework for effective brand management and development. The findings of this study will contribute to the existing literature on brand management and provide practical implications for organizations seeking to develop strong brands. The study's outcomes will also inform the development of

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effective brand strategies that align with organizational culture. This study has some limitations, including its focus on a single industry and reliance on self-reported data. Future research should seek to replicate these findings in other contexts and explore the role of external factors on brand development.

[3020]

Cross-Cultural Study on Social Media Advertisements and Purchase Decision

Dr. Hitesh Harwani, Assistant Professor, JG Institute of Business Administration, Ahmedabad, Gujarat

James Omoegbele Christopher, Research Assistant, Ghana

Godwin Walter Antwi, Research Assistant, Ghana

In today's globalized digital economy, social media platforms have become key in influencing consumer behavior and purchase decisions globally. This cross-cultural study aims to cover how social media advertisements diverge in their impact on purchase intentions across two culturally different markets: India and Nigeria. The research employs a mixed-methods approach, combining quantitative surveys and qualitative interviews to collect comprehensive perceptions. Quantitative data will be collected through structured reviews distributed among a diverse sample of customers from urban and semi-urban areas in both countries. The review will assess variables such as consumer attitudes towards social media advertising, their perceived credibility of ads, engagement levels, and their ultimate buying intentions. Qualitative data will be collected through in-depth interviews with a subset of respondents, aiming to probe deeper into cultural distinctions and related factors influencing consumer responses to social media advertisements. Themes such as trust in advertising, cultural relevance of ad content, and the role of influencers will be explored in these interviews. The study hypothesizes that while social media advertising may share common features globally, cultural differences between India and Nigeria will significantly influence consumer perceptions and behaviors. Findings from this study are expected to contribute cherished insights for marketers and advertisers seeking to optimize their strategies across diverse cultural contexts.

[3021]

Influence of Social Media Reviews and Ratings on Consumer Satisfaction with Online Food Delivery Platforms.(Special Reference to Indore City)

Shivani Mishra, Research Scholar, Shri Atal Bihari Vajpayee Government Arts and Commerce College, Indore, Madhya Pradesh

Dr. Rajesh Verma, Vice Chancellor, Rani Durgavati Vishwavidyalaya, Jabalpur, MP

In the digital age, the rapid growth of online food delivery platforms has been significantly influenced by social media reviews and ratings, which play an important role in changing consumer behavior and satisfaction. This study examines the influence of social media reviews and ratings on consumer satisfaction with online food delivery platforms, with a special focus on Indore city. The research aims to analyze the impact of social media reviews and ratings on consumer decision-making, assess their role of positive and negative review on consumer perceptions, and explore the influence of visual content such as images and videos in reviews on consumer satisfaction. The study collects primary data through surveys of 100 frequent online food delivery users in Indore, and secondary data through research paper, journals, newspaper etc. Findings highlight that social media review and ratings has great impact on consumer decision. The presence of high-quality visual content builds trust and increases satisfaction, but negative reviews discourage potential customers. This study emphasizes how important it is for online food delivery platforms to monitor social media interactions and suggests ideas for making use of feedback from consumers to increase user loyalty and satisfaction. The findings are especially useful for Indore-based businesses, as they provide recommendations for improving their social media engagement and service quality.

[3022]

The Role of Technology in Transforming Experiential Marketing: AR, VR, and AI in Customer Engagement

Chanchal Mishra, Research Scholar Prestige Institute of Management and Research, **Indore**, **Madhya Pradesh**

Priyanshi Dubey, Research scholar, Renaissance University, Indore, Madhya Pradesh

Modern technologies such as Augmented Reality (AR), Virtual Reality (VR), and Artificial Intelligence (AI) have transformed experiential marketing, changing the way brands connect with their customers. These technologies are critical in increasing customer engagement, developing brand loyalty, and influencing purchasing decisions through immersive and tailored experiences. This study investigates the role of augmented reality, virtual reality, and artificial intelligence in experiential marketing, assessing their impact on customer engagement using case studies and data analysis. The debate is accompanied by a literature review that outlines existing research and theories on the technical evolution of marketing. The findings indicate that these technologies not only generate memorable and engaging experiences but also give brands a competitive advantage in an increasingly digital economy. Despite hurdles such as high implementation costs and data privacy issues, AR, VR, and AI continue to play an important role in developing deeper customer connections and driving corporate success in the modern marketing era.

[3023]

A Study on Factors Influencing Buying Behaviour of Generation Z for E-Commerce in India Krupali Jani, Research Scholar, Darshan University, Rajkot, Rajasthan

Dr. Dhaval Vyas, Assistant Professor, Darshan University, Rajkot, Rajasthan

Today's marketplaces have become more competitive and volatile than ever. The customers have neverending expectations from firms. Age, gender, education, techno-savviness, friend circle influence the decision-making process of customers. As Generation Z progressively develops to represent a sizable piece of the consumer market, it is currently more significant than any time in recent memory to understand how to sell to it. Our understanding of their online shopping behaviour patterns will help us better understand their buying propensities. The accessibility of online stages and technology have essentially affected consumer behaviour, especially that of generation Z. Online shopping is expanding at the fastest rate and quickly becoming a famous and trusted shopping channel of customers all through the world, in which, the customer bunch represents a major share and tends to guide consumer behaviour. Online, generation Z is the present and future. To help businesses continue to reach and prevail upon this set of potential customers, this article focuses on understanding the elements influencing Gen Z's online shopping movement. This study intends to discover some of the online shopping behaviours of Gen Z and likewise attempts to identify some valuable affiliations that will help marketers and other people researching Gen Z movement. The discoveries indicate that Gen Z prefers to lead in-depth research before making an online purchase.

[3024]

Influence Of Social Media Branding On Students' Perceptions Of Management Colleges Yashraj, Assistant Professor, Apex Institute of Management & Research, Indore

Colleges and universities have been concentrating their branding efforts in recent years on the distinguishing traits of their respective institutions. The numerous colleges and universities have been competing for the attention of students by stressing various features in a variety of forms of media that have an influence on the choices that students make about their college choice. The purpose of this study is to investigate the influence that social media branding has on the selection of a college. For the purpose of compiling this data set, the researcher sent questionnaires to three hundred graduate students in the Gurugram District who are contemplating applying to MBA programs. A method known as stratified

random sampling has been used in this study. The conclusions would have a significant influence on the marketing techniques that educational institutions already use.

[3025]

The Impact of EWOM on Purchase Intention of Consumers of Malwa Region Mr. Sagar Maheshwari, Research Scholar, Vikram University, Ujjain, MP

Due to the obvious rapid evolution of internet technology consumer communication practices have changed in last few decades. The Internet has made it possible to communicate beyond geographical borders. Consumers may now share their positive and negative experiences with a significant number of people in less time and at a lower cost by using email, blogs, forums, websites, and social networking platforms. In this digital age, electronic word of mouth has grown into a powerful tool for communication, allowing customers to share their positive and negative experiences with other consumers. Marketers not only utilise this technology to attract customers, but also to improve their consumer brand engagement to increase their sales ratio. The objective of present study is to know the effectiveness of electronic word of mouth medium on buying decision of Indian consumers. The present study has also identified various factors of Electronic Word of Mouth (eWOM) such as Attitude towards review, types, and number of reviews and eWOM trust determinant; trusting belief, trusting attitude, trusting intention after having reviews the previously published research of various researchers.

[3026]

Work-from-Home and Social Media Influence on Consumer Buying Behaviour During the COVID-19 Pandemic

Santosh Meshram, Research Scholar, RTM Nagpur University, Nagpur, Maharashtra Dr. Bhavesh Jasani, Associate Professor, NMD College, Gondia, Maharashtra

The COVID-19 pandemic brought significant shifts in consumer behaviour, especially in purchasing patterns and work-life dynamics. As millions of people transitioned to remote work and spent more time on social media, businesses had to adapt their strategies to these changes. This study investigates the combined impact of work-from-home (WFH) arrangements and social media use on consumer buying habits during the pandemic. By using both quantitative and qualitative research methods, including surveys and interviews, the study explores changes in consumer shopping frequency, product preferences, and decision-making. The findings show that the pandemic-driven shift to WFH led to increased online shopping, as consumers had more time and motivation to shop digitally. Social media platforms became a key tool for product discovery, with many consumers relying on influencer endorsements and targeted ads. Consumers showed greater trust in recommendations from influencers and online reviews, influencing their purchasing decisions. Social media's role in guiding product choices grew significantly, as it offered personalized and accessible shopping experiences. The study suggests that businesses need to continue embracing digital platforms and social media marketing, even beyond the pandemic, to cater to the evolving consumer needs. Tailoring marketing strategies to digital trends, influencer collaborations, and targeted advertising will be crucial for brands in the post-pandemic world. This research highlights the lasting impact of WFH and social media on consumer behaviour, offering valuable insights for future business strategies.

[3027]

The Impact of Social Media Influencers on Consumer Purchasing Behaviour for Herbal Products

Anita Yadav, Research Scholar, Renaissance University, Indore, MP

Social media influencers have a significant impact on consumer behaviour, especially in industries like health and wellness. With the increasing popularity of herbal products, many consumers rely on influencers to guide their purchasing decisions. However, there is limited research on how influencers specifically affect consumer behaviour regarding herbal products. This study explores how social media

influencers shape consumers' purchasing decisions for herbal products such as supplements and skincare items. It examines whether influencers' expertise or personal appeal is more important in influencing consumer trust and purchase intentions. Additionally, the study looks at whether younger consumers (18-34) are more influenced by these endorsements compared to older age groups. Using a survey-based approach, this research analyses consumer attitudes toward influencers in the herbal products market. The data will be analysed using statistical methods, including descriptive statistics, chi-square tests, t-tests, and regression analysis, to explore the relationship between influencer credibility and purchasing behaviour. The results will provide insights into how influencer marketing affects consumer choices, helping businesses understand the role of trust and credibility in driving sales for herbal products. This research will contribute to the growing field of influencer marketing and consumer behaviour.

Sub Theme-4

HUMAN RESOURCES

[4001] Instructional Design Models – A Review

Mr. Bhavin Joshi, Research Scholar, Darshan Institute of Management, Darshan University, **Rajkot, Gujarat**

Dr. Navjyot Raval, Associate Professor, Darshan Institute of Management, Darshan University, **Rajkot, Gujarat**

This review paper intends to review Instruction Design Models (IDMs) to facilitate better understanding of Instruction Design Models in today's dynamic education field. We have witnessed many changes in last 20 years in the field of education, training and learning. The factors including but not limited to Information and Communication Technology, e-learning, blended learning, free and easy access to information, emergence of new Instruction Design Models and business start-ups based on online education has revamped the entire teaching – learning scenario. We believe that it is highly imperative to review and further teaching-learning thought process in the field of instructional design. We have reviewed 8 instructional design models comprising of both traditional and emerging segment. We acknowledge that there are over 40 Instruction Design Models under single and multidisciplinary discipline. The emergence of e-learning, free flow of information, change in thought processes of various stakeholders has led to many emerging Instruction Design Models yet traditional models are still relevant and does have backing of empirical research. We have reviewed these 8 models in a qualitative manner. We suggest that it is imperative to further investigate these and other Instruction Design Models while keeping recent changes in view specially in Indian context.

[4002]

Students' Preference towards Selection of Online Job Portals to Avail Jobs Bindiya Chauhan, Research Scholar, Indus University, Rajkot, Gujarat Dr. Richa Verma, Assistant Professor, Indus University, Rajkot, Gujarat

This paper aims to evaluate various online job portals in India, the facilities that they provide and what are the preferences of final year students in selecting those job portals to avail jobsThe paper provides an overview of job seekers' knowledge of the E-recruitment process via six major sites namely Naukri.com, LinkedIn, Indeed.com, Shine.com, Monsterjobs.com (now found it)The data was collected from final year students of management courses from various institutes in Saurashtra region Gujarat using a convenience sampling method. The questionnaire was circulated among 250 respondents. The filled questionnaires were scrutinized for missing values and data redundancy and 103 responses were found to be useful to consider for analysis. The major objectives were. To identify and propose a conceptual framework of factors which influence the preference of the job portals among these students. To compare various platforms in terms of the perception towards selected attributes such as relevance, privacy, convenience

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and value-added services. According to one of the findings, most job seekers use LinkedIn and naukri.com to find relevant jobs, freelancing and part-time internships, factor analysis and non-parametric test.

[4003]

Exploring the Organizational Challenges and Biases in Implementing 360-Degree Feedback Systems: A Comprehensive Analysis

Ms. Shubhreet Kaur, Research Scholar, RIMT University, Punjab Dr. Nidhi Aggarwal, Associate Professor & Head SOMC, RIMT University, Punjab

The implementation of 360-degree feedback systems in organizations has garnered significant attention due to its potential to enhance employee performance and development. However, this multifaceted approach is not without its challenges and biases. This paper explores the organizational hurdles and biases that can impede the successful adoption of 360-degree feedback systems. One major challenge is the inherent biases of raters, which can distort feedback and lead to inaccurate assessments of employee performance. Research indicates that the perceptions of raters often reflect their own characteristics rather than the actual performance of the individual being evaluated, raising concerns about the validity of the feedback received. Additionally, the dual purpose of 360-degree feedback—serving both developmental and evaluative functions—can create confusion and resistance among employees, particularly when feedback is tied to administrative decisions such as promotions. Moreover, the effectiveness of 360degree feedback is contingent upon organizational culture and the training provided to both raters and rates. A supportive culture that promotes openness and continuous improvement is essential for fostering an environment where feedback is valued. This paper aims to provide a comprehensive analysis of these challenges and biases, offering insights into best practices for implementing 360-degree feedback systems effectively. By addressing these issues, organizations can better harness the potential of 360-degree feedback to drive performance improvement and foster a culture of accountability and growth.

[4004]

An Analytical Study on the Relationship Between Graduates' Academic Performance and Psychological Well-Being For Conflict-Driven Frustration

Prof. Shraddha Mandhanya, Assistant Professor Shri Vaishnav College of Arts and Commerce, **Indore, Madhya Pradesh**

The study addresses a crucial issue faced by many students during a formative period in their lives. Graduate students often experience intense pressure to excel academically while managing personal, social, and emotional challenges. Conflicts arising from these pressures can lead to frustration, negatively impacting both their mental health and academic performance. By studying this, study aims to explore how unresolved conflicts contribute to stress and frustration, and how these factors, in turn, affect students' psychological well-being and academic outcomes. Understanding these dynamics is important for developing effective support systems that promote both mental health and academic success. The study offers valuable insights for educators, administrators, and mental health professionals to foster healthier academic environments.

[4005]

Intersectionality of Personal Narrative Identity and Mental Health: A Study on 'Bisexual Brunch' Podcast

Hemant, Research Scholar, Department of Journalism and Mass Communication, Central University of Haryana, **Mahendergarh**, **Haryana**

Dr. Surender, Assistant Professor, Department of Journalism and Mass Communication, Central University of Haryana, **Mahendergarh**, **Haryana**

Identifying self's sexual identity is intricate as well as important journey of every human-being. This study stepped a further to explore the intersection of these personal narrative identity formed along with

varied experience during the course of life, and the mental health of bisexual individuals. This study used "Bisexual Brunch" podcast channel to qualitatively study the intersectionality as the channel extensively discusses the topics that only revolves around the bisexual people. Four episodes of varied duration of hours are included and two theories- Minority Stress Theory (MST) and Personal Narrative Identity-served as theoretical framework for the study. The research aimed at exploring the aspects of intersection between personal narrative identity and mental health among bisexual people, and to find the coping strategies and support systems they use and require maintaining their mental well-being. Study revealed multi-facets of self-discovery, community support, media representation, and other influences that shapes the narratives of bisexual individuals.

[4006]

Perception of Haryana's School Attendees towards Gender in Television Cartoons

Dr. Surender, Assistant Professor, Dept. of Journalism and Mass Communication, Central University of Haryana, **Mahendergarh, Haryana**

Hemant, Research Scholar, Dept. of Journalism and Mass Communication, Central University of Haryana, **Mahendergarh**, **Haryana**

Gaurav Joshi, Research Scholar, Dept. of Journalism and Mass Communication, Central University of Haryana, **Mahendergarh**, **Haryana**

Media's role in influencing the attitude and behavior of the audience has been extensively studied by various scholars. However, majority of studies are concerned about the older audience or those with some knowledge about media and its content. Hence, there exists a gap regarding how media contribute to build the perception of children about various aspects of life. This study focuses on gender and cartoons with the aim to understand the perception of the school attendees of Haryana regarding gender portrayed in television cartoons. While Social Construction of Reality Theory served as its theoretical framework, the study utilizes qualitative method and interview as a tool to collect data. The purposive sampling method is employed to include those children who are school-going and watch television cartoons, the study interviewed children of age 5-14 years. The outcomes clearly present the perception of participants in identifying male and female cartoon characters and their characteristics. The study illuminates the gender stereotype being perpetuated by television cartoons as well as sensitizes different content producer to incorporate more gender neutral content.

[4007]

Linking Employee Well-Being with Organizational Justice and Employees' Turnover Intentions Dr. Shraddha Purandare, Professor, Institute for Future Education, Entrepreneurship & Leadership, Pune, Maharashtra

The idea of organisational justice clarifies how employees view the equity of interactions between individuals and different organisational components. Ever since the year 2000, wellbeing has become a significant area of study (Bakker, 2015). Research on the relationship between well-being and both an individual's and an organization's enhanced performance has gained attention. (Avey et. al., 2010; Quick, 1999; Warr, 1999). There was controversy following the death of 26-year-old Anna Sebastian Perayil of Ernst & Young (EY) in July 2024. Many ex-employees of different companies expressed their views on social media siting their intentions to leave the company due to lack of employee wellbeing, organizational justice, work stress etc. This led to the realization of the need to explore workplace factors like well-being, Organizational justice, fair treatment and turnover intentions. This research paper reports the relationship of organizational justice, well-being of employees with their turnover intentions. The predictive strength of organizational justice was tested for turnover intentions. Along with this, the mediating effect of employee well-being was tested on this relationship. Out of 279 participants who were asked to fill the scales, the data of 229 (134 males and 95 females) were retained after data screening. Regression analyses was conducted to test the relationship between the three variables. Results indicated that all predictor variables predict turnover intentions significantly.

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[4008]

HRM Role in Promoting Sustainable Business: Embedding Environmental and Social Responsibility in HR Policies

Meenakshi Sharma, Institute of Management Studies, Banaras Hindu University, Varanasi, Uttar Pradesh

Prof. Sujit Kumar Dubey, Institute of Management Studies, Banaras Hindu University, **Varanasi, Uttar Pradesh**

This paper examines how human resource management can be pivotal in enabling businesses to adopt sustainable practices. It contends that HRM can achieve this by incorporating environmental and social responsibility into HR policies. Given the growing significance of sustainability for businesses, HRM plays a crucial role in aligning HR policies with environmental and social objectives. The paper investigates how HRM can contribute to sustainable business practices in areas such as recruitment, training, performance management, and employee engagement. Through a review of existing research and case studies, it identifies key strategies and best practices for integrating sustainability into HRM processes. Additionally, the paper explores challenges and barriers organizations may face in implementing sustainable HRM practices and offers solutions to overcome them. Overall, the paper underscores the importance of HRM in driving organizational sustainability and its potential to catalyse positive social and environmental change within organizations.

[4009]

Role of IOT and Organizational Productivity, A Mixed Method Approach
Vinay Saxena, Assistant Professor, Mahakal Institute of Management, Ujjain, Madhya Pradesh

The concept of Iot is new and very burning and its covers broad area of relevant things in multiple area of the organization. Recent changes which are in world economy only by Io T. The objective of this paper is to understand the mix approach of the working through IoT and its applied cauterizations on organizational productivity here we conclude that IoT helps more to the organization regarding customer's services, problem solving tools, employee productivity and real time basis enhancement.

[4010]

Exploring the Health and Productivity Implications of Shift Work in Corporate Environments
Sivarama Krishnan, Bhavans Vivekananda Degree College, Sainikpuri, Hyderabad
Koustubh Raj, Bhavans Vivekananda Degree College, Sainikpuri, Hyderabad

The increasing prevalence of non-traditional shift systems, such as night, rotating, and split shifts, has reshaped the corporate work culture. While these shifts facilitate business continuity and enhance operational flexibility, they often negatively impact employee well-being. This research examines the effects of these shifts on employees' mental and physical health, with a focus on challenges like sleep disturbances, increased stress levels, and long-term health risks. It also investigates how non-traditional shifts affect employee satisfaction, work-life balance, and overall productivity. Through an analysis of both quantitative and qualitative data, this study seeks to provide a thorough understanding of how non-traditional work schedules influence employee performance and organizational outcomes. The study concludes with recommendations for reducing the harmful effects of shift work, stimulating healthier work environments, and improving employee satisfaction and productivity.

[4011]

The Role of Work-Life Balance on Employee Engagement

Kalyani Gorti, Assistant Professor, Department of Commerce, Bhavan's Vivekananda College, Sainikpuri, Hyderabad

K.V.Kanchan, Student, Bhavan's Vivekananda College, Sainikpuri, Hyderabad Ch. Skanda Sudha, Student, Bhavan's Vivekananda College, Sainikpuri, Hyderabad

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Employee engagement, a critical determinant of organizational success, represents the extent of an employee's emotional investment, commitment, and enthusiasm toward their work and organization. Engaged employees demonstrate higher productivity, creativity, and loyalty, fostering a thriving organizational culture. Work-life balance, an essential aspect of modern work environments, profoundly influences employee engagement. It encompasses the equilibrium between professional responsibilities and personal well-being, ensuring that employees can meet their work obligations while maintaining a fulfilling personal life. This study explores the intersection of work-life balance and employee engagement, using primary data collected through surveys. It investigates how supportive work environments, flexible schedules, and organizational policies that prioritize work-life harmony contribute to higher engagement levels. The findings aim to provide actionable insights for organizations to develop strategies that enhance employee engagement through improved work-life balance, fostering sustainable productivity and employee satisfaction.

[4012]

Training and Development: - An Investment in Human Capital

Dr. Arpna Kadu, Assistant Professor, Department of Commerce, Government Arts & Commerce (Naveen College), **Bhopal, Madhya Pradesh**

In the era of global competition, the business world has to face cut-throat competition. The continuous changes in global business practices have deeply influenced human resource training. Changes in technology, development of knowledge and organizational changes are some of the important factors that have compelled employees to develop their knowledge, skills and capabilities. Recognizing its importance even in a developing country like India, in the interim Union Budget for government institutions, Rs 312 crore has been allocated to the Personnel Ministry for training of employees and basic infrastructure related to training. Along with this, private, medium and large organizations invest 2% to 5% of their salary budget in training. Development of the organization also lies in the development of employees. Training is such a machinery through which the effectiveness of the organization as well as the employees develops. Continuous development of employees can be made possible through training programs and it acts as a weapon of the organization and encourages employees to face all challenges, due to which the organization succeeds in achieving its goals. In this research paper, I will highlight various aspects of the importance of training of employees and discuss it as an investment in human capital made by this organization.

[4013]

Understanding Work-Life Balance Through Karma Yoga
Dr. Sakshi Argal, Academician, Raipur, Chhattisgarh
Dr. Rachana Nigam, Assistant Professor, MATS University, Raipur, Chhattisgarh
Dr. Aakanksha Tiwari, Academician, Raipur, Chhattisgarh

There has been an ever-growing interest in balancing work and personal life. With several propounded theories on work-life balance along with the new versions like work-life harmony, work-life integration, work-life design and many others, the phenomenon of striking a balance between work and life and treating both the dimensions as equal is still debatable as people and individuals continue to build, create and follow their own versions of this balance. In the current age of Kaliyug (Iron Age or Age of Darkness), the world of work has changed remarkably not only with the dominance of technology but also with the predominance of vices over virtues. Hence, this article aims at defining work life balance from the age-old ancient philosophy of Karma Yoga, that not only gives a grounded foundation to understand work life balance but also outline strategies and ways to address the debatable approach to live a balanced life in totality.

[4014]

The Role of Human Resource Management in Supporting Employee Mental Health and Well-Being for Achieving SDG 3: Good Health and Well-Being

Elvira Monteiro, Research Scholar, Institute of Management and Commerce, Srinivas University, Mangaluru, Karnataka

James Joseph, Research Professor, Institute of Management and Commerce, Srinivas University,

Mangaluru, Karnataka

As businesses evolve in response to global challenges, Human Resource Management (HRM) is increasingly recognized as a key driver in promoting employee well-being and mental health. This paper explores the critical role HRM plays in supporting mental health in the workplace and its alignment with Sustainable Development Goal 3 (SDG 3): Good Health and Well-Being. Mental health issues, such as stress, anxiety, and burnout, have significant negative impacts on both individuals and organizations, affecting productivity, employee engagement, and overall organizational performance. HR departments are adopting a more holistic approach, integrating mental health support and well-being initiatives into their policies and practices. This paper discusses practical HR strategies for fostering a mentally healthy workplace, including flexible work arrangements, employee assistance programs (EAPs), mental health leave, and leadership training. Furthermore, it highlights how these strategies enhance employee well-being and contribute to achieving SDG 3 by promoting better health outcomes and reducing mental health stigma. By implementing these measures, organizations can create a supportive, inclusive environment where employees thrive, ultimately improving individual and organizational performance. The paper concludes with a call to action for businesses to prioritize mental health and well-being as a core element of their HR strategies, contributing to a more sustainable and healthy global workforce.

[4015]

Emerging Trends in Employee Engagement with Special Reference to Key Sectors in UAE Er. Astha Rajak, Research Scholar, Mahakaushal University, Jabalpur, Madhya Pradesh Prof. (Dr.) Dharmendra Mehta, Professor & Director, FMS, JNIBM, Vikram University, Ujjain, Madhya Pradesh

Employee engagement has become a major focus for firms around the globe, with a growing emphasis on cultivating a motivated, productive, and satisfied workforce. Employee engagement trends in the UAE are impacted by the region's fast changing economic landscape, varied workforce, and a mix of conventional and modern management methods. This abstract examines major emerging trends in employee engagement in the UAE, such as the use of digital technologies for remote work and performance management, a greater emphasis on work-life balance, providing a respectful and inclusive environment despite of the diversity and the impact of cultural diversity on organizational dynamics. Furthermore, the UAE's emphasis on innovation and technology adoption, as well as its leadership in creating a more inclusive and employee-centric workplace, have contributed significantly to elevated engagement levels. The shift toward differentiated employee experiences, aided by data analytics and feedback systems, has also changed the way firms approach engagement in the UAE. This paper will focus on the current Employee Engagement practices in UAE, their role and impact on the engagement level of the workforce. The Employee Engagement practices from the major companies will be discussed and their initiatives will be taken into consideration to understand how they have become the UAE market leader by managing the engagement need of their workforce. This paper tries to discuss the latest emerging trends in employee engagement with special reference to the key organizations in UAE.

[4016]

Digital HR Transformation: A Study on the Adoption and Impact of HR Technology

Devang Kanaiyalal Roy, Research Scholar, Dr Babasaheb Ambedkar Open University, Ahmedabad,

Gujarat

Dr. Dhaval Pandya, Assistant Professor, Department of Management, Dr Babasaheb Ambedkar Open University, **Ahmedabad, Gujarat**

The paper explores the influence of HR technology in the context of digital transformation, focusing on its impact on workforce management and organizational efficiency. As digital transformation accelerates across industries, HR departments face unique challenges and opportunities in adopting new technologies like AI-driven analytics, virtual collaboration tools, and employee experience platforms. Using a mixed-method research design that includes both quantitative and qualitative approaches, this study analyses data collected from 200 HR professionals, managers, and employees across various sectors. Findings using the Multiple regression technique reveal that HR technology plays a pivotal role in automating processes, enhancing employee engagement, and supporting strategic decision-making. However, challenges such as data privacy concerns, resistance to change, and integration difficulties persist. The study concludes that while HR technology significantly enhances efficiency and employee experience, organizations need to adopt adaptive strategies to address challenges and align technology use with their unique cultural and operational needs.

[4017]

Impact of Training and Development on Organizational Performance

Dr. Manisha Parmar, Assistant Professor, Department of Social Work, Sardar Patel University, , **Anand,** Gujarat

This article focused on impact of training & development on organizational performance, which consist of 30 employees from GUVNL, Vadodara. The objectives of my study are. To study the effectiveness or impact of the Training and Development on organizational performance. To analyze how Training and Development initiatives influence employee productivity and efficiency. To explore how training and development impacts employee satisfaction and engagement within the organization. The study consists of both the variables Independent such as level of the Job, experience of job, and demographic data etc... while Dependent variables such as type of training program attended, any skill enhancement or improvement after getting training, job satisfaction & motivational factor, effectiveness of training in performance etc. The researcher tried to focus on how training is important to enhance the skill of an employees within the organization. This is referred to as "an educational process that involves the sharpening of skills, concepts, changing of attitude and gaining of more knowledge to enhance the performance of employees". According to human resource management, training and development is an organisational activity that aims to improve both individual and group work performance in organisational contexts. Increasing an employee's capacity to perform via learning—typically by altering their mindset or expanding their knowledge and abilities—is an effort to enhance present or future employee performance. (Chris, 2010).

[4018]

Comparison of Work-Life Balance Among Hindi and English Medium Secondary School Teachers in Indore

Ms. Kajal Motwani, Research Scholar, Pacific Academy of Higher Education University, Udaipur,
Rajasthan

Dr. Sheela Dashora, Associate Professor, Pacific Academy of Higher Education University, **Udaipur, Rajasthan**

The study investigates the work-life balance of secondary school teachers, a crucial factor affecting their overall well-being and job performance. The research aims to compare the work-life balance between

teachers from Hindi and English medium schools, providing insights that can inform educational policies and administrative practices. Using the Work-Life Balance Scale developed by Jeremy Hayman, the study collected data from 500 secondary school teachers in Indore, covering a range of demographic variables including gender, years of experience, subject stream, and employment sector. The study employed a quantitative comparative research design, utilizing the snowball sampling technique to gather a diverse and representative sample. The sample comprised 382 English medium teachers and 118 Hindi medium teachers. Descriptive analysis, independent samples t-tests, and ANOVA were conducted using SPSS Version 23 to analyse the data and test the hypotheses. The findings indicate that the mean work-life balance score for English medium teachers was 65.65 with a standard deviation of 6.49, while for Hindi medium teachers, the mean was 65.56 with a standard deviation of 6.64. The t-test results yielded a tvalue of 0.127 and a p-value of 0.899, indicating no statistically significant difference between the two groups. These results suggest that both Hindi and English medium teachers in Indore experience similar levels of work-life balance, regardless of the language of instruction. In conclusion, while the study did not find significant differences in work-life balance between Hindi and English medium teachers, it highlights the need for universal strategies to improve work-life balance among teachers. Future research could explore specific factors affecting work-life balance and develop targeted interventions to enhance the well-being of teachers in both educational contexts.

[4019]

From The Standpoint Of Contemporary Technology And Artificial Intelligence, How Far Are Developing Technologies Concentrating On Their Hr Relevance? **Dr. Teena Mishra**,

This is the era of modern and digital technologies. Every facet of management revolves around leveraging technology to accelerate tasks. AI technology has recently advanced, resulting in a contentious workplace. Thus, to what extent and in what way should an organization employ AI and other contemporary technologies? From an organizational perspective, they emphasize the need to develop the learning environment and foster more creativity and innovation among human resources. AI implementation will impair people's capacity for thought in a variety of domains. Automation performance lowers a person's capacity for independent work in every subject. For the organization, human resources are essential. And nobody can take their place. Modern technologies for human resource support have also been developed. Maintaining equilibrium among all of the organization's resources is necessary. Therefore, depending too much on automation may lead to issues with human resources (both mental and physical).

But as technology becomes more and more integrated into our lives, it is important to know when, how, and how much to use it. AI operations must be regulated, or else they will destabilize organizations and society. As a result, plans for dealing with this digital transition and developing technologies must be thought through and developed to achieve the human resources SDGs goals.

[4020]

Factors Causing Stress Before Job Interviews among Youths Stuti Khare, Student, Vishisht School of Management, Indore, Madhya Pradesh Akash Debnath, Research Scholar, D.A.V.V., Indore, Madhya Pradesh

The job interview is a crucial stage of the employment process which causes significant stress — especially for youth seekinga job for the first time. This research explores the sources of stress prior to Job Interviews experienced by youth to help develop and better classify root causes of anxiety. A comprehensive literature review and the first phase of data collection identified 34 statements representing stress-inducing elements. A meta-analysis of these statements divided them systematically into eight broad factors: psychological factors, social pressure, professional expectations, economic factors, preparation-related factors, cultural and organisational norms, personal circumstances, and unpredictability of the process. To elucidate the analysis, factor analysis was used to reduce the statements into a concise 25 statements, providing a more concentrated perspective on the predominant

determinants of stress. The findings highlight the key factors that cause stress before interviews among students and offer practical suggestions to help reduce this anxiety, improving their confidence and readiness for the job market.

Sub Theme-5

ENTREPRENEURSHIP & START-UP

[5001]

A Study of Perception and Satisfaction of Godhan Nyay Yojana Scheme

Dr Pooja Pandey, Assistant Professor, Department of Commerce and Financial Studies, Atal Bihari Vajpayee Vishwavidyalaya, **Bilaspur Chhattisgarh**

Dr Vibhuti Shivam Dube, Assistant Professor, School of Management Babu Banarasi Das University, **Lucknow, Uttar Pradesh**

Dr Ravi Mishra, Assistant Professor, Amity Business School, Amity University, Raipur, Chhattisgarh Dr. Pradeep Kumar Asthana, Assistant Professor, Amity Business School, Amity University, Raipur, Chhattisgarh

The government launched the Godhan Nyay Yojana with the intention of promoting organic farming, creating new employment opportunities in both rural and urban areas, encouraging cow rearing and cow protection, and giving financial benefits to cattle producers. The important objective of the present work is to analyse the perception and satisfaction of the beneficiaries for Godhan Nyay Yojna scheme, the study concludes that the scheme is very good and is helpful to the beneficiaries in increasing their income, and employment hours. The respondents are satisfied with the various dimensions of the programme.

[5002]

An Analysis of Godhan Nyay Yojana Scheme: Financial Upliftment of Rural Households

Dr Pooja Pandey, Assistant Professor, Department of Commerce and Financial Studies, Atal Bihari Vajpayee Vishwavidyalaya, **Bilaspur Chhattisgarh**

Dr Vibhuti Shivam Dube, Assistant Professor, School of Management Babu Banarasi Das University, **Lucknow**, **Uttar Pradesh**

Dr Ravi Mishra, Assistant Professor, Amity Business School, Amity University, **Raipur**, **Chhattisgarh Dr. Pradeep Kumar Asthana**, Assistant Professor, Amity Business School, Amity University, **Raipur**, **Chhattisgarh**

The government is responsible for ensuring financial sustainability and creating employment opportunities, particularly in Chhattisgarh, where 80% of the population relies on agriculture. This presents a favorable environment for the development of agro-based industries. The state has devised strategic policies to enhance this sector's growth significantly. Godhan Nyaya Yojna is a scheme which focuses on the increased use of organic manure along with increased income of cattle owners. The present research aims to find out the impact of Godhan Nyay Yojana in the financial upliftment of the beneficiaries. The analysis shows there is a significant increase in working hours after joining the programme. Further, the findings of the study conclude that proper implementation of the programme will be helpful to the poor masses, farmers and cattle rearers to increase their working hours and economic conditions.

[5003]

Study on Career Choices Among the Young Generation in Gig Economy (With Special Reference to Youth of Shikohabad City)

Abhay Kishor, Research Scholar, J S University, Shikohabad, Uttar Pradesh

The Young Generation – They are more resilient to uncertainty and change, and they are poised to lead the workplace in the coming years. But we are living in a world that is becoming extremely unpredictable,

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volatile and is witnessing many new changes not only in terms of the products and services we use in our daily lives but also in the way traditional jobs exist. In an environment where temporary positions are common in organizations and companies that hire contract workers, it is widely used for short-term employment, known as the gig economy. The aim of this research paper is to conduct a study on career choices among the younger generation in such an employment scenario (gig economy). For this, data was collected through questionnaires from 100 youth in the age group of 18-35 years from Shikohabad city.

[5004]

Growth of MSMEs in India with Special Reference to Punjab and Haryana

Ms. Divya, Research Scholar, Punjabi University, Patiala, Punjab

Dr. Meenakshi Negi, Assistant Professor and Head, Department of Commerce and Management GGDSD College, Kheri Gurna, Punjab

Through business innovations, Micro, Small, and Medium-Sized Enterprises (MSME) have been making a significant contribution to the growth of entrepreneurial activities. In order to satisfy the needs of both domestic and international markets, MSME's are expanding their reach across many economic sectors and offering a wide variety of goods and services. By industrializing rural and underdeveloped areas and creating a large number of jobs at a lower capital cost than large industries, MSME's in India are playing a vital role in reducing regional imbalances and ensuring a more equitable distribution of wealth and national income. In order to understand the development path and growth performance of the states of Punjab and Haryana, we took into account the industry sector and its sub-sector in this study. Additionally, the study examines growth patterns across different phases and measures the contributions of different subsectors.

[5005] गिग अर्थव्यवस्था में श्रमिकों का वर्गीकरण और उनकी सुरक्षा के लिए संभावनाएं डॉ रश्मि सिंह् सहायक प्राध्यापक अर्थशास्त्र स्वामी विवेकानंद शासकीय स्नातकोत्तर महाविद्यालय हरदा **डॉ निर्मला डोंगरे** सहायक प्राध्यापक अर्थशास्त्र स्वामी विवेकानंद शासकीय स्नातकोत्तर महाविद्यालय **हरदा**

यह शोध पत्र भारत में गिग अर्थव्यवस्था में कार्यरत श्रमिकों के अधिकारों की सुरक्षा के लिए एक ठोस आधार प्रदान करता है और उनके लिए नीतिगत सुधारों की आवश्यकता को उजागर करता है। साथ ही गिग इकॉनमी वास्तव में क्या है? गिग वर्कर कौन हैं? और इसकी बढ़ती लोकप्रियता के क्या कारण है अध्ययन में इन सवालों का पता लगाया गया है भारत में गिग श्रमिकों की आय का तुलनात्मक अध्ययन किया गया है मुख्य बिंदु गिग अर्थव्यवस्थाय गिग श्रमिकय ऑनलाइन प्लेटफॉर्मय कर्मचारीय स्वतंत्र ठेकेदार।

[5006]

Mapping the Impact of Self-Help Groups on Socio-Economic Development: A Bibliometric **Analysis**

Ms. Monika, Assistant Professor, Department of Management, Mangalmay Institute of Management and Technology, Greater Noida, Uttar Pradesh

Ms. Dolmita Shailendra, Assistant Professor, Department of Management, Mangalmay Institute of Management and Technology, Greater Noida, Uttar Pradesh

Self-Help Groups (SHGs) have emerged as a successful grassroots method, and the idea of women's empowerment has grown to be a crucial component of socioeconomic growth. The scholarly landscape of women's empowerment through SHGs is examined in this study using bibliometric analysis, which offers insights into publication trends, important journals, significant authors, collaborative networks, and topic evolution. This analysis determines the most cited publications, central research themes, and geographic distribution of research activity using information from well-known research databases. The results show a consistent rise in publications that emphasize the contribution of SHGs to women's decision-making abilities, social standing, and financial independence. Regional differences in research focus are also

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revealed by the analysis, with South Asian nations making the most contributions. The increasing scholarly interest in SHGs as tools is highlighted by this bibliometric review.

[5007] स्व-सहायतासमूहों के माध्यम से बिलासपुरजिलेमेंमहिलाओं का सशक्तिकरण

लक्ष्मीनिधि विश्वकर्मा ,शोधार्थी, वाणिज्य और प्रबंधन विभाग, डॉ. सी. व्ही. रमन विश्वविद्यालय, करगी रोड, कोटा,

बिलासपुर (छ.ग.)

डॉ. सुप्रिया सिंह सहायकप्राध्यापक, वाणिज्य और प्रबंधन विभाग, डॉ. सी. व्ही. रमन विश्वविद्यालय, करगी रोड, कोटा, बिलासपुर (छ.ग.)

हाल के वर्षों मंे स्व-सहायता समूहों के निर्माण में उल्लेखनीय वृद्धि हुई है। जहां भी वास्तविक प्रयास किए जा रहे हैं, ये प्रयास अत्यधिक सफल रहे हैं, और लाभकारी प्रभाव वाले कुछ परिणाम प्राप्त हुए हैं। इनका सामाजिक, राजनीतिक, आर्थिक और शैक्षिक क्षेत्रों पर बड़ा प्रभाव है। स्व-सहायता समूह उत्पादकों के समूह हैं जो विचारों, विशेषज्ञता और अनुभवों का आदान-प्रदान करने के साथ-साथ समान अनुभव वाले अन्य लोगों से समर्थन प्रदान करने और प्राप्त करने के लिए एक साथ आते हैं। ये व्यक्ति समान चुनौतियाँ और परिस्थितियाँ साझा करते हैं। वर्तमान अध्ययन का लक्ष्य यह निर्धारित करना है कि बिलासपुर जिले में स्व-सहायता समूह महिला सशक्तिकरण में किस प्रकार योगदान दे रहा है।

[5008] प्रधानमंत्री मुद्रा योजना पर अध्ययन- एक अवलोकन राधा पाटीदार, सहा.प्रा., श्री उमिया कन्या महाविद्यालय, मण्डलेष्वर, डाॅ. अभय गुप्ता, प्राचार्य श्री जैन दिवाकर महाविद्यालय, इंदौर

प्रधानमंत्री मुद्रा योजना ;च्डडल्द्ध भारत सरकार की एक प्रमुख योजना है। प्रधानमंत्री योजना माननीय प्रधानमंत्री द्वारा 8 अप्रैल 2015 को ऋण प्रदान करने के लिए षुरू की गई योजना है। इस योजना का उदद्ेष्य लघु एवं सूक्ष्म और स्वदेषी उद्योगों को वित्तीय सहायता प्रदान करना है। जिससे उन्हें अपने व्यवसाय को स्थापित करने और विकसित करने में मदद मिले। इस योजना का उदद्ेष्य छोटे उधारकर्ताओं और गैर-कृषि गतिविधियों के लिए 10 लाख रूपये तक के ऋण प्रदान करना है। यह योजना सभी सार्वजनिक एवं निजी क्षेत्र के बैंको द्वारा प्रदान की जाती है। प्रधानमंत्री मुद्रा योजना जिसे भारतीय बैंकिंग क्षेत्रों में मुद्रा ऋण योजना के रूप में भी जाना जाता है। यह एक आम एवं गलत अवधारणा है कि बड़े उद्योग अधिक रोजगार पैदा करते है बल्कि सच्चाई यह है कि भारत में केवल 1.25 करोड लोग ही बड़े उद्योगों से रोजगार पाते है, जबिक छोटे उद्यमों ने 12 करोड लोगों को रोजगार दिया है। स्वरोजगार करने वाले लोगों और छोटी व्यवसायिक इकाइयों के महत्व को पहचानने के बाद भारत सरकार ने वित्तीय एवं अन्य बाधाओं को दुर करने के लिए मुद्रा योजना षुरू की। यह अध्ययन मुद्रा योजना और इसके प्रमुख उदद्ेष्यों के बारे में जानने का एक प्रयास है। यह षोध पत्र मुद्रा योजना का प्रदर्षन एवं अवलोकन करता है एवं कई पहल संदर्भ में मुदा योजना की समीक्षा भी करता है। महत्वपूर्ण पब्द:- च्डडल्ए मुद्रा योजना गैर कृषि प्रदर्षन लघु एवं सुक्ष्म उद्यम।

[5009]

A Study on Role of Government Schemes to the Development Of Entropreneurs

Seema Shah, Assistant Professor, Arihant College, Indore, Madhya Pradesh

Dr. Anil Sharma, Assistant Professor, Shri Vaishnav Commerce College, Indore, Madhya Pradesh

India is a developing country. It is the most populous and 7th largest country by area. Large population implies a large prospective market in India and puts more pressure for employment in the country. Entrepreneurship is a key driver of economic growth, innovation, and employment generation. Governments worldwide play a pivotal role in fostering entrepreneurial ecosystems through various schemes and initiatives. This study examines the role of government schemes on the development of entrepreneurs. By analysing data from existing programs such as PMMY(Pradhan Mantri Mudra Yojna), Startup India, this study identifies how these initiatives contribute to entrepreneurial growth, particularly among women, youth, and marginalized communities. Additionally, it explores the challenges faced in the implementation of these schemes, such as limited awareness, bureaucratic inefficiencies, and resource

allocation issues. The findings underscore the importance of inclusive and streamlined policy frameworks to create an enabling environment for entrepreneurship. This study concludes with actionable recommendations to enhance the effectiveness and reach of government schemes, ultimately fostering a robust entrepreneurial ecosystem.

Sub Theme-6

INTERNATIONAL BUSINESS

[6001]

Intolerance Among Global Trading Methodology
Sassier Tanupriya, Student, BMS College of Law, Bangalore, Karnataka

None of us are exactly aware about origin of religion, custom or any practice which had been followed since time and immemorial, in the same way 'Trading' has been an ancient practice all across the world. Knowing or Unknowing each one of us are a part of it. From our daily life to our country's upliftment in the economy each and everything is connected to the trading system. It is so prominent that even a slightest change can cause huge impact on developing countries. In the modern world we have laws for almost every sphere of social activity and community. There are good numbers laws and regulation present today to regulate trading sector. Whether it is at Nation level or at global level we have various organization to ensure that there is peaceful and lawful trading conducted across every country. But the question over here is, even after having all these well establishment laws and organizations. Why do we still have so many loopholes and drawbacks in this sector. Why are developing Nations facing different forms of disparity because of laws and regulation enacted by the developed nations. All these questions should be answer and there should not be any room discrimination among the global nations. Which are the steps to be taken by developing nations to promote lawful and upliftment in economy of their Nation. Trading is a medium which connects people all across the world. It is common link which promote common brotherhood globally.

[6002] बदलतेवैश्विकपरिदृश्यमें भारतीयविदेशनीतिः एकअवलोकन संगीताकुमारी, सहायकप्रोफेसर, वैश्यगर्ल्सकॉलेज, समालखा

बदलते वैश्विक परिवेश में भारतीय विदेश नीति में आमूलचूल परिवर्तनहुआहै। भारत की वर्तमान विदेश नीति राष्ट्रीय संप्रभुता का ध्यान रखते हुए बेझिझक निर्णय लेती है। अब वैश्विक स्तर पर भारत एक आर्थिक और सैनिक महाशक्ति के रूप में उभरता दिखता है और विश्वस्तर पर लिए जाने वाले निर्णय में भारत की भागीदारी महत्वपूर्ण होती है। वर्तमान भारतीय विदेश नीति परिवर्तन के तौर पर सुरक्षा आत्मक की बजाय आक्रामक दिखती है। ओज पूर्ण विदेशनीति के कारण भारत ने कई मामलों में कूटनीतिक विजय हासिल की है। आज अंतर्राष्ट्रीय मंच पर भारत अपनी बात प्रभावपूर्ण तरीके से विश्व के समक्ष रखता है एवं पूरी दुनिया उभरते हुए सशक्त भारत की ओर आशापूर्ण निगाहों से देख रही है। भारत की वर्तमान विदेश नीति भारत को विश्वगुरु बनाने की ओर अग्रसर दिखाई देती है, इस पेपर में विभिन्न तथ्यों को लेकर भारतीय विदेशनीति की सफलताका अवलोकन करने का प्रयास किया गया है।

Sub Theme-7 INFORMATION TECHNOLOGY

[7001]

Optimizing Data Analysis Efficiency: A Study on Advanced Indexing Systems Sonali L. Vidhate, Research Scholar, Sandip University, Nashik, Maharashtra Dr. Pankaj Dashore, Associate Professor, Sandip University, Nashik, Maharashtra

Data services like search, discovery, and management in scalable distributed environments have traditionally been separate from the underlying file systems and often used external databases and indexing services. The manuscript presents Tag It, an expandable data management service framework specifically created for scientific datasets that can be seamlessly incorporated into existing distributed file system structures. Tag It showcases a distributed metadata indexing framework that can scale effectively and offers a versatile tagging feature to facilitate data exploration. Tags in Tag It can be associated with an active operator for pre-processing, filtering, or automatic metadata extraction, which is offloaded to file servers in a load-aware manner. The incorporation of Tag It into two widely used distributed file systems, GlusterFS and CephFS, is emphasized in the abstract. The evaluation of Tag It showcased that it can accelerate data search operations by up to 10 times compared to the existing decoupled approach.

[7002]

Embracing AI-Driven Change: The Impact on Financial Workforce

Jagat Singh, Research Scholar, PMB Gujarati Commerce College, Indore, Madhya Pradesh

The integration of Artificial Intelligence (AI) in finance has brought significant changes to workforce structures. This study explores AI's effects on financial professionals, highlighting challenges, opportunities, and future directions. The financial sector has rapidly adopted AI, automating tasks, enhancing decision-making, and improving customer experiences. Yet, the implications of AI on financial workforce dynamics require closer examination. This study investigates how AI transforms financial workforce structures, identifying challenges, opportunities, and future trajectories. The financial sector's swift AI adoption has automated tasks, augmented decision-making, and enhanced customer experiences. The rapid adoption of Artificial Intelligence (AI) in finance has significantly altered workforce structures, automating tasks, enhancing decision-making, and improving customer experiences. However, the implications of AI on financial workforce dynamics remain understudied. This research investigates AI's effects on financial professionals, identifying challenges, opportunities, and future trajectories.

[7003]

Artificial Intelligence in Health Care - The Transformation, Risks and Remedies Dr. Roopa S, Assistant Professor, B.M.S. College of Law, Bengaluru, Karnataka

The surge of AI in healthcare has significantly transformed medical field gaining momentum over the past decade. The 21st century saw substantial attention with convergence of increased computational power, availability of large data and significant improvement of AI-powered medical algorithms. AI is revolutionizing healthcare as the AI-powered tools and technologies are being used to improve accuracy and efficiency of diagnosis, develop new treatments and provide personalized care for patients. The use of AI in healthcare extends beyond diagnostics to reshaping patient-care management, drug discovery and healthcare administration. It has streamlined administration from scheduling appointments to processing insurance claims. Despite the undisputed potential of AI in healthcare, its adoption has been sluggish. There are various barriers to adoption of AI in healthcare such as data access limitations, inhibitions in terms of algorithms, misalignment of incentives and regulatory barriers. However, its rapid adoption has raised serious ethical and legal concerns. The current regulation of AI in health care of India is at nascent stage with lack of legal regulation. The ethical implications of AI raises issues of accountability, transparency, permission and privacy. Nevertheless, implementation of AI is needed for efficient

healthcare service management as well as making medical decisions. At this juncture, the author makes an attempt to examine the nature and scope of AI in healthcare sector, legal regulation, the promises it makes for future, pitfalls it suffers from, challenges it poses and suggests remedies to make AI work better for healthcare.

[7004]

Artificial Intelligence and Intellectual Property Rights- Issues, Challenges and Opportunities Dr. Roopa S, Assistant Professor, B.M.S. College of Law, Bengaluru, Karnataka

Artificial intelligence systems are developing at a faster pace, moving from doing basic math operations to producing intricate literary and artistic creations, among other complicated creative output. This technological revolution is creating new challenges and opportunities for inventors, businesses and policy makers. On the one hand, Artificial Intelligence (AI) is enabling the creation of new types of IP assets, improving the efficiency of IP asset management, and facilitating new business models for IP exploitation. On the other hand, AI raises complex legal and ethical issues related to ownership, patentability, copyright infringement and data protection. The traditional Intellectual Property Rights (IPR) framework faces substantial threats from the rapid growth of AI technology. The enormous growth of AI has significantly challenged traditional IPR framework, necessitating adaptation of legal and policy framework to address the issues of authorship, ownership and attribution of AI-generated works. Whether such AI-generated works should be granted the same IP protection as those created by human artists is the major question to be answered. The judgments by higher courts stress on the importance of human involvement and creativity preservation, urging policies that promote fairness, competition and creativity. The current legal framework is inadequate to address the AI liability, creating accountability challenges, highlighting the complexities in determining responsibility and protecting AI-generated content. At this juncture, the author seeks to examine the existing regulatory framework and its shortcomings, emphasizing the necessity of comprehensive legal reforms that can adequately suit AI's capabilities. It throws light on ethical implications for authorship, ownership and societal impact. The paper also highlights how laws in different countries including India are dealing with AI-generated creations.

[7005]

Empowering Senior Women in Vadodara: The Role of Digital Media in Health Management Ms. Dhara Patel, Research Scholar, Department of Extension and Communication, The Maharaja Sayajirao University of Baroda, Vadodara, Gujarat

Dr. Avani Maniar, Head, Associate Professor, Department of Extension and Communication, The Maharaja Sayajirao University of Baroda, **Vadodara, Gujarat**

The use of digitalization has surged in nearly every industry, including health care. The advent of FemTech companies, which see economic prospects in women's health care, has been bolstered by the development of digital health care. Digital technology has made women's healthcare more accessible, convenient, and individualized than ever before. These platforms provide women with accurate and current health information, covering a wide range of topics such as general health and wellbeing, mental health, pregnancy and lactation care, and reproductive health. This study primarily aimed to explore the usage of digital media for health purposes and the challenges faced by senior women in Vadodara City. Data were collected from 35 senior women who used digital media through purposive and snowball sampling techniques. A structured questionnaire was administered to gather the necessary information. The significant findings of the study revealed that all the senior women used digital media for health purposes. The majority used digital media for exercise and home remedies (40%), followed by watching videos and tracking blood pressure (37.14%). However, the senior women encountered several issues, such as English language competency (28.57%), difficulties in finding authentic information, small font sizes, the use of complex medical terminology, and intrusive pop-up menus (22. 86%). Today, the aging population in cities with access to digital media remains in constant touch with their progeny. In essence,

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digital media can enrich the lives of senior women by providing opportunities for creative productivity and enhancing their overall wellbeing.

[7006]

Artificial and Computational Intelligence

Dr. Abhishek Agrawal, Assistant Professor, Department of Computer Science, Govt. Degree College, **Timarni, Madhya Pradesh**

Dr. Pankaj Kumar Khairnar, Assistant Professor Department of Computer Science, Govt. Degree College, **Timarni, Madhya Pradesh**

The rapidly developing fields of artificial and computational intelligence (AI and CI) are significantly influencing society. This essay examines the background, present situation, and potential applications of AI and CI. The origins of artificial intelligence can be found in the early years of computers. Alan Turing created the Turing Test in the 1940s to gauge a machine's capacity for intelligent behaviour. John McCarthy initially used the phrase "artificial intelligence" in the 1950s and arranged the first scholarly meeting on the topic. The MIT Artificial Intelligence Laboratory, established in the 1960s by Marvin Minsky and Seymour Paper, rose to prominence as a major hub for AI research. The two primary areas of artificial intelligence research are artificial neural networks (ANNs) and classical AI (Gharbi and Mansoori, 2005). One kind of technology that causes computers and machines to react similarly to human intellect is artificial intelligence (Dodiya and Shah, 2021). Techniques for artificial intelligence mimic human abilities, including as learning and thinking. The idea, creation, use, and advancement of computing paradigms driven by linguistic and biological factors is known as computational intelligence (CI). Historically, evolutionary computation, fuzzy systems, and neural networks have been the three primary foundations of CI. Nonetheless, a number of paradigms for computers influenced by nature have developed over time.

[7007]

Artificial Intelligence & Its Applications

Dr. Jyoti Kashiv, Guest Faculty, Department of Computer Science, Govt. Degree College, **Timarni, Madhya Pradesh**

Dr. Dipti Agrawal, Assistant Professor Commerce, Shri Atal Bihari Vajpayee Govt. Arts and Commerce College, **Indore, Madhya Pradesh**

Computers and machines can mimic human learning, comprehension, problem solving, creativity, decision making, and autonomy thanks to artificial intelligence (AI) technology Apps and devices with artificial intelligence can see and identify objects They have the ability to comprehend and respond to human language They have the ability to absorb new knowledge and gain experience They are able to provide expert and consumers with detailed suggestions They replace the need for human intelligence or intervention by allowing them to act on their own Artificial Intelligence (AI) is not universally described as the study of computations that allow for perception, reason, and action Today, both humans and machines produce more data than humans can absorb, understand, and make complex decisions. This Paper examine at artificial intelligence (AI) of characteristics, introduction, definitions, history, applications, growth, and success.

[7008]

AI Driven Threat Detection System

Dr. Rais Abdul Hamid Khan, Professor, SOCSE, Sandip University, **Nashik, Maharashtra Mohit Bharat Metha,** B.Tech Scholar, School of Computer Science and Engineering, Sandip University, **Nashik, Maharashtra**

Akash Raghunath Bhadane, B. Tech Scholar, School of Computer Science and Engineering, Sandip University, Nashik, Maharashtra

Ansh Naresh Panchtilak, B.Tech Scholar, School of Computer Science and Engineering, Sandip University, Nashik, Maharashtra

Nikhil Durgesh Vinchurkar, B. Tech Scholar, School of Computer Science and Engineering, Sandip University, **Nashik, Maharashtra**

The AI-Driven Threat Detection System represents a cutting-edge solution to the escalating challenges of cybersecurity in the era of rapidly advancing virtual technologies. Leveraging sophisticated machine learning and artificial intelligence techniques, this innovative system employs a blend of supervised and unsupervised learning algorithms to detect and classify potential threats in real-time. At its core, a stateof-the-art neural network, trained on vast datasets of known attack vectors and normal behaviour patterns. enables the system to identify anomalies and potential security breaches with exceptional accuracy. Designed for scalability and adaptability, the system continuously learns from new data and evolving threats, ensuring ongoing protection against even the most sophisticated cyberattacks. Its architecture seamlessly integrates modules for data collection, preprocessing, feature extraction, and threat classification, making it deployable across diverse environments, from small businesses to large-scale enterprise networks. By providing actionable insights and enabling proactive responses, the system significantly reduces false positives and streamlines cybersecurity workflows. Its ability to perform behavioural analysis and anomaly detection allows for the identification of zero-day attacks and advanced persistent threats that might elude traditional security measures. As cyber threats continue to evolve in complexity, this AI-Driven Threat Detection System stands as a beacon of innovation, offering organizations a powerful tool to safeguard their critical data and infrastructure against an ever-expanding threat landscape.

[7009]

The Impact of Artificial Intelligence on Rural Education and Skill Development for the Future Workforce

Mrs Dipika Dhoot, Research Scholar, Department of Commerce & Management, Sabarmati University Ahmedabad, Ahmedabad, Gujarat

Mrs Snehal Patel, Assistant Professor, Sabarmati University Ahmedabad, Ahmedabad, Gujarat

This study explored the impact of Artificial Intelligence (AI) on rural education and skill development for preparing the future workforce, focusing on a sample of 150 respondents from Gujarat State. Using stratified random sampling, data was gathered to examine the socio-demographic profile of respondents and assess perceptions of AI's role in enhancing rural education. Descriptive statistics were applied to determine the mean values of key statements, shedding light on influential factors related to AI's impact on workforce readiness. Findings reveal that respondents acknowledge AI's potential to revolutionize education and skill acquisition in rural areas, enabling more tailored learning experiences and modernized training methods. However, concerns over infrastructure limitations, the digital divide, and the need to maintain traditional educational values underscore the need for balanced AI integration. The study suggested that AI should supplement, rather than replace, essential elements of conventional education. To leverage AI effectively, policymakers and educational planners are advised to address infrastructure challenges and adopt a balanced approach, ensuring that AI complements holistic educational practices. This research underscores the importance of AI-driven initiatives in empowering rural education while

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fostering an inclusive, technology-driven future workforce. The study will help to the society the role of AI in the development and creation of the workforce in the more concrete and efficient manner.

[7010]

Wiseweb: A Fullstack Implementation and Analysis of College Forum Platform

Ashutosh Yashwant Patil, B.Tech Scholar, School of Computer Science and Engineering, Sandip University, Nashik, Maharashtra

Sweta Vijayshankar Maurya, B. Tech Scholar, School of Computer Science and Engineering, Sandip University, Nashik, Maharashtra

Rohit Dattatray Mali, B. Tech Scholar, School of Computer Science and Engineering, Sandip University, Nashik. Maharashtra

Amit Shobhan Pal, B.Tech Scholar, School of Computer Science and Engineering, Sandip University,
Nashik, Maharashtra

Dr. Pankaj Dashore, Associate Professor, Sandip University, Nashik, Maharashtra

The project "College Forum: A Platform for Academic Discourse" seeks to create an online forum that is interactive and web-based, designed for college students, faculty, and staff to enhance academic communication and collaboration. This platform allows users to exchange knowledge, inquire, give answers, and participate in meaningful conversations. A secure User Authentication system will enable users to create an account and access their account, guaranteeing a customized and safe experience. After being verified, users are able to share questions that are sorted using a Tagging System, improving the way topics are kept and found. In order to ensure content quality, an Up vote and Down vote function will highlight the most pertinent questions and answers. Users have the opportunity to give in-depth responses and feedback on both inquiries and replies, fostering continuous conversation. Moreover, a Search Bar will enable users to find questions using keywords or tags, enhancing navigation and accessibility. User Profiles are used to showcase personal contributions, creating a reputation system aimed at encouraging engagement. By monitoring participation, the platform will help users establish trustworthiness and earn acknowledgment for valuable input. By using HTML, CSS, JavaScript, and a backend framework like Java, along with data stored in a relational database, this forum will take advantage of contemporary web technologies to ensure smooth operation. The College Forum will play a crucial role in academic involvement, promoting teamwork, aiding in learning, and enhancing community ties at the college.

[7011]

Gesture and Voice Controlled Virtual Mouse

Dr. Pankaj Dashore, Professor, SOCSE, Sandip University, **Nashik, Maharashtra Deshmukh Shruti Sanjay,** B. Tech Scholar's, School of Computer Science and Engineering, Sandip University, **Nashik, Maharashtra**

Ahire Ankita Subhash, B. Tech Scholar's, School of Computer Science and Engineering, Sandip University, Nashik, Maharashtra

Gaikwad Dnyaneshwari, B. Tech Scholar's, School of Computer Science and Engineering, Sandip University, Nashik, Maharashtra

Sathe Komal Rajaram, B. Tech Scholar's, School of Computer Science and Engineering, Sandip University, Nashik, Maharashtra

Through the use of a real-time camera and microphone to guide cursor movement, this project enhances the Human Computer Interaction (HCI) paradigm in computer science. Voice plus hand motions are the most basic and antiquated method of communication. It is an alternative to the existing techniques, which involve manually moving an actual computer mouse or pressing buttons. Instead, the system controls and performs various mouse functions using a camera for computer vision and a microphone for speech recognition and processing. It can perform all of the functions that a real mouse can. The Virtual Mouse continuously gathers real-time voice commands and visuals, filters, and transforms them through a number of steps. Once the process is complete, the software uses image and natural language analysis to

extract the valid command needed to complete the task. People with impairments who have hand problems can use this virtual mouse to control computer mouse operations.

[7012]

Balancing the Impact of Artificial Intelligence -Opportunities, Challenges, and Ethical Considerations

Asifa Tazeem, Assistant Professor, CVR College of Engineering, Hyderabad Dr. Vijetha Jadda, Assistant Professor, VSU Nellore, Andhra Pradesh Dr. Abdul Mazeed, Assistant Professor BRAOU, Hyderabad

Artificial Intelligence (AI) technologies have transformed how businesses engage with customers by enabling personalized experiences, predictive analytics, and efficient automation in social media marketing. AI also offers powerful tools for enhancing social media marketing through personalization, efficiency, and data-driven insights. However, the technology also presents challenges related to cost, data privacy, and ethical considerations. Businesses must carefully balance AI's benefits with its risks to fully leverage its potential in a rapidly evolving digital landscape. However, challenges such as high costs, privacy concerns, and over-reliance on automation persist. This SWOT analysis highlights the strengths, weaknesses, opportunities, and threats of AI in social media marketing, offering insights to help businesses maximize the benefits of AI-driven marketing strategies.

[7013]

Tracing Digital Footprints: Legal Implications of Internet Surveillance on Anonymity and Privacy in India

Prerna Tandon, Advocate, Delhi High Court; Student LLM, IILM University, Gurugram, New Delhi

The digital cyberspace is earmarked with the notion of 'Anonymity' that lays the foundation of all digital interaction and communications, playing a critical role in fostering free expression, and safeguarding the individual autonomy and privacy of the individual users. In the socio-political context, its role is pivotal in giving voice to the marginalized groups in society who can challenge authority without fear of retaliation or repercussions. However, advancements in technology have empowered both state and nonstate actors to peep into the lives of the users to track and monitor their actions and collect personal data. In this digital civilization, surveillance is considered a fundamental necessity for law-enforcement agencies to respond to cyber threats. However, people's unions for civil liberties and other stakeholders view this surveillance as a threat to individual's anonymity and privacy, thereby making them more vulnerable to propaganda-driven manipulation. In this regard, there is an ever-growing demand for introducing appropriate safeguards that will secure users' privacy, security as well as fundamental rights. This research paper shall delve into the comprehensive and dual understanding of online anonymity giving rise to the need for surveillance. By offering a critique of the over-reaching government's surveillance mechanisms, this research paper shall seek to analyse the safeguards available within the Indian legal framework, focusing specifically on the provisions of the latest Digital Personal Data Protection Act, 2023; Information Technology Act, 2000; Indian Penal Code, 1862, among others. Further, this paper shall also propose recommendations for implementation of rights-respecting policies and safeguards, while keeping in mind the interest of national security and sovereignty. This shall help in promoting a balanced approach to digital identity management within the Indian legal framework,

[7014]

The Role of Artificial Intelligence in Improving Marketing ROI Dr. Rajesh Jain, Associate Professor, IMS, SAGE University, Indore, Madhya Pradesh

This research paper explores the role of Artificial Intelligence (AI) in improving the Return on Investment (ROI) in marketing. AI technologies have revolutionized marketing strategies by providing enhanced data analytics, personalized customer experiences, automation, and predictive insights. This study investigates how AI contributes to better decision-making, cost reduction, and increased sales performance in

marketing campaigns. A survey of 100 marketing professionals was conducted, and the collected data was analyzed using correlation and Chi-square tests to assess the relationship between AI adoption and ROI. The findings suggest a strong positive correlation between AI utilization and marketing ROI, particularly in customer targeting and campaign optimization. The paper concludes with recommendations on how businesses can leverage AI to maximize marketing ROI.

[7015]

Optimizing Binary Classification with Ensemble Techniques: A Study on Customer Action Prediction

Dr. Naresh Dembla, Assistant Professor, IIPS, DAVV, Indore, Madhya Pradesh Ravindra Yadav, Assistant Professor, IET, DAVV, Indore, Madhya Pradesh

In order to anticipate whether a client will carry out a particular action (such as churn, subscription, or event attendance), we investigate the effectiveness of ensemble learning techniques in binary classification problems in this work. We created an ensemble model that achieves excellent accuracy and balanced performance across precision, recall, and F1-score metrics by combining Random Forest and Gradient Boosting classifiers. Of the 7,838 events in the dataset, 6955 were classified as "No" and 883 as "Yes." Our ensemble model outperformed the standalone models with an accuracy of 91.40%. Confusion matrices and thorough classification reports show the model's efficacy and emphasise its potential for use in practical applications where accurate classification is essential. The significance of ensemble approaches in enhancing model resilience and dependability is highlighted by this work.

[7016]

Empowering Indian Communities in the Digital Era: Addressing Social Challenges Through Engagement and Inclusion

Farhana Varangot, Assistant Professor, Noble Women's College, Manjeri

The digital transformation in India has reshaped social interactions, governance, and community engagement, offering immense opportunities alongside significant challenges. Digital platforms have played a pivotal role in bridging gaps and empowering communities. Initiatives like MyGov enable citizens to engage with government policies and decisions, fostering participatory governance. Platforms such as Ketto have supported financial relief and social causes, especially during the COVID-19 pandemic. Educational tools like the DIKSHA app have democratized learning resources, particularly benefiting students in underserved areas. Despite these advancements, challenges persist. The digital divide remains a critical issue in rural India, where inadequate internet infrastructure limits access to online education and services. For instance, during the pandemic, students in remote villages struggled to participate in online learning due to poor connectivity. The spread of misinformation, particularly on platforms like WhatsApp, has led to societal disruptions, including public health misinformation and communal tensions. Furthermore, excessive reliance on digital platforms has raised concerns about privacy and social isolation in urban India. This paper explores the importance of community engagement in addressing these challenges and fostering equitable digital inclusion. Initiatives such as the Digital India Mission and Common Service Centers (CSCs) demonstrate how community-led digital literacy and infrastructure development can bridge divides. By highlighting national examples, this study proposes a framework to integrate ethical technology practices with active community involvement, ensuring that digital transformation supports inclusive growth and strengthens social cohesion across India.

[7017]

Impact of Artificial Intelligence (AI) on Digital Marketing and Its Benefits U.K. Sridevi, Research Scholar, Bhabha University, Bhopal, Madhya Pradesh

AI is transfiguring Digital Marketing by exploring awareness, automating goals and magnifying customer experience. Indian ecommerce is estimated to reach \$325 billion by 2030, driven by a staggering 500 million shoppers and robust, low-cost internet penetration. E-commerce gibber such as Netflix's

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Recommendation Engine, Amazon's Alexa, Hub Spot's AI-Powered Marketing Tools helping optimize marketing campaigns, predict customer behaviour, and provide personalized recommendations. This paper examines how AI helps to improve digital marketing strategies in enhancing new opportunities by integrating AI with digital Marketing. Digitalization means converting information processes and activities into digital formats enabling the use of digital technologies such as computers internet and share information. There exists a major impact of AI on Digital Marketing Strategies such as Data-Driven Decision Making, Omni channel Marketing, Account-Based Marketing, Influencer Marketing, Content Marketing. It is studied through improved strategies such as Improved Customer Experience through Personalization, Chatbots and Virtual Assistants, Enhanced Decision-Making through predictive and data Analytics, Increased efficiency through automation, content generation, better ROI and conversions through targeted advert, optimized landing pages, competitive advantage through innovative marketing strategies, data driven insights. Fe other Benefits such as Improved customer segmentation through enabled targeted marketing, enhanced social media management through scheduled engagement and better email marketing through personalization, segmentation and automation.

[7018]

Review Online Examination System Using Artificial Intelligence Vaibhav Gawali

Modern society places a high importance on online education because of how quickly technology is developing and how education must change to keep up. E-learning is the only option left following the COVID-19 pandemic to keep instruction going during lockdowns, though. Artificial plays an important role in it. The avoidance of unfair means occurring during online exams is one of the most challenging circumstances exam invigilators encounter. Some of the issues can need consulting nearby references or perhaps getting assistance from neighbours. The principles of facial detection and recognition by Local Binary Pattern Histogram Algorithm, Dlib, toolkit, OpenCV library, andYOLOv3 are used in this research to offer a smart invigilation system that can facilitate exam enrollments and eliminate methods of impersonation and cheating. The evaluation of responses, particularly those of the subjective variety, is one of the main difficulties of online exams. Subjective responses gauge a student's capacity for information retention and verbal expression. Subjective questions, in contrast to objective questions, may have more than one valid response. These responses can state the same thing in a different language and grammatical structure. As a result, grading subjective questions manually takes a lot of time and is difficult to automate. This work uses machine learning (ML)and natural language processing (NLP) to automatically grade subjective questions. The objective response and the ideal response offered by the body that formulated the question were contrasted in the study.

[7019]

An analytical Study of Cloud Based Library Services: Special reference of Govt. College Badwah Library

Krashnu Kumar Yadav, Research Scholar, Department of Library & Information Science Mansarvoar Global University, Sehore, Madhya Pradesh Dr. Shahina Sultana Khan, Professor, Department of Library & Information Science Mansarvoar Global University, Sehore, Madhya Pradesh

The integration of cloud computing into library services has become increasingly prevalent, offering numerous advantages such as enhanced accessibility, scalability, and cost efficiency. This study examines the adoption and impact of cloud-based library services at the Indian Statistical Institute (ISI) Bengaluru Library, a premier research institution known for its extensive collection of statistical and mathematical resources. The research aims to evaluate how cloud technology has transformed the library's operations and user experiences. Using a mixed-methods approach, this study analyzes both quantitative data, including usage statistics and cost-benefit analyses, and qualitative feedback from library staff and users. The findings indicate that cloud-based services have significantly improved the accessibility and usability

of library resources, allowing users to access materials remotely and efficiently. However, challenges such as data security concerns, initial setup costs, and the need for ongoing staff training were also identified. The study concludes with recommendations for optimizing cloud-based library services, focusing on enhancing security measures, improving user education, and ensuring that the services continue to meet the evolving needs of the Badwah College Library's diverse user base. This research contributes to the growing body of knowledge on cloud computing in libraries, providing valuable insights for other academic institutions considering similar technological transitions.

[7020]

भारत में बौद्धिक संपदा अधिकार, बौद्धिक संपदा अधिकारों से जुड़े भारतीय कानून और आर्टिफिशियल इंटेलिजेंस (एआई)

प्रो.पुष्पा निबोरिया सहायक प्राध्यापक शासकीय श्री नीलकंठेश्वर पी. जी.कॉलेज,खंडवा ,मध्यप्रदेश प्रो.टीना निबोरिया सहायक प्राध्यापक शासकीय श्री नीलकंठेश्वर पी. जी.कॉलेज,खंडवा ,मध्यप्रदेश

कृत्रिम बुद्धिमत्ता; एआईद्ध सिस्टम स्वायत्त रूप से रचनात्मक कार्यों और उपयोगी आविष्कारों को उत्पन्न करने की क्षमता हासिल कर रहे हैं। यह एआई आउटपुट के लिए पेटेंट और कॉपीराइट जैसे बौद्धिक संपदा अधिकार; आईपीआरद्ध आवंटित करने के बारे में महत्वपूर्ण प्रश्न उठाता है। जैसे.जैसे एआई की उत्पादक क्षमताएं बढ़ती हैंए आईपीआर के आसपास भारत के कानूनी ढांचे और न्यायशास्त्र पर जोर दिया जाएगा।यह रिसर्च पेपर भारत में बौद्धिक संपदा अधिकारएबौद्धिक संपदा कानूनों की पड़ताल करता हैतथा भारत में कॉपीराइट और पेटेंट कानून के लिए एआई द्वारा उत्पन्न मुद्दों की जाँच करता है और विश्लेषण करता है कि एआई नवाचार को प्रोत्साहित करने और रचनाकारों के हितों की रक्षा करने के बीच संतुलन बनाने के लिए व्यवस्था कैसे अनुकूल हो सकती है।यह रिसर्च पेपर उन चुनौतियों और अवसरों पर चर्चा करता है जो एआई बौद्धिक संपदा अधिकारों के संदर्भ में प्रस्तुत कर रहा है।

[7021]

Role of Robotics in Regulating Agro Climatic Conditions

Dr. Khushboo Jain, Assistant Professor, Shri Vaishnav Institute of Management and Science, **Indore, Madhya Pradesh**

Dr. Deepa Katiyal, Professor, Shri Vaishnav Institute of Management and Science, **Indore, Madhya Pradesh**

Ms. Arnika Kabra, Assistant Professor, Shri Vaishnav Institute of Management and Science, **Indore, Madhya Pradesh**

Robotics integration into conservation and enhancement of biodiversity is not a theory for the future, it is a reality now. Influencing everything from monitoring and study to direct ecological intervention, Robots are involved. The study of Agro Climate includes ecological research, sustainable agriculture and conservation. The use of Robotics in the agricultural sector is also providing creative solutions to handle various environmental problems. Increased use of automated approaches of Artificial Intelligence (AI) in robotics is making this even easier. Robotics in environmental research and biodiversity conservation is expected to develop dramatically in the future, offering improved capabilities in genetic sampling, active ecosystem restoration and ecosystem monitoring. This will provide aid in achieving Vision Viksit Bharat (VIVIBHA) 2047. This paper provides a concise study of the role of Robotics in regulating Agro Climatic conditions and use of Robotics and Robots in agriculture sector. Criteria of purchasing robots for regulating Agro Climatic conditions have also been mentioned.

[7022]

Digitalization and Its Impact on Indian Railway

Arvind Mishra, Research Scholar, Amity Business School, Amity University, Gwalior, MP Dr. A. K. Parihar, Professor, Amity Business School, Amity University, Gwalior, MP

A modern, user-friendly transportation system is required throughout the world. Rail transit is an important component. Train operators must update their business ideas and plans to reflect changes in the

business environment brought about by ICT. For rail transportation to become more modern, digital transformation is required. The digitization cycle connects the physical and virtual worlds. It has created and changed many economic sectors, and it is linked to cyber physical systems. IoT, cloud computing, data analytics, automation, and robots have all aided in hastening the digital transformation of the railway industry. We are transitioning to a digital economy, as evidenced by Railway 4.0, Industry 4.0, and the digital railway. Partnerships with logistics and technology companies for logistical innovations, userfriendly apps for passengers. The Indian Railways has automated train signaling, ground control systems, procurement, unreserved ticketing, predictive maintenance, passenger data systems, automated passenger car manufacturing, and other areas. Indian railroads use ISRO's Real-Time Train Information System to create computerized charts and obtain information about passenger trains (RTIS). RAMLOT is installed on 2700 electric and 3800 diesel locomotives, and 6500 locomotives are managed automatically. In one year, 6000 electric locomotives will be RTIS-equipped. At rest stops, UTS terminals are used to distribute automated, non-reserved tickets. This is handled by the nearest node station. The Indian Railways is using LTE-based Mobile Train Radio Communication to update their signal system (MTRC). The implementation of Industry 4.0 improved productivity at passenger vehicle manufacturers. In 2019, Indian railroads used 3D riverbed scanning and drone cameras to inspect bridges. Indian railroads have made the entirety of their purchasing a digital process. All procedures—including request processing, ondemand generation, tender publication and finalization, creation and distribution of letters of approval, agreements, and changes, RITES evaluation of materials, expert evaluation of proposals, supply tracking, online dealer account receipt and processing, and distribution of materials to consignees—are carried out digitally. That encourages people to purchase. By implementing modern, up-to-date systems and new technology that adhere to international standards, Indian Railways has improved its operations. Long-term objectives include making people happy and getting things to work

[7023]

Artificial Intelligence (AI) Revolution in Accounting

Zeenat Shaikh, Research Scholar, Devi Ahilya Vishwavidyalaya, Indore, Madhya Pradesh Swapnil Neeraj, Research Scholar, Devi Ahilya Vishwavidyalaya, Indore, Madhya Pradesh

The application of artificial intelligence (AI) to accounting is revolutionizing conventional methods and providing previously unheard-of chances for effectiveness, precision, and strategic decision-making. Applications for AI technologies are growing in these fields as they develop further; these applications range from automating repetitive tasks to offering sophisticated analytical capabilities that facilitate intricate financial analyses. This paper provides a comprehensive review of existing literature and empirical research, it highlights the impact of AI technology on performance, accuracy, and decisions in accounting. The objectives of the paper are to explain the existing uses of artificial intelligence within the accounting sector evaluate their efficacy and anticipate the future dynamics of the accounting profession considering the continuous advancements in artificial intelligence. The paper adopts a conceptual framework and a semi-systematic review to evaluate relevant published articles. It utilizes a qualitative research methodology, Data was gathered from academic journals, bibliometric analyses, and various articles. The result shows that the AI revolution in accounting transforms the field by automating routine tasks, enhancing accuracy, and enabling advanced analytics for better decision-making. This shift improves efficiency and presents challenges, such as ethical concerns and the need for upskilled professionals. Embracing AI responsibly will shape the future of accounting, benefiting businesses, professionals, and regulators alike.

[7024]

Cybersecurity Challenges in The Internet of Things (IoT) Ecosystem
Ms. Akhila P, Assistant Professor, Noble Women's College, Manjeri, Kerala
Ms. Fayiza Masood P P, Assistant Professor, Noble Women's College, Manjeri, Kerala

The Internet of Things (IoT) is revolutionizing industries by interconnecting billions of devices, but its rapid growth has introduced significant cybersecurity challenges. IoT devices often lack robust security measures, such as strong authentication and encryption, making them vulnerable to threats like Distributed Denial of Service (DDoS) attacks and data breaches. The heterogeneity of devices, resource constraints, and decentralized networks further complicate ensuring comprehensive security. High-profile incidents like the Mirai botnet attack highlight the risks posed by unsecured IoT devices, emphasizing the urgent need for improved protection across this expanding ecosystem. Emerging technologies and global initiatives offer promising solutions to these challenges. Block chain provides decentralized, tamper-proof data management, while Artificial Intelligence (AI) enables real-time threat detection and response through pattern recognition and anomaly detection. Efforts such as the NIST Cybersecurity Framework and international standards like ETSI EN 303 645 aim to establish consistent security practices, though universal compliance remains a challenge. Looking forward, innovations like lightweight cryptographic algorithms, quantum-resistant protocols, and edge computing will be crucial for building a resilient IoT ecosystem. A holistic approach combining technology, regulation, and user awareness is essential to mitigate risks while unlocking the full potential of IoT.

[7025]

Crypto Jacking: an Online Completely Hidden Poisonous Threat from the User Dr. Paresh Shantaram Khetal, Assistant Professor, Government Commerce College, Vadali, Sabarkantha, Gujarat

Crypto jacking is also referred to as malicious crypto mining, and it is a threat that embeds itself within a computer or mobile device and then uses its resources to mine cryptocurrency. Crypto jacking essentially gives the attacker free money - at the expense of your device and the overall health of your network. When a hacker crypto jacks a device, they are capitalizing on the device's computing ability to solve complicated math problems. The reward for solving these problems is cryptocurrency, which can be traded in an exchange for other cryptocurrency or traditional money, often referred to as fiat currency. Like most other malicious attacks on the computing public, the motive is profit, but unlike many threats, it's designed to stay completely hidden from the user.

[7026]

Generative AI Innovations in Healthcare System and Its Uses Anjli Barman, Department of CSA, ABVV Bilaspur, Chhattisgarh

Generative AI is significantly altering patient care and research, and it is redefining the field of healthcare. Generative AI's advanced abilities are improving medication research, treatment strategies, and diagnostics. Artificial intelligence integration is improving patient outcomes, allocating resources optimally, and creating more personalized and effective healthcare solutions. Researchers and healthcare professionals are using Generative AI to extract fresh insights from large datasets, accelerating advancements in medicine. Examine how Generative AI is revolutionizing healthcare to improve research and provide personalized patient care. The promise of Generative AI to revolutionize health is only getting started. Learn how this strong technology may help the healthcare revolution industry achieve previously unobtainable levels of efficiency, effectiveness, and creativity. You can also investigate a framework to assist your organization reach its full potential. While machine learning and natural language processing have been used in a variety of healthcare use cases in recent years, new generative AI models are pushing the boundaries of healthcare technology. In terms of natural language development, summarization, translation, reasoning, insight retrieval, and handling unstructured,

unlabeled information, these models exhibit previously unheard-of capabilities. Personalization in healthcare could be made possible by generative AI technology, which can democratize knowledge, improve interoperability, and speed up discovery.

[7027]

The Role of Artificial Intelligence in Marketing Strategies: Automation, Personalization, and Forecasting and Its Impact on Sustainability

Dr. Anuradha Chakraborty, Assistant Professor, Mangalmay Institute of Management& Technology, **Greater Noida, Uttar Pradesh**

Integrating Artificial Intelligence (AI) into marketing strategies has become critical for transforming the landscape of customer interaction and organizational efficiency. AI is driving technologies that improve the success of marketing initiatives by automating, personalizing, and predicting. However, AI's environmental and social ramifications in marketing must be carefully considered, especially in terms of sustainability. This article investigates the role of AI in marketing, with a focus on automation, customization, and forecasting, as well as its potential influence on sustainability, both good and negative. We explore the ethical implications, the possibility of waste reduction, and the issues associated with AI systems' environmental impact. Given the environmental destruction that has occurred, we all understand that sustainability is vital. It had a significant impact on our surroundings. As businesses and responsible residents of the country, it is our primary responsibility to work on sustainability as well. We cannot dismiss AI's role in raising awareness, personalizing, automating, and ensuring sustainability. AI has introduced a new dimension to the business. AI can assist in accelerating sustainability in a variety of areas, including resource management, agriculture, energy, transportation, waste management, climate resilience, and biodiversity. In many situations, AI algorithms analyze large volumes of data to uncover patterns, trends, and insights, which is critical for monitoring and implementing sustainability.AI contributes to sustainability in a variety of ways, including data collection, analysis, and promotion of environmental conservation and social responsibility. As we know, AI handles vast amounts of data with speed and precision. In terms of sustainability, this entails using AI-powered algorithms to extract insights from environmental sensors, satellite images, social media feeds, and other sources of data. Aside from that, AI has greatly contributed to sustainable design and manufacturing, giving game-changing capabilities that can enhance efficiency, reduce waste, and encourage eco-friendly practices throughout the lifespan of a product.

[7028]

Information and Communication Technology (Special reference of ICT Tools) Dr. Dhiraj Sharma, Assistant Professor of Commerce, Government College, Khategaon, Dewas, Madhya Pradesh

Modern information and communication technology have creator a "Global Village" in which place can communicate with other across the world. ICT is often studied in the context of how modern communication technologies affect society. Information and Communication Technology (ICT) has become a key factor in the future development of services industry including banking, transport, logistics, and retailing industries. Globalization has pushed the use of technology as a necessity in various business and economic functions. Information communication technology at present are influencing every aspect of human life. They are playing roles in works places, business, education, and entertainment. The world is changing new information and communication technologies are powerful contributors to this change. The development, advancement, and implementation of Information Communication Technologies within today's ever-changing society profoundly impacts the way we lead our lives. The effects of these pervasive technologies present both a challenge and an opportunity for researchers, educators, and students worldwide. The development and convergence of computer and communication technologies; jointly termed as information and communication technologies(ICT) has affected almost all aspects of human life. Information technology "evolved in the 1970s. Its basic concept ,however, can be traced to

the world war II alliance of the military and industry in the development of electronics, computer and information theory. After the 1940s, the military remained the major source of research and development funding for the expansion of automation to replace manpower with machine power.

[7029]

Traditional Instruction Vs Computer Managed Instruction Dr. Chantan Verma, Assistant Professor, DOE DHSGVV, Sagar, MP

The present research paper is related to the area of information and communication technology (ICT) in education and instructional technology. Present Education system faces many challenges in the field of Education. The 21st Century and demands of society created a lot of challenges in the field of Education specially the plan of return students to physical classrooms has suffered. So the Present education system requires the Innovations in the field of Education. Innovations are required in Aims of education, Curriculum framing, Teaching methods, Teaching learning strategies, Evaluation Process etc. Information Communication Technology plays a vital role in the field of innovations which are required in the field of education like e-learning, on-line learning and platforms that we use for teaching learning process. This research paper consist of key features of traditional way of instruction and their limitations, key features of Computer Managed Instruction and difference between Traditional Instruction and Computer Managed Instruction as well as approaches related to Computer Managed Instruction.NEP 2020 places a strong emphasis on the integration of technology, recognizing its vital role in fostering holistic development and Computer Managed Instruction helps to teacher for fulfillment of the personalized needs of the students and creates a holistic development of child. In Computer Managed Instruction environment the instructions are learner centered and highly individualized that seeks a high level of learner involvement. It is focused and targeted on learner's interest and curiosity. It is flexible to explore diverse possibilities. Computer Managed Instruction provide inclusive, high quality education for all.

[7030]

A Study on the Prevailing Cybersecurity In The Post Covid-19 Era: Emerging Threats And Countermeasures

Mayank Chouhan, Student, Vishisht School of Management, Indore, Madhya Pradesh Akash Debnath, Research Scholar, D.A.V.V., Indore, Madhya Pradesh

The COVID-19 pandemic reshaped the digital landscape, intensifying cybersecurity challenges as organizations shifted to remote operations. This study examines emerging cybersecurity threats and countermeasures in the post-COVID-19 era through an extensive literature review. Key threats identified include a surge in ran somware, phishing campaigns, vulnerabilities in remote work systems, and the exploitation of supply chain networks. Advanced persistent threats (APTs) have also gained prominence, targeting critical infrastructures and data assets. The study highlights countermeasures such as implementing zero-trust architectures, advanced threat detection systems, and robust employee awareness programs. It also emphasizes the need for international collaboration and updated regulatory frameworks to address complex cyber threats effectively. By synthesizing existing research, this study provides a comprehensive understanding of the evolving cybersecurity landscape and offers actionable insights for policymakers and organizations to enhance resilience against future cyber risks in an increasingly digital world.

Sub Theme-8 SUSTAINABLE DEVELOPMENT GOALS (SDGs)

[8001]

Sukraneeti and the SDGs: Bridging Ancient Leadership Principles with Modern Employability Challenges

Dr. K. Meena Rani, Assistant Professors, Bhavan's Vivekananda College of Science, Humanities and Commerce, Sainikpuri, **Secunderabad, Hyderabad**

Ms. N. Stella, Assistant Professors, Bhavan's Vivekananda College of Science, Humanities and Commerce, Sainikpuri, Secunderabad, Hyderabad

For any country to develop it is necessary to establish a set of goals, therefore United Nations Organisation (UNO) 8th Secretary General Ban ki Moon, in 2015 had come up with a concept and a set 17 goals to sustain the growth and development across nations worldwide. They are now known as Sustainable development goals. Any and every nation obliging to the rules and following the goals experiences the rewards and sustainability it brings to retain the growth that has been established till date. Going through the archives of ancient India in search of these 17 Sustainable development goals we discover "Sukra Acharaya" whose writings are known as "Sukraneeti." In this particular chapter we are going to present the values a leader must according to sukraneeti in relevance to contemporary socioeconomic condition not just that but also how workforce/man power empowerment is important what needs to be done like; division of work, power and principles of minimum wage etc. Are going to be discussed in detail by mapping of relevant Sustainable Development goals with Sukra acharyas principles of ancient India.

[8002]

Global Sustainable Development Trends and the Role of an Education Dr. Krishna Kumari Chetry, Assistant Professor, Biswanath College of Education, Assam

This review explores the pivotal role of education in promoting sustainable development, focusing on recent trends and the integration of indigenous knowledge systems (IKS). By examining various studies, the review underscores how educational initiatives contribute to sustainable development goals (SDGs) and address contemporary environmental and socio-economic challenges. The findings highlight the importance of incorporating traditional practices into educational curricula to foster a holistic understanding of sustainability. This approach enhances ecological and cultural preservation and equips individuals with the knowledge and skills necessary for sustainable living.

[8003]

Consumer Perception towards Electric Vehicle Industry: A Study on the Role of Electrical Vehicles in Environmental Sustainability Reference to Nanded District. (Mh.)

Dr. Pravin Hiraman Tamgadge, Associate Professor SSBES's ITM. Nanded, S.R.T.M., University Nanded. **Nanded, Maharashtra**

Mr. Ajaykumar Shrikant Gunjkar, Assistant Professor SSBES's ITM. Nanded, S.R.T.M, University Nanded, **Nanded Maharashtra**

Global warming is the long-term warming of the planet's overall temperature. Though this warming trend has been going on for a long time, its pace has significantly increased in the last hundred years due to the burning of fossil fuels. As the human population has increased, so has the volume of fossil fuels burned. Since the Industrial Revolution, the global annual temperature has increased in total by a little more than 1 degree Celsius, or about 2 degrees Fahrenheit. Between 1880—the year that accurate record keeping began and 1980, it rose on average by 0.07 degrees Celsius (0.13 degrees Fahrenheit) every 10 years. Since 1981, however, the rate of increase has more than doubled: For the last 40 years, we've seen the global annual temperature rise by 0.18 degrees Celsius, or 0.32 degrees Fahrenheit, per decade. As society

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becomes more concerned with the natural environment, businesses also have to adopt environmental concerns as their corporate social responsibility. Marketing the environment friendly products are called as green marketing. In recent era the automobile sector has been one of the major reasons behind global warming due to its high carbon emissions. So as a social responsibility, it is necessary to promote green vehicles in Indian market by the automobile industries to reduce its effect on environment.

[8004]

Veganism Is A Path Of Sustainable Living: A Plant-Based Revolution In Redefining Health, Climate Action, And Compassionate Living - A Review

Ch Madhuri, Research Scholar, Department of Home Science SVU College of Science, Tirupati. Andhra
Pradesh

Dr. K Manjula, Associate Professor, Department of Home Science SVU College of Science, **Tirupati. Andhra Pradesh**

Over the recent years many people across the world have shifted to a variety of plant-based food alternatives that offer great taste and health benefits. The primary reasons switch to vegan because technology advancement, increased lifestyle ailments and allergy condition, climatic changes and changing perception towards sustainability. The present study enhances the understanding of the vegan dietary consumption by expanding the range of influencing factors beyond traditional attitude – behaviour influence. It influences, emphasizes the importance of attributes – such as taste, convenience and health benefits- shaping consumer perceptions and decision regarding vegan diet. In addition, the potential of allergies from dairy products and lactose intolerance have flued the popularity of plant-based dairy substitutes. The present article focus on that vegan diet might be beneficial for weight reduction and improvement of some cardio metabolic marker (LDL- Cholesterol, fasting glucose, HbA1c) in diabetes or at high CVD risk. The vegan diet is a plant based diet that has become popular among individuals due to its potential health benefits, animal welfare and environmental sustainability.

[8005]

Sustainable Development and Women: A Pathway to Inclusive Growth and Environmental Sustainability

Dr. Anupma Sinha, Assistant Professor, Department of Sociology, Banaras Hindu University, Varanasi, Uttar Pradesh

Sustainable development aims to balance economic, social, and environmental dimensions to ensure a better future for all. At the heart of this vision lies the empowerment of women, whose active participation is vital for achieving long-term sustainability goals. This research examines the critical intersection between gender equality and sustainable development, focusing on how women contribute to and benefit from sustainable practices in various sectors such as agriculture, healthcare, and environmental conservation. Despite facing significant barriers, including limited access to resources, education, and leadership opportunities, women have demonstrated their ability to drive positive change. In rural and marginalized communities, women are key agents in managing natural resources, improving food security, and fostering resilience to climate change. Their involvement in sustainable practices, such as water management, renewable energy, and organic farming, leads to better outcomes for their families and communities. By addressing gender inequalities, society can unlock the full potential of women to contribute to a sustainable future. The study also explores the role of gender-sensitive policies in promoting women's empowerment. It emphasizes that achieving gender equality is not only a matter of social justice but also a prerequisite for achieving the United Nations Sustainable Development Goals (SDGs). The research calls for a more inclusive approach to development, where women's leadership is prioritized in decision-making processes and sustainable initiatives. Empowering women is essential for fostering inclusive growth, ensuring environmental sustainability, and building resilient societies for future generations.

[8006]

Hydro Powering India's Economy: Innovations in Renewable Technologies Aman Verma, Student, P.M. College of Excellence, (SABVGACC), Indore, Madhya Pradesh

This research paper explores India's strategy to leverage hydroelectric power as a cornerstone of its renewable energy efforts, crucial for driving economic growth through technological innovation. It begins with an overview of India's energy challenges and increasing demand for renewable solutions. The literature review examines global research on hydroelectric advancements and their economic implications, aiming to assess the viability and societal impacts of innovative technologies. Methodologically, it integrates literature review, quantitative economic analysis, and qualitative case studies of pioneering Indian hydroelectric projects. The hypothesis indicates the positive impact of technological advancements in hydroelectric power and projects, also economic development of small-scale rural hydroelectric projects. Key findings underscores the transformative potential of these innovations, advocating for international collaboration and a robust policy framework to accelerate technological adoption. The study highlights economic benefits such as job creation, GDP growth, and environmental impact reduction, emphasizing long-term investment in hydroelectric technologies for a sustainable energy future in India.

[8007]

Paradigm Shift in Global Business Practices and Socio Economic Progress for Achieving SDG'S Dr. Kalawati Kori, Assistant Professor, Department of Sociology, Govt. Arts and Commerce (Naveen) College, Bhopal, Madhya Pradesh

Mrs. Rakhi Parihar, Assistant Professor, Department of Commerce, Govt. Arts and Commerce (Naveen) College, **Bhopal, Madhya Pradesh**

SDG's emphasizes on long term existence of goals with no risk to upcoming generation requirement. Aimed by UN to accomplish it in 2030 which is agreed on 2015 at international conference so the government and public both are making combine effort for it. Several schemes are introduced to encourage such a startups and support subsidiaries are also provided to business which leads down towards SDG's. So many emerging approaches of SDG's for Global Business to focus on Sustainable way of doing business and formulate the policies according to the growth of triple P's people, planet and profit.

[8008]

Unveiling Global Trends in Sustainability Research: A Bibliometric Analysis

Dr. Rachana Vishwakarma, Assistant Professor, Department of Commerce & Business Studies, Central University of South Bihar, **Gaya, Uttar Pradesh**

Mr. Saket Mishra, Research Scholar, Department of Commerce & Business Studies, Central University of South Bihar, **Gaya, Uttar Pradesh**

Ms. Aishwarya, Research Scholar, Department of Commerce & Business Studies, Central University of South Bihar, Gaya, Uttar Pradesh

This study investigates major initiatives supporting sustainable development, distinguishing between sustainability reporting frameworks, principles, and standards. Employing a systematic literature review with bibliometric analysis, the study uncovers key themes, leading authors, institutions, and influential journals in sustainability research. Notable contributors like "De Villiers C" and "Boiral O," along with prominent institutions such as the University of South Australia, are identified for their significant impact. The Journal of Cleaner Production transpires as an essential platform offering research on sustainability. This study highlights the global nature of sustainability research, emphasizing the importance of international collaboration. However, it also acknowledges the limitations of relying solely on a single database, i.e. Scopus, for the analysis and recommends incorporating data from multiple databases for a

more comprehensive understanding. The study suggests future research directions to enhance sustainability practices, benefiting academia, industry, and policy-making.

[8009]

Fostering Sustainability in the Digital Age

Amina S, Assistant Professor, Noble Womens College, Manjeri, Kerala

A sustainable digital ecosystem refers to a digital environment designed to operate in a way that minimizes negative environmental, social, and economic impacts while promoting long-term efficiency and resilience. It involves the integration of sustainable practices into the development, management, and operation of digital systems and technologies. Cloud computing has become an essential component of modern digital ecosystems, providing scalable and on-demand services to businesses and individuals. However, the growing energy consumption of data centres poses significant environmental challenges. This paper proposes an energy-efficient cloud computing framework that integrates renewable energy sources, such as solar and wind power, to reduce the environmental impact of data centers. The framework incorporates advanced resource optimization algorithms, energy-efficient cooling systems, and renewable energy management to achieve a sustainable and cost-effective solution. A case study demonstrates the potential reduction in carbon emissions and operational costs using this approach.

[8010]

The Role of Artificial Intelligence in Achieving the SDGs: A Study

Ragini Hardiya, Assistant Professor, BM College of Management & Research, Indore, MP

The Sustainable Development Goals (SDGs) are 17 global goals adopted by the United Nations in 2015 to achieve "peace and prosperity for people and the planet" by 2030.AI-based innovation can contribute to reducing inequalities and promoting social and economic inclusion, supporting the achievement of SDG10. AI-based innovation can also positively influence SDG11, which aims to make cities and human settlements inclusive, safe, resilient, and sustainable. AI holds tremendous potential for advancing the United Nations Sustainable Development Goals (SDGs). AI, particularly generative AI, provides new opportunities to analyze data and trends at pace and scale to further knowledge, allocation of resources and action.

[8011]

Promoting Diversity and Inclusion as a Catalyst for Achieving Sustainable Development Goals in Public Administration: Insights from the Service Sectors of Dakshina Kannada

Lawren Maria Castelino, Research Scholar, Institute of Management and Commerce, Srinivas University, **Mangaluru, Karnataka**

Dr Sudha K, Research Professor, Institute of Management and Commerce, Srinivas University, **Mangaluru, Karnataka**

This paper examines the critical role of Diversity and Inclusion (D&I) in advancing the Sustainable Development Goals (SDGs), with particular emphasis on SDG 8 (Decent Work and Economic Growth), SDG 5 (Gender Equality), and SDG 10 (Reduced Inequalities). The focus of this research is on the service sectors in Dakshina Kannada, a region in southwestern India known for its rich cultural diversity and growing economic significance. Through this localized lens, the paper explores how D&I practices within the workforce contribute to enhanced economic growth, gender equality, and reduced workplace inequalities, all of which are essential components of sustainable development. By reviewing existing literature, case studies, and statistical data, the paper investigates how diverse and inclusive workplaces positively impact employee performance, organizational productivity, and business outcomes. It draws connections between inclusive organizational cultures and key benefits such as higher levels of employee engagement, innovation, and job satisfaction. Furthermore, the research highlights the role of public administration in fostering and enforcing D&I policies within the region, particularly in the public service and private service sectors. In the context of SDG 8, the paper discusses how diverse workplaces can

drive economic growth by increasing workforce productivity, reducing turnover, and stimulating innovation. It emphasizes that businesses that integrate diversity and inclusivity into their practices experience enhanced financial performance, greater creativity, and improved decision-making, leading to overall business success and economic stability. Regarding SDG 5, the paper explores the importance of gender equality in the workforce, addressing issues such as the gender pay gap, underrepresentation in leadership, and workplace discrimination. By examining policies that promote equal opportunities, the study reveals how gender-inclusive practices can empower women, improve organizational culture, and lead to better economic outcomes. Additionally, the paper explores how D&I policies can help reduce social and workplace inequalities, which aligns with SDG 10. By creating an inclusive environment, organizations can break down barriers for marginalized groups, such as ethnic minorities, individuals with disabilities, and the LGBTQ+ community, thereby contributing to a more equitable society. Finally, this paper provides actionable policy recommendations for both public and private organizations to enhance their D&I strategies. These recommendations aim to integrate inclusive leadership, equal pay for equal work, and access to career advancement into organizational frameworks. The findings underscore the importance of promoting D&I as a key enabler of sustainable development, emphasizing that diversity and inclusion are not just ethical imperatives but also powerful catalysts for economic growth and social stability.

[8012]

Green Bonds as a Catalyst for Renewable Energy Growth in India: Pathways to a Sustainable Future

Ms. Sonam Srivastava, Mangalmay Institute of Management and Technology, Greater Noida, Uttar
Pradesh

Dr. Kamal Agarwal, Mangalmay Institute of Management and Technology, **Greater Noida, Uttar Pradesh**

Dr. Anjali Dixit, Mangalmay Institute of Management and Technology, Greater Noida, Uttar Pradesh

Making the switch to renewable energy is essential to building a sustainable future, but there are still large financial holes in the present system. This study aims to pinpoint the fundamental causes of these disparities, highlighting the difficulties in funding renewable energy initiatives in developing nations such as India. One important financial tool that has enormous potential to close these disparities is green bonds. In line with international commitments like the Sustainable Development Goals, the study investigates the potential of green bonds to help achieve affordable and clean energy. Apart from comprehending financial systems, this study explores the difficulties rising economies encounter in striking a balance between energy supply and the necessity of DE carbonization. The difficulties of preserving energy security while moving toward low-carbon solutions are brought to light. The report also looks into ways to ensure that India's transition to renewable energy is fair and inclusive by implementing a just transition. This study offers a thorough examination of the strategic, financial, and regulatory avenues needed to close the clean energy funding gap and secure India's energy sustainability in the future.

[8013]

Global SDGs Strategic Policies: Catalysts for a Sustainable Future Dr. Krishna Kumari Chetry, Assistant Professor, Biswanath College of Education, Assam

Education is fundamental to achieving Sustainable Development Goals (SDGs) as it provides individuals with the essential knowledge, skills, and values needed for sustainable living. This paper explores the multifaceted role of education in promoting sustainable development, highlighting how it raises awareness, empowers individuals, fosters critical thinking, and supports community engagement. It emphasizes the importance of integrating sustainability into curricula to build a sustainable mindset, encourage lifelong learning, and drive innovation. By linking local actions to global sustainability efforts and addressing inclusivity and equity, education contributes to a more equitable and resilient world. The paper argues that education is not merely a tool but a transformative force crucial for realizing the SDGs.

This paper explores the global policies aligned with the SDGs, analysing how they serve as catalysts for a sustainable future.

[8014]

Sustainable Development Goal 8, Its Challenges and Possible Solutions In The Light of Tagore's Religion of Man

Mrs. Manali Bose, Assistant Professor, Department of French, Bhavan's Vivekananda College Sainikpuri, Secunderabad, Hyderabad

Sustainable Development is a goal in itself. Development is centered in the vision of a community or even in an individual who can reach out to a larger space in economy. A development always addresses towards a change which leads an individual or a society to devise methods to improve the efficiency of the existing processes in all the walks of life. But the processes if sustained may head the entire civilization to a constant growth but the sustained development cannot happen without a consistent contribution of rich, intellectual, skilled workforce. This human resource is connected to a human space where emotions, values, cultural approaches and specific social influences constantly govern the intellectual efficacy. Here we may connect the relevance of the discussions in Tagore's Religion of Man related to Sustainability. A sample structure in form of Shantiniketan, established by Tagore, could demonstrate the sustainability of coexistence of various cultural spaces and creative progress in each space. Tagore's philosophy which is heavily based on Upanishads could redefine religion as the spiritual support system which believes in equality and mutual respect. This absence of discriminative beliefs could Foster the growth of mutual respect and a healthy work space. So to aim towards sustainability we need to imbibe such philosophical traits so as to encourage a favourable environment for a productive work force to thrive.

[8015]

Global Business & Sustainable Development SDG & Gender Diversity Inclusion At Work Place Dr. Jayalaxmi R.Mahanty, Assistant Professor, Faculty of Social Work, The Maharaja Sayajirao University of Baroda, Vadodara, Gujarat

Mr. Milan Patel, Sr.MHRM Student, Faculty of Social Work, The Maharaja Sayajirao University of Baroda **,Vadodara, Gujarat**

The United Nations Sustainable Development Goals (SDGs) are a universal call to action to end poverty, protect the planet, and ensure that all people enjoy peace and prosperity by 2030. The central ambition of the drive for equity is to 'leave no one behind.' Both the global sustainable development agenda and several of the UN's Sustainable Development Goals (SDGs) align with this central element, thereby, allowing us to fully commit to justice and human rights across all our businesses. One of the key objectives of the SDGs is to achieve gender equality and empower all women and girls. Gender diversity and inclusion at the workplace are critical to achieving this objective and promoting sustainable development. In this paper, we explore the importance of gender diversity and inclusion at the workplace and its impact on organizational growth, employee well-being, and overall societal development. Thus this paper attempt to highlights the challenges which women employee faces in organization reference to case study of Hindustan Unilever Ltd a leading consumer goods company in India, has implemented various initiatives to promote gender diversity and inclusion at the workplace. The case study provides insights into the strategies adopted by the company. Hoping this paper will initiate a series of serious and productive deliberation on the topic. So, in the 21st century, while doing lot of awareness against gender discrimination, the path is too long till now, a lot of work have to be done in this field and for that, the mindset change is the most crucial stage to gain the big success in removing gender diversity at workplace.

[8016]

Equity, Innovation, and Progress: The Nexus of Healthcare and Sustainable Development Ragulakollu Lakshmi Prasanna, Students, Bhavan's Vivekananda College, Sainikpuri, Secunderabad, Hyderabad

Maddikatla Keerthi, Students, Bhavan's Vivekananda College, Sainikpuri, Secunderabad, Hyderabad Dr. K. Meena Rani, Assistant Professor, Bhavan's Vivekananda Degree College, Sainikpuri, Secunderabad, Hyderabad

Healthcare plays a crucial role in achieving the United Nations Sustainable Development Goals (SDGs), especially SDG 3, which focuses on universal health and well-being. This paper explores how innovation-driven healthcare practices intersect with sustainable development, emphasizing the need for equity, technological advancement, and socio-economic progress. Equity is central to healthcare reforms aimed at reducing disparities in access, affordability, and quality of care, with inclusive models ensuring marginalized populations are not left behind. Technological advancements such as artificial intelligence, telemedicine, and precision medicine are transforming healthcare delivery, enhancing efficiency and accessibility. Additionally, socio-economic progress, through sustainable business practices and public-private partnerships, supports health equity and resilience. These efforts, including green investments and value-based care models, foster global collaboration and contribute to advancing SDGs. This study highlights the importance of aligning healthcare innovation with equitable policies and sustainable frameworks to drive global progress in healthcare and broader sustainable development.

[8017]

Kaizen: An Approach for Reducing Waste and Enhancing Sustainability in Manufacturing Sectors

Ms. Apurva Singh, SOM, GBU, Greater Noida, Uttar Pradesh

Mr. Vishwajeet Verma, SOE, GBU, Greater Noida, Uttar Pradesh

Mr. Santosh Kr. Verma, Groz Tools, Gurgaon, Haryana

The growth and sustainability of the manufacturing sector in India are essential for the overall economic advancement of the country. However, the escalating global competition brings forth significant challenges, including diminishing productivity, increased processing times, and waste management issues. The Kaizen approach has been widely adopted to enhance competitiveness and sustainability within these industries. This paper aims to investigate the advantages associated with the effective implementation of the Kaizen approach for fostering sustainable organizational growth. An extensive literature review, featuring practical illustrations from a manufacturing firm, was performed to evaluate the prevailing trends related to the effectiveness of the Kaizen implementation in India's manufacturing industries. An analysis of literature and secondary data indicates that the Kaizen approach to continuous improvement is a valuable asset in the manufacturing industry. By fostering a clear understanding and effective implementation of Kaizen, organizations can significantly reduce waste—such as resources, time, and processes—and improve work quality, which can lead to increased productivity across the industry. The results of this study may provide greater insight into Kaizen and the benefits associated with its application in waste management, thereby aiding in the reduction of unnecessary manufacturing expenses in industries across India. The insights gained from this study may aid practitioners and consultants who wish to optimize kaizen implementation in diverse industries throughout India. It is essential to acknowledge that the research is confined to the manufacturing sector. Further studies could explore similar variables in alternative industries.

[8018]

Sustainable Advertising: A Strategy of Combat Climatic Change

Dr. Richa Darshan, Associate Professor, Sri Aurobindo Institute of Management & Science, **Indore, Madhya Pradesh**

Diksha Rathore, BBA Second Year, SAIM&S, Indore, Madhya Pradesh Harshita Wadhe, BBA Second Year, SAIM&S, Indore, Madhya Pradesh

Sustainability is a societal goal to make sure we can meet today's needs on Earth without harming future generations' ability to do the same. From a business perspective, sustainability is about operating in a way that minimizes negative impact and maximizes positive impact. That could include using recycled materials in packaging, powering operations with renewable energy, offsetting carbon emissions, and more. In an era where environmental consciousness is paramount, businesses are increasingly recognizing the importance of incorporating sustainability into their operations. One significant aspect of this shift is evident in the realm of digital advertising. Sustainable advertising, also known as eco-friendly advertising, green marketing, or climate-conscious advertising is gaining momentum as companies strive to align their promotional efforts with socially responsible practices. The research paper is conceptual in nature for which solely secondary data is taken into consideration. Market reports on brand adopting sustainable advertising have been studied and data analysis is done. The study shows that Sustainability is not only important from an ethical and moral standpoint, but also from a business perspective. Studies have shown that consumers are more likely to support brands that are environmentally responsible and socially conscious. According to a survey by Accenture, 62% of consumers globally want companies to take a stand on current and broadly relevant issues like sustainability, transparency, or fair employment practices. Another survey by Nielsen found that 73% of consumers are willing to pay more for products and services that come from sustainable brands.

[8019]

The Environmental Sustainability And Health Consciousness Of Consumers Through Green Products

Dr. Nagaraja Poojari, Assistant Professor, Dept. of Economics and Rural Development, SDM College (Autonomous), **Ujire, Karnataka**

Climate change hinders economic growth across the globe, whereas green products and/or the adoption of green practices can effectively mitigate the deteriorating conditions of climate. A large proportion of the world population is living in remote areas with low income, and they should be included in the mitigation efforts to reduce the damaging effects of climate change. Therefore, this study intends to examine the intentions and behaviors towards green composting among low-income rural households to generate income, improve agricultural productivity, and reduce dependency on chemical fertilizers. This study adopted a cross-sectional research design and used structured interviews to collect quantitative data from low-income households living in rural areas in Belthangady taluk Karnataka. This study adopted the Theory of Planned Behavior (TPB) and extended the TPB by embedding the constructs of perceived benefits and eco-literacy into the attitude towards the environment, normative beliefs by extending the subjective norms, and perception of startup resources by extending the perceived Behavioral control. The study outcomes revealed that eco-literacy and perceived benefits had a significantly positive effect on attitude towards the environment; normative belief on subjective norms; perception of startup resources on perceived Behavioral control health awareness and health conscious; attitude towards the environment on subjective norms; perceived Behavioral control and health awareness on intention towards green composting; and intention towards green composting on green composting adoption behavior. The findings may serve as a guideline to policymakers for the adoption of composting, which can mitigate environmental issues in addition to generating economic activities and reduce the health issues for lowincome residents in in Belthangady taluk Karnataka. The study's limitations and future research opportunities are reported as well.

[8020] Viksit Bharat

Dr Mamta Sharma Pareek, Assistant Professor, University College of Engineering and Technology, Bikaner Technical University, **Bikaner, Rajasthan**

Now a days we are talking about Viksit Bharat. The dream of Viksit Bharat can be possible through holistic development only. Society play very important role in the holistic and sustainable development of Bharat in many ways. In Indian culture the definition of development is very broad. Family system is the main component of society and directly effects the economy. This paper is based on secondary data. The paper has highlighted the true meaning of development, the parameters of development as per Indian knowledge system. And the relationship between society development and sustainable development.

[8021]

University-Industry Collaboration for Socially Responsible Innovation: A Model for Sustainable Growth

Ravvasarath Kumar, Student, KL University, Vaddeswaram, Andhra Pradesh

This paper explores a model for sustainable growth that emerges through university-industry collaborations focused on socially responsible innovation. By examining the roles of academic institutions and industry stakeholders, the study seeks to identify how these partnerships can foster innovations that not only drive economic growth but also align with social and environmental sustainability goals. A mixed-method approach was adopted, incorporating case studies from existing university-industry collaborations worldwide. Qualitative interviews with key stakeholders were conducted to capture insights on partnership dynamics, governance structures, and outcome measurement. Quantitative data analysis was used to assess the impact of these collaborations on innovation outputs and sustainable growth indicators. Results indicate that university-industry partnerships can serve as powerful vehicles for socially responsible innovation. When aligned with sustainable development objectives, these collaborations lead to impactful innovations that benefit both society and the economy. The study also identifies key elements—such as mutual trust, shared objectives, and continuous communication—that are critical for successful and sustainable collaborations. This research contributes to the literature on sustainable development by presenting a model that integrates socially responsible innovation within university-industry collaboration framework.

[8022]

Aligning India's Labor Laws with SDG 8: Ensuring Decent Work, Fair Practices, and Sustainable Economic Growth

Samriddhi Shukla, Faculty of Law, The Maharaja Sayaji Rao University of Baroda, Gujrat

Sustainable Development Goal 8 (SDG 8) focuses on promoting inclusive and sustainable economic growth, fostering productive employment, and ensuring decent work for all. In a country like India, with its diverse workforce and stark socio-economic inequalities, achieving this goal requires a well-structured and adaptable legal framework to regulate labor practices effectively. This research delves into how India's labor laws align with the principles of SDG 8, assessing their ability to provide fair, safe, and equitable working conditions while accommodating the needs of a fast-growing economy. Key legislations, such as the Code on Wages, 2019, and the Occupational Safety, Health and Working Conditions Code, 2020, are thoroughly analyzed. These laws are compared to international benchmarks, especially the standards set by the International Labour Organization (ILO), to identify strengths, gaps, and opportunities for improvement. By combining both qualitative insights and quantitative data, the study presents a well-rounded view of the current labor landscape, highlighting existing mechanisms and their challenges. A special focus is placed on the legal sector's labor practices, often characterized by unfairness has been discussed. This has been further backed by anecdotes of people in the industry. These systemic issues highlight a broader need for better regulatory reforms. The paper concludes with practical suggestions, emphasizing the need for stronger law enforcement, expanded protections for vulnerable

workers, and targeted reforms in areas like legal services. Addressing these issues is crucial for creating a labor ecosystem that not only supports economic growth but also upholds global standards of fairness, dignity, and inclusivity.

Sub Theme-9

INTELLECTUAL PROPERTY RIGHTS & REGULATORY LAWS

[9001]

Bridging the Gaps: Addressing Valuation Complexities and Policy Challenges in Intellectual Property Insurance for Enhanced Protection

Remya Vijay, Assistant Professor, Government Law College, Kozhikode, Kerala

In today's knowledge-driven economy, it is necessary to preserve intellectual property (IP) rights because of its increasing role in determining business value, innovation, and competitive advantage. IP insurance is one of the best-suited methods to protect IP rights. It will enable the stakeholders to protect themselves from potential risks like financial losses, IP disputes, infringement claims, and defense costs. However, the stakeholders have to ensure the effectiveness of IP insurance. It largely depends on the accurate and comprehensive valuation of these assets. Proper IP rights valuation is necessary to determine appropriate insurance coverage, premiums, and other conditions. The valuation may vary or it will not be common for all IP rights because of its unique nature. It may sometimes depend on certain other factors such as the type of IP, industry, and business model. Appropriate valuation of assets would prevent over-insurance and under-insurance and it reduces the financial vulnerability of litigation or enforcement actions. Additionally, a well-supported valuation plan can serve as an asset for lending and potential transactions for companies involved in speculative businesses. This paper discusses the importance of proper IP valuation in the context of insurance, the nature of existing policies in India and identifies the lacunae, further it examines the benefits of financial stability, improved risk management, and optimized asset utilization, and outlines the role of valuation in maximizing the value of IP insurance policies.

[9002]

Copyrighting AI-Generated Works: Ethical Dilemmas and Economic Consequences Sruthi M, Assistant Professor, Noble Women's College, Manjeri

The increasing adoption of artificial intelligence (AI) in creative industries has sparked significant legal, ethical, and economic debates surrounding the copyright ability of AI-generated works. Traditional copyright frameworks, rooted in human originality and authorship, struggle to adapt to outputs generated by non-human creators like OpenAI's DALL-E, MidJourney, or music systems such as AIVA. This paper explores the dual challenges of attributing ownership and ensuring equitable economic outcomes, while considering the ethical implications for human creators. The study proposes a multi-faceted framework to address these issues, including collaborative copyright models, credit-sharing mechanisms, and limited-duration "sui generis" rights tailored for AI outputs. Additionally, it emphasizes the need for public oversight bodies to ensure transparency in AI training data and advocates for international harmonization of legal standards. Through real-world examples, such as the *Zarya of the Dawn* copyright dispute and lawsuits over AI training datasets, the paper highlights the transformative impact of these technologies on global creative markets. The proposed framework not only balances innovation with fairness but also safeguards against monopolization, fostering a more inclusive creative economy. This research provides actionable recommendations for policymakers, developers, and stakeholders, paving the way for ethical AI integration in the arts.

[9003]

A Study on Environmental, Social, And Governance Disclosure Practices: The Role of Indian Regulatory Bodies

Anjali Maheshwari, Research scholar, Faculty of Management Studies, Mohan Lal Sukhadia University, Udaipur, Rajasthan

Environmental, Social, and Governance (ESG) metrics are crucial to understand the necessity and undesired elements of the business and its actions. In India, the influence of the Securities and Exchange Board of India (SEBI) is especially important bearing in mind that it has framed the essence of the disclosure policies especially in respect to ESG matters. This paper aims at considering the Indian context and examine the state of ESG disclosure while discuss the performance of the regulatory authorities and the limitations of the Indian organisations to meet ESG disclosure requirements. It also contains tips and suggestions on how to enhance ESG disclosure to meet the best international standards so that there is increased measurability and more responsibility in the business world. If these challenges are met, Indian companies will be able to improve sustainable business practices, in response to increased consumer awareness and demand.

Sub Theme-10

EDUCATION AND VALUE ADDITION

[10001]

Youth in Today's Business and Socio-Economic World Within the Realm of Morals and Ethics Dr. K. Meena Rani, Assistant Professors in Bhavan's Vivekananda College, Sainikpuri, Secunderabad, Hyderabad

Mrs. Annie Christina B, Assistant Professors in Bhavan's Vivekananda College, Sainikpuri, Secunderabad, Hyderabad

The world today is fast changing to new norms and societal purviews. It is a fast-moving world, where time and people wait for no one. The present generation is having to push themselves through these challenges, even if not morally right, in this competitive and judgmental society at every juncture. 'Freedom' is one of the words the youth want today. With freedom comes great responsibility. Through this paper we want to discuss the changes in society and human needs. As the society develops, human values also change. It is our responsibility to provide humane virtues and values to the youth. Some of the values of the older generation are still essential, but they are found to be waning among many. In particular, there is a need to focus on values such as honesty, respect for work, tolerance, equality, and responsibility. 'Progression' is another word the youth relate to today, and it is possible with the amalgamation of values, morals, and ethics, and not otherwise. As the saying goes, we need to understand that the ends always do not justify the means. The society can achieve peace and development by improving the youth.

[10002]

Cultivating Global Citizens: The Intersection of Multiculturalism and Multilingualism in Learning Mrs. Annie Christina B, Assistant Professor Department of English, Bhavan's Vivekananda College, Sainikpuri, Secunderabad, Hyderabad

Robert Alan quotes "Cultural differences should not separate us from each other, but rather cultural diversity brings a collective strength that can benefit all of humanity." I would like to add by saying that cultural diversity unites all of humankind. And, at this point, unity is what we need around the globe considering the present situation and chaos around the world. When we talk about Multiculturalism, it inevitably includes multilingualism. Frank Smith says "One language sets you in a corridor for life. Two languages open every door along the way "Aren't we all, as one species, working towards a better world?

Aren't we all wanting and looking forward to a bright and a progressive world for our future together? Yes. The idea emphasises that each culture and language offers unique and creative insights, values, and perspectives. Engaging with diverse cultures fosters understanding, enriches knowledge, and promotes empathy, highlighting the importance of learning from global diversity. Improving student outcomes in education requires a collaborative approach that incorporates diverse cultures and languages. By fostering inclusivity and cooperation among various cultural perspectives, education can become more effective and enriching for all students.

[10003]

A Study on Procrastination In Gen Z Management Students With Special Reference To Bhopal Dr. Harsha Mishra, Assistant Professor, Sant Hirdaram Institute of Management for Women, Bhopal, Madhya Pradesh

This study is an attempt to understand and conquer the procrastination plague which is ravaging Gen Z. Procrastination today has become a common trend in Gen Z, but is a major concern for the corporate world as this Generation is getting ready to join them in future. By procrastinating an individual pushes, him/her until the deadline arrives just to get their dopamine and adrenaline levels in a mess. It plays a big part in the thinking process of Gen Z. It involves a process of delaying the tasks/work assigned to one of the thirsts for dopamine gratification. This generation has made a habit in their mindset i.e.- "It is what it is" or an attitude of "dekh lenge kya hoga baad me...". This study is a step to assess the factors affecting of procrastination and avoidance in Gen Z of management institutes in Bhopal (MP). In this research 200 students took part out of which responses of 161 were found free from error. Students belonged to 17-25years of age and 72 students are pursuing PG and remaining 89 are pursuing Graduation. For measuring procrastination, various scales were referred such as Questionnaire of Procrastination Assessment Scale-Students (PASS) given by Solomon, L. J., & Rothblum, E. D. (1984). Measures for clinical practice given by J. Fischer & K. Corcoran (Eds.). Questionnaire of Students Self-Efficacy Scale given by Bashir, L., & Gupta, S. (2019). In this study t - Test was used to identify whether the procrastination differs as per the age or it varies as per the residential area i.e., students who reside within Bhopal or outside Bhopal. This research will provide new insights to deal with issues of procrastination faced by future workforce and suggest the tailored strategies to combat procrastination and enhance their focus and productivity in work, academics, or domestic endeavor's.

[10004]

Analysing Inclusivity in Media: A Study on Representation of Transgender in Indian Advertisements

Mohit Yogi, Research Scholar, Department of Journalism and Mass Communication, Central University of Haryana, **Mahendragarh, Haryana**

Gunjan Sharma, Research Scholar, Department of Journalism and Mass Communication, Central University of Haryana, **Mahendragarh**, **Haryana**

Dr. Neeraj Karan Singh, Assistant Professor, Department of Journalism and Mass Communication, Central University of Haryana, **Mahendragarh**, **Haryana**

Transgender representation in India goes back to mythological times in India when epics like Mahabharata talk about the transgender 'Shikhandi' who was looked down upon by one of the strongest character 'Bhishma' in the whole epic. In today's world, also the representation of transgender in Indian media is a topic of debate. There is significant contribution by researchers about the representation of women in advertisements but the research on representation of transgender in Indian advertisements is negligible. With the rise of audio-visual media, it has become easy to break stereotypes, propagate new ideas, and make people realize the need for justice for diverse communities. One such step towards this is the appropriate representation of transgender in Indian advertisements, which has given space to the

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transgender community in the last one decade and helped in busting taboos around the community. This research article will analyse transgender representation in Indian advertisements featured between 2011-2020. In this research article, advertisements narrating stories of transgender will be analysed through the content analyses method and it will be tested on the communication accommodation theory.

[10005]

Exploring Bisexuality in Indian Stand-Up Comedy: Representation and Challenges on LGBTQ+ Visibility

Gaurav Joshi, Research Scholar, Department of Journalism and Mass Communication, Central University of Haryana, **Mahendragarh, Haryana**

Anushka Singh, Research Scholar, Department of Journalism and Mass Communication, Central University of Haryana, Mahendragarh, Haryana

Dr. Alekha S. Nayak, Assistant Professor, Department of Journalism and Mass Communication, Central University of Haryana, **Mahendragarh, Haryana**

Stand-up comedy is a popular entertainment form that is performed on stage with a live audience. It uses humour to communicate experiences, often involving mundane tasks or specific occurrences. People find comedians funny when they relate to them. Bisexuality is the sexual orientation of a person where he or she likes to get involved sexually with both genders. Stand-up comedy has found one more stage and that is online platforms like YouTube and Prime Video. These standup comedy videos use humour and satire to raise many social concerns and the representation of LGBTQ+ community is one such concern, which is appropriately raised through these platforms by many standup comedians. Swati Sachdeva is a popular standup comedian in India and her video where she claimed she is a bisexual gained popularity and got positive response from the audience, which also showed that people are embracing different identities, and respecting and accepting choices. This research article will analyse the content of the video and top 10 appropriate comments by the viewers relating to bisexuality.

[10006]

Integrating Sustainability Across the Curriculum: A Case Study of Sustainable Development Goals Education in Higher Institutions

Shivani Bhatt, Research Scholar, Ambedkar University, New Delhi Kishan Nigam, Research Scholar, Devi Ahilya Vishwavidyalaya, Indore, Madhya Pradesh

This study investigates the incorporation of the Sustainable Development Goals (SDGs) into higher education curricula, highlighting the transformative impact of sustainability education in solving global concerns. In India, the National Education Policy (NEP) 2020 is consistent with the UN's SDGs, emphasizing education that equips students to be engaged, environmentally concerned citizens. Institutions use multidisciplinary approaches to assist students to develop key skills for long-term growth, such as problem solving, critical thinking, and cross-disciplinary collaboration. The research methodology consists mostly on secondary data analysis from reliable sources, ensuring a thorough review of the existing literature on sustainability in education. The findings underscore the benefits of project-based and experiential learning in sustainability education, in which students face real-world difficulties, promoting a proactive approach to environmental stewardship. Faculty participation and student-centered learning are critical for fostering sustainability, with faculty serving as both educators and advocates, and students actively participating in project-based and collaborative learning opportunities. The study emphasizes the necessity of institutional support, interdisciplinary teaching, and aligning educational objectives with the SDGs in developing an ecologically conscious generation.

[10007]

Internationalisation of Higher Education

Dr. Sangeeta Gour, Assistant Professor, Department of English, Govt. Arts and Commerce (Naveen) College, **Bhopal, Madhya Pradesh**

Internationalization of higher education is the process of integrating international, intercultural or global dimensions into the purpose of functions or delivery of post-secondary education. Internationalization of higher education is not a new concept. Universities have always been international in character in terms of the universality of knowledge. Universities have always had international dimensions in their research, teaching and service to society. Internationalization theories from economics and international business disciplines suggest that products are launched and productions facilities established sequentially in newly industrialized and finally in developing countries. This article addresses recent issues of knowledge transfer. It points out tensions between increasing diversity in higher education and efforts to facilitate recognition of prior studies on student's mobility. The internationalization of higher education has been influenced by the globalization of our economics and societies and the increased importance of knowledge. It is driven by a dynamic and constantly evolving combination of political economic socio cultural and academic relational. Internationalization holds many positive to higher education there are grave risk associated with their multifaceted and growing phenomena including commercial profit academic colonization and difficulty in ensuring quality education.

[10008]

Social Work's Role in Reducing Caesarean Section Rates: A Review of Strategies and Community Education Programs

Tushar Purohit, Research Scholar, Banasthali Vidhyapeeth, Jaipur, Rajasthan

The global rise in caesarean section (C-section) rates has significant health and economic implications for mothers and new-borns. Addressing this trend requires non-clinical interventions that support informed delivery choices. Social work, focused on community welfare and education, plays a unique role in tackling the social and informational factors influencing these decisions. The literature review includes studies on social work theories and practices in maternal health, focusing on empowerment, advocacy, and culturally responsive care. It also examines factors influencing rising caesarean section rates, such as socio-cultural dynamics and communication gaps, along with evaluations of non-clinical interventions, community education programs, and peer-support initiatives. This narrative review examines social workled initiatives in maternity care that promote informed decisions about delivery methods. Drawing from systematic reviews and reports, research analyses programs supporting patient autonomy, improving patient-provider communication, and addressing socio-cultural barriers. Findings indicate that social work-led interventions, including childbirth education, peer support groups, and culturally tailored care, have significant impact on elective C-sections. These programs promote confidence in natural delivery options by dispelling misconceptions and providing holistic support. Healthcare institutions should integrate social work-driven programs within maternal health services, with a focus on education and culturally sensitive care. Policy support for social workers in prenatal education is essential to reduce unnecessary C-sections, ultimately improving maternal and neonatal health outcomes.

[10010]

A Study of Women Emancipation for Socio-Cultural Development in The Light of Peggy Mohan's Jahajin: Changing Role of Contemporary Women

Neha Dave, Research Scholar, Department of English, School of Language, Literature and Arts Sanchi University of Buddhist –Indic Studies Sanchi, **Raisen, MP**

Prof. Naveen K Mehta, Dean of Academics Head, Sanchi University of Buddhist –Indic Studies Sanchi, **Raisen, MP**

The term "emancipation" derives from the Latin word emancipare, which combines ex- (out) and mancipare (to deliver, transfer ownership). In this context of women's emancipation, it means freeing women from societal, legal, and economic restrictions, encouraging them to attain equal rights and opportunities. Women's emancipation has evolved from basic struggles for personal freedom and legal rights to complex questions of equality, self-expression, and agency. In this background, women's writing has been pivotal in socio-cultural development, offering a lens through which women can raise their voice against biased societal norms, question gender roles, and assert their identities. Women literature serves as a form of personal expression and a catalyst for societal change. One of the renowned diasporic novelists Peggy Mohan through her writings discusses gender roles and advocating for social justice. Mohan's narrative highlights importance of women's voices in diasporic literature, revealing how they contribute to social growth, change and development. Through storytelling, language, and adaptation, her women protagonists help to bridge cultural divides, paving the way for future generations to engage with their identities in diverse and complex ways. Her masterpiece Jahajin positions women's emancipation as a continuous process, shaped by history, culture, and personal agency. Jahajin reveals how, through resilience and adaptability, Indo-Caribbean women assert their roles within their heritage and contemporary society, contributing significantly to socio-cultural transformation and the redefinition of identity in the diaspora. In Jahajin, the characters of Deeda and the Narrator serve as pivotal figures in illustrating the journey of women's emancipation within the Indo-Caribbean diaspora. The present paper discusses how displacement, cultural adaptation, and socio-economic shifts reshaped Indo-Caribbean women's identities and societal roles, reflecting broader trends in global women's emancipation. This paper employs thematic analysis that engages closely with both primary sources and secondary sourcesincluding scholarly articles, critiques, Journals and research papers.

[10011]

Value Education: A Catalyst for Revitalizing Ethics in Higher Education

Deepa Singh, Assistant Professor, Commerce, Government Nehru PG College, **Burhar, MP Dr. Sapna Kasliwal,** Assistant Professor, Commerce, Shri Rajendra Suri Govt. College, Sardarpur, **Rajgarh, Madhya Pradesh**

Ethical conduct has been the most neglected phenomenon for decades now it has taken a giant form in every field. Value education though cannot put a full stop to these practices but bringing small changes in the intellect of our youth through value education can somehow revive the Ethical root of India. The objectives of the research are to highlight the role of value education, to analyse the multiple aspects relating to value education, and to find the gender difference in the opinion of youth regarding value education as a subject at the graduation level. The research is descriptive. The primary data has been collected through questionnaires by one hundred and fifty-six respondents. The results of the study showed the positive approach of students towards value education as a subject but the majority of the students believe that the teaching methodology would play a predominant role during implementation. The research covers a small section of the overall population. The scope of the research includes its application on a large scale - all government and private colleges, universities, and departments of higher education.

[10012]

Challenges and Opportunities in Digital Literacy Adoption in Higher Education: Insights from Faculty and Students

Dr. Sapna Kasliwal, Assistant Professor, Department of Commerce, SRS Govt. College, Sardarpur, **Dhar, Madhya Pradesh**

Deepa Singh, Assistant Professor, Department of Commerce, Govt. Nehru PG College, **Burhar, Madhya Pradesh**

Digital literacy, or the capacity to access, comprehend, and apply digital resources, is a crucial skill for success in higher education both academically and professionally in the digital age. Its widespread adoption is hampered by issues including the digital divide, limitations in infrastructure, and disparities in faculty and student proficiency with technology. While students frequently lack sophisticated digital competencies for communication and problem-solving, faculty members encounter limited resources and support. Notwithstanding these challenges, digital literacy has enormous potential to improve student engagement, diversity, and instruction while preparing students for the rapidly changing digital economy. Using frameworks such as the Diffusion of Innovations theory, Technology Acceptance Model (TAM), and Cultural-Historical Activity Theory (CHAT), this study, which involves 50 faculty members and 100 students, investigates the opportunities and challenges of implementing digital literacy in Indian higher education. The results show a high level of confidence in the use of digital tools, but they also point to obstacles like lack of institutional support, device access, and internet connectivity. Perceptions of training needs and institutional assistance differ significantly by gender, according to gender-based t-tests. Respondents stress the need for increased investment in professional development and infrastructure, even though digital literacy is thought to improve education. This report identifies important areas for improvement while highlighting the transformative potential of digital literacy.

[10013]

Paradigm Shift in Higher Education and its Challenges: A Study of Jammu Division of Jammu and Kashmir UT

Dr. Raspreet Kour, Assistant Professor, Department of Education, DAV University, **Jalandhar, Punjab Priva Ralhan,** Assistant Professor, Department of Education, DAV University, **Jalandhar, Punjab**

Education is said to be the corner stone for the development of individual and society, because it provides the knowledge, information and training in every aspect of life that development requires. Education is one of the most important component in building of a nation. Higher education being the highest in academic ladder plays a keen role in generating skills and knowledge among the future generation. Higher education is a process of awakening and leading to harmonious development of the individual and sustainable development of the nation. In nutshell, for the development of a nation education is exceptionally essential and higher education is considered to be the key aspect in promoting the process of nation development. Higher education institutions therefore, play tremendously vital role in providing knowledge and skills through the teaching and research programmes. This study is an attempt to highlight the paradigm shift in higher education and identify its challenges in Jammu division of Jammu and Kashmir UT, along with the suitable measures for ensuring and accelerating quality in higher education. The sample of 300 students were selected by the investigator by using simple random sampling technique. For the collection of data self-prepared questionnaire was formulated by the investigator to know the paradigm shift and challenges of higher education in Jammu Division. The findings of the study revealed that despite the spectacular paradigm shift of higher education in terms of infrastructure facilities, increase in number of courses, institutions of higher education, and other facilities, the higher education system of the Jammu division is facing various challenges like lack of need base courses, quality teachers, lack of courses in which student earn while learn and foreign exchange policy of students. On the basis of these challenges various measures have been suggested by the students.

[10014]

Effect of Moodleand Medium of Instructions on Attention of Teacher Trainees

Dr. Lata Pandey, Assistant Professor, The Maharaja Sayajirao University of Baroda, **Vadodara, Gujarat Dr. Madhulika Varma,** Professor, School of Education, Devi Ahilya Vishwavidyalaya, **Indore, Madhya Pradesh**

MOODLE stands for Modular ObjectOriented Distributed Learning Environment. It is an open source LMS (Learning Management System) which is used for e-learning projects. It is used to create private websites that can offer a variety of courses. It is a learning platform designed to provide educators, administrators and learners with a single robust, secure and integrated system to create personalized learning environments. Moodle contains various design aspects that allow instructors and students to interact, collaborate, and experience online learning in exciting multiple ways. Moodle can be used to supplement on ground courses or can be used to host completely online courses. Moodle is designed so that universities, community colleges, K-12 schools, businesses, and even individual instructors can utilize the benefits of web technology as a supplement to traditional classrooms. Anyone who uses Moodle is called a Moodler. The sample comprised of 112 teacher trainees of B.Ed I semester studying at School of Education, D.A.V.V. Indore during the 2018-20 academic session. The attention of teacher trainees was assessed with the help of a researcher made Attention Test consisting of 32slides. The findings of this study was" Moodle was found to be significantly effective in comparison to traditional approach for development of Attention among teacher trainees when Pre Attention was taken as covariate"".

[10015]

Harnessing Multiple Intelligences for 21st-Century Math Education: A Theoretical Perspective Subodh Shashikant Haldankar, Research Scholar, GVM's Dr. Dada Vaidya College of Education, Panaji, Goa

Dr. Anna Neena George, Associate Professor, GVM's Dr. Dada Vaidya College of Education, **Panaji,**Goa

The demands of 21st-century education necessitate innovative teaching methods that address diverse learning needs and equip students with critical skills. Howard Gardner's Multiple Intelligences (MI) Theory, which emphasizes the existence of varied intelligences beyond traditional IQ measures, offers a compelling framework for mathematics education. This paper explores the theoretical integration of MI theory into math instruction, focusing on linguistic, logical-mathematical, and visual-spatial intelligences. By leveraging these intelligences, educators can create engaging, inclusive, and effective learning environments that foster mathematical proficiency and 21st-century competencies such as critical thinking, creativity, and problem-solving. Key strategies discussed include using storytelling and journaling to enhance linguistic intelligence, inquiry-based and game-based learning for logicalmathematical intelligence, and visual tools like diagrams and manipulatives for visual-spatial intelligence. The paper highlights the benefits of MI-based teaching, including increased student motivation, equity in learning, and the development of well-rounded skills. However, challenges such as curriculum constraints, teacher preparedness, and traditional assessment methods are acknowledged. Recommendations for practice include designing curricula that incorporate MI principles, providing professional development for teachers, and adopting alternative assessment techniques. This theoretical perspective emphasizes that MI-based math instruction not only enhances academic achievement but also nurtures holistic development, preparing students for the complexities of the modern world. By harnessing the power of multiple intelligences, educators can transform mathematics education to meet the needs of 21st-century learners.

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[10016]

An Overview of Digital Learning content platforms for Learners and Instructors Suneel Kumar Jain, Research Scholar, Banasthali Vidyapith, Jaipur, Rajasthan Dr. Shesh Mishra, Assistant Librarian, Banasthali Vidyapith, Jaipur, Rajasthan

In this article we will know about digital Learning Content platform which will be provide us information in different format today's we know that all world is going to digitalized here we will see in this article there are so many platforms are available for access the digital learning content in different ways and different formats because every field will be needed of different type of Platforms for access the digital learning content. Here we can say that there are so many open source platforms available. Each in one source of platform is unique for specific subject so user can easily find out the information.

[10017]

Exploring the Impact of Education Level on Data Analysts: Demographics, Geographic **Distribution, and Professional Trends**

Dr. Sapna Chhabriya, Assistant Professor IIPS, Devi Ahilya Vishwavidyalaya, Indore, MP

This study explores the relationship between education levels and various demographic, geographic, and professional factors among respondents in the data analytics industry. Key findings indicate that more than three-quarters of participants hold or are nearing completion of a bachelor's or master's degree. Notably, educational attainment appears independent of gender. The majority of respondents are under 30 years old, with educational levels increasing with age. Although the proportion of men rises in older age groups, this trend does not correlate with higher education levels. Regional disparities are evident, as respondents from Asia and Africa tend to have lower average education levels compared to those from other continents, primarily due to their younger age. Higher educational attainment is associated with an increased likelihood of working in the industry, whereas lower education levels correspond to higher percentages of students and unemployed individuals. Furthermore, individuals with doctoral or professorial qualifications are more inclined to utilize specialized hardware for deep learning tasks. Lastly, a higher level of education generally correlates with more years of programming experience, which may largely be attributed to the older age of individuals with advanced degrees.

[10018] व्यवसाय अध्ययन विषय शिक्षण हेतु विकसित निर्माणात्मकआव्यूह की प्रभाविता का उच्चतर माध्यमिक स्तरके विद्यार्थियों की सुजनात्मकताके संदर्भ में अध्ययन

डाॅ. मधुलिका वर्मा ए उपाचार्य शिक्षा अध्ययनशला देवी अहिल्या विश्वविद्यालय **इन्दौर**

संध्या सलवाडिया

निर्माणात्मक, उपागम की मुख्य अवधारणा यह है कि ज्ञान बाहर उपलब्ध नहीं होता। बल्कि अधिगमकर्ता के द्वारा स्वयं सक्रिय रूप से बनाया जाता है उसे अपने पूर्व विचार व अनुभव से जोड़ देते हैं। इस प्रकार हर व्यक्ति अपने स्वंय के नियम तथा मानसिक प्रतिमान बनाता है, जो कि अनुभवों के परिणाम होते है। इस प्रकार कहा जा सकता है कि निर्माणात्मक उपागम वह प्रक्रिया है जिसमें मानसिक प्रतिमान को समायोजित करके नए अनुभवों की प्राप्ति करते हैं।रचनात्मक एवं निर्माणात्मक शिक्षक की एक ऐसी रणनीति है जिसमंे विद्यार्थी के पूर्वज्ञान अवस्थाओं और कौशल का इस्तेमाल किया जाता है। निर्माणात्मक रणनीति के माध्यम से विद्यार्थी अपने पूर्वज्ञान और सूचना के आधार पर नई किस्म की समझ विकसित करता है इस शैली पर काम करने वाला शिक्षक प्रश्न उठाता है और विद्यार्थियों के जवाब तलाशने की प्रक्रिया का निरीक्षण करता है उन्हें निर्देशित करता है तथा सोचने समझने के नए तरीकों का सूत्र पात करता है।प्रस्तृत अध्ययन का उद्धेेश्या हायर सेकेण्डरी के विद्यार्थियों पर उपचार, लिंग व उनकी अन्तक्रि या का पश्च सृजनात्मकता पर पड़ने वाले प्रभाव का अध्ययन जबिक पूर्व सुजनात्मकता को सहचर लिया गया हो है।न्यादर्श के चयन हेत् सउद्देश्य विधि का उपयोग करते हए

मध्यप्रदेश माध्यमिक शिक्षा मण्डल भोपाल द्वारा मान्यता प्राप्त चार विद्यालय के 106 विद्यार्थियों का चयन किया गया था। सृजनात्मकता परीक्षणहेतु "शाब्दिक सृजनात्मकता परीक्षण" (बाकर मेंहदी, 1974) का उपयोग किया गया था। शोध अध्ययन से प्राप्त निष्कर्षहायर सेकेण्डरी के विद्यार्थियों की सृजनात्मकता पर उपचार, लिंग व उनकी अन्तक्रिया का कोई सार्थक प्रभाव नहीं पड़ता है जबिक पूर्व सृजनात्मकता को सहचर लिया गया है।

[10019]

मध्यम बौद्धिक अक्षमता वाले विद्यार्थियों के कार्यात्मक शैक्षणिक अनुकूलन कौशल विकास में शिक्षको की भूमिका

डॉ. मधुलिका वर्मा (उपाचार्य) शिक्षा अध्ययनशला देवी अहिल्या विश्वविद्यालय इन्दौर (म.प्र.) कु. माधवी भागवत सगरे (सहायक प्राध्यापक) लोकान्य टिळक शिक्षा महाविद्यालय, उज्जैन (म.प्र.)

शिक्षा को एक बहुआयामी प्रक्रिया माना गया हैं, जिसका लक्ष्य विद्यार्थियों की जन्मजात क्षमताओं का विकास करना हैं। मध्यम बौद्धिक अक्षमता वाले विद्यार्थियों के सामान्य विद्यार्थियों की तरह शैक्षिक क्रिया नहीं कर पाते है। उनकी शिक्षा कौशल आधारित होना आवश्यक हैं। कार्यात्मक शैक्षणिक अनुकूलन कौशल में विकास करके माध्यम बौद्धिक अक्षमता वाले विद्यार्थियों को दैनिक, साप्ताहिक, मासिक, वार्षिक आवश्यकताओं को पूर्ण करने के लिए आत्मनिर्भर बनाया जा सकता है।

[10020]

An Inquiry into Student Awareness about NEP-2020 in the Commerce Stream, with special reference to School of Commerce, DAVV

Prathmesh Joshi, Research Scholar, Devi Ahilya Vishwavidyalaya, **Indore, Madhya Pradesh Dr. S. D. Patidar**, Associate Professor, Govt. P.G. College, **Khargone, Madhya Pradesh**

The National Education Policy (NEP)-2020 has ushered India into a novel education revolution. As there was a need of an exhaustive change in the Education System of the country since a long time, NEP-2020 has been implemented with the vision of making India a world leader. The following study aims to assess students; awareness of NEP-2020 and also attempts to uncover what exactly the students are understanding about this robust education policy. The Commerce Stream is selected as the focus point for the study as this field is considered to be the most comprehensive and pervasive in this dynamic world. The results conclude that students have a good understanding of NEP-2020 and realize that it focuses on research, entrepreneurial development, and the promotion of individual interests.

[10021]

Exploring 5C's of Shrimad Bhagavad Gita with Life Skills Perspective

Sadhika Shukla Bais, Research Scholar, Prestige Institute of Management, Dewas, Madhya Pradesh Dr. Dharmendra Mehta, Professor and Director, FMS, Pt. J.N.I.B.M, Vikram University, Ujjain, Madhya Pradesh

As the world is gradually navigating its way through emerging modern technologies, changing employment demands and lasting socio-economic impressions due to Covid 19 Pandemic, it has become extremely indispensable to equip the emerging adults with the necessary Life Skills to prevail over the modern day's life challenges. The main purpose of this paper is to conduct an in-depth theoretical review and demonstrate the applications of the Shrimad Bhagavad Gita towards the Lifeskills development of an individual. For the present Research Paper, at first, few theoretical bases about Life Skills and the Bhagavad Gita which includes definition and its various implications have been summarized and analyzed. Then a comprehensive review about the Bhagavad Gita by exploring it through the perspective

of Life Skills is analyzed using the hermeneutic method. Through this method, an attempt has been made to understand the applications of the Bhagavad Gita's teachings to understand the Life Skills and explore a method to inculcate it for personality development. The findings of this paper will help in the development of a case study/ training model for the students, corporates, teachers and everyone who wishes to enhance their Life skills through the teachings of the Bhagavad Gita. In this research, the focus is on conducting an in-depth theoretical review and analysis of the teachings of the Bhagavad Gita.

[10022]

Exploring Anxiety and Challenges in Online Accounting Education

Dr. Pankaj Kumar, Assistant Professor, Department of Management, Mangalmay Institute of Management and Technology, **Greater Noida, Uttar Pradesh**

Mr. Tanay Ojha, Assistant Professor, Department of Management, Mangalmay Institute of Management and Technology, Greater Noida, Uttar Pradesh

Dr. Ajay Pratap Singh, Professor, Mangalmay Institute of Management and Technology, Greater Noida, Uttar Pradesh

The transition to online learning has transformed the landscape of accounting education, offering flexibility and accessibility but also introducing significant challenges. One of the critical issues is the rise of anxiety among students, stemming from factors such as technological barriers, lack of real-time support, and the complexity of accounting concepts. This paper explores the prevalence of anxiety in accounting education within the context of online learning. It examines the psychological, academic, and technological dimensions contributing to this phenomenon. The study also highlights the impact of anxiety on students' academic performance, engagement, and overall learning outcomes. Furthermore, it proposes strategies to mitigate these challenges, including enhanced faculty support, interactive online tools, peer collaboration, and tailored teaching methodologies. By addressing these concerns, the research paper aims to improve the efficacy of online accounting education and foster a supportive environment for learners. The findings underscore the need for institutions to prioritize mental health and adapt pedagogical practices to reduce anxiety and enhance learning experiences in virtual settings.

[10023] भारत में शिक्षा के अवसरों की समानता में आर्थिक सुगमतारू एक विश्लेषणात्मक अध्ययन डॉ. राघवेन्द्र कुमार हुरमाड़े सहायक प्राध्यापक शिक्षा अध्ययनशाला देवी अहिल्या विश्वविद्यालय इंदौर अंकित पाल शोधार्थी शिक्षा अध्ययनशाला देवी अहिल्या विश्वविद्यालय इंदौर

कोठारी आयोग (1964 -66) के अनुसार-"भारत के भविष्य का निर्माण उसकी कक्षाओं में हो रहा है।" उपरोक्त कथन शिक्षा के महत्व को स्थापित करता है। भारत विश्व का सर्वाधिक जनसंख्या वाला देश है। वर्ल्ड बैंक रिपोर्ट 2024 के अनुसार भारत की 129 मिलियन जनता अत्यंत गरीबी रेखा के नीचे निवास करती है। बहुआयामी गरीबी सूचकांक 2023 के अनुसार देश की 11.28 प्रतिशत जनसंख्या गरीबी रेखा के नीचे है। पीपल रिसर्च ऑन कंज्यूमर इकोनामी 2024 के अनुसार भारत के 31 प्रतिशतजनसंख्या मध्यम वर्ग के अंतर्गत आती है। साथ ही भारत में शिक्षा पर देश की जीडीपी का 4.1 से 4.6 प्रतिशतखर्च किया जाता है एवं विश्व में भारत शिक्षा पर खर्च करने की सूची में 136 वे नंबर पर आता है। साथ ही देश में शिक्षा का एक बड़ा लक्ष्य है कि समाज के सभी वर्गों तक समान रूप से अच्छी गुणवत्तापूर्ण शिक्षा उपलब्ध कराई जाए। भारतीय संविधान के अनुच्छेद 14 में समानता का अधिकार एवं अनुच्छेद 21 (क) में जीवन जीने का अधिकार शामिल है,जिसको आधार बनाकर देश में शिक्षा का अधिकार अधिनियम 2009 लागू किया गया था। इसके माध्यम से 6 से 14 वर्ष के बालक-बालिकाओं को मुफ्त एवं अनिवार्य शिक्षा सरकार द्वारा उपलब्ध कराई जा रही है। भारत विश्व का सर्वाधिक जनसंख्या वाला लोकतांत्रिक देश होने के कारण शासन द्वारा निजी संस्थाओं के सहयोग से इस लक्ष्य को प्राप्त करने का प्रयास किया जा रहा है। वर्तमान में 100 में से लगभग 46 विद्यार्थी निजी विद्यालयों के माध्यम से शिक्षा ग्रहण कर रहे हैं। परंतु विगत वर्षों के उपभोक्ता मूल्य सूचकांक के आकड़ों से स्पष्ट है कि आज विद्यार्थियों को

गुणवत्तापूर्ण शिक्षा कि उपलब्धता में आर्थिक समस्या एक बड़ी समस्या के रूप मे उभर कर सामने आ रही है। ऐसी स्थिति में पालकों के लिए अपने बच्चों को गुणवत्तापूर्ण शिक्षा उपलब्ध कराना चुनौती पूर्ण होता जा रहा है।अतः यह अति आवश्यक हैकि इस समस्या पर विचार किया जाए। इस हेतुप्रस्तुत आलेख में भारत में शिक्षा के अवसरों की समानता में आर्थिक सुगमता की स्थिति का विश्लेषणात्मक अध्ययन किया गया है।

[10024]

उच्चतर माध्यमिक स्तर के विद्यार्थियों की अकादमिक उपलब्धि पर अधिगम शैली के प्रभाव का अध्ययन डॉ. राघवेन्द्र कुमार हुरमाड़े सहायक प्राध्यापक शिक्षा अध्ययनशाला देवी अहिल्या विश्वविद्यालय इंदौर अंकित पाल शोधार्थी शिक्षा अध्ययनशाला देवी अहिल्या विश्वविद्यालय इंदौर

शिक्षा मानव जीवन का एक महत्वपूर्ण पक्ष है। शिक्षा का उद्देश्य बालकों को केवल ज्ञान प्रदान करना ही नहीं है अपितु बालकों का सर्वांगीण विकास करना है। सर्वांगीण विकास का अर्थ बालकों के शारीरिक, मानसिक, क्रियात्मक, भावनात्मक सभी पक्षों के विकास से है।शिक्षा के अंतर्गत दो महत्वपूर्ण प्रिक्षयाएं होती है, शिक्षण तथा अधिगम। शिक्षण का संबंध शिक्षक से है तथा अधिगम का संबंध अधिगमकर्ता से है। शिक्षा की प्रक्रिया में शिक्षक, शिक्षण के माध्यम से अधिगमकर्ता के व्यवहार में वांछनीय परिवर्तन लाने का प्रयास करते हैं परंतु विद्यार्थियों में व्यक्तिगत भिन्नता के कारण यह परिवर्तन सभी विद्यार्थियों में समान रूप से देखने में नही आता है। व्यक्तिगत भिन्नता से तात्पर्य दो बालकों के मध्य शारीरिक, मानसिक, सामाजिक, भाषायी तथा अन्यआधारों पर पाये जाने वाले अंतर से है। इसी कारण उनकी अधिगम क्षमता तथा उपलब्धि में भी अंतर दिखाई देता है। विद्यार्थियों में अंतर का एक अन्य कारण अधिगम शैली में अंतर भी हो सकता है। अधिगम शैली व्यक्तिगत भिन्नता का ही एक पक्ष है। शिक्षण के समय अध्यापकों के बालकों की अधिगम शैली में भिन्नता का ध्यान रखना आवश्यक है। यदि अध्यापक विद्यार्थियों की अधिगम शैली के अनुसार शिक्षण अधिगम प्रक्रिया संचालन करते हैं तो वे विद्यार्थियों की उपलब्धि को सार्थक रूप से प्रभावित कर सकते हैं। प्रस्तुतशोध में विद्यार्थियों की अकादिमक उपलब्धि पर अधिगम शैली के प्रभाव का अध्ययन किया गया है।

[10025] इन्दौर जिले के विद्यालयों में शिक्षा का अधिकार अधिनियम 2009 के क्रियान्वयन की स्थिति का अध्यापकों एवं प्राचार्य से प्राप्त जानकारी के आधार पर अध्ययन

डॉण् राघवेंद्र हुरमाड़े सहायक प्राध्यापक शिक्षा अध्ययनशाला देवी अहिल्या विश्वविद्यालय इंदौर विजय पल्ले शोधार्थी शिक्षा अध्ययनशाला देवी अहिल्या विश्वविद्यालय इंदौर

देश में स्वतन्त्रता प्राप्ति के पश्चात से ही प्रारम्भिक शिक्षा की गुणवत्ता व विद्यार्थियों के लिए इसकी सर्वसुलभता हेतु निरंतर प्रयास किए जा रहे हैं। इन प्रयासों के बावजूद प्रारम्भिक शिक्षा की गुणवत्ता व उपलब्धता में अपेक्षित सुधार नहीं हो पाने से सरकार द्वारा 01 अप्रेल 2010 में अनिवार्य एवं निःशुल्क शिक्षा का अधिकार अधिनियम लागू किया गयाए जिससे कि शिक्षा की गुणवत्ता व विद्यार्थियों हेतु इसकी सर्वसुलभता को सुनिश्चित किया जा सके।अनिवार्य एवं निःशुल्क शिक्षा का अधिकार अधिनियम के अंतर्गत शिक्षा कोमौलिक अधिकार ;अनुच्छेद 21द्ध के रूप में लागू करता है।यह अधिनियमसमाज के वंचित वर्गों के लिए 25ः आरक्षण का प्रावधान करता हैए जिसमें अनुसूचित जातिए अनुसूचित जनजातिएसामाजिक रूप से पिछड़ा वर्ग व अन्य वंचित समूह शामिल हैं। अधिनियम में विद्यालयों में सुविधाओं की उपलब्धता व शिक्षकों की नियुक्तियों व जिम्मेदारियों का भी उल्ल्ख किया गया है। चूंकि शिक्षा की गुणवत्ता स्थापित करने में विद्यालयीन वातावरण व शिक्षकों की भूमिका महत्वपूर्ण भूमिका होती है। अतः प्रस्तुत शोध के अंतर्गत इन्दौर जिले के विद्यालयों में शिक्षा का अधिकार अधिनियम 2009 के क्रियान्वयन की स्थित का अध्यापकों एवं प्राचार्य से प्राप्त जानकारी के आधार पर अध्ययनकर निष्कर्ष प्रस्तुत किए गए हैं।

[10026]

Need for Paradigm Shift in Business Education in Rural Areas in Telangana State

Anjaneyulu Chandupatla, Professor, Department of Business Management, Telangana University,

Nizamabad, Telangana

It's been pathetic to have known that the employability skills among the Business students have been reduced drastically for the last 10-15 years throughout India and specially in Telangana state. As per the

World Economic Forum, only one in four management students are employable. Even the stakeholders of management education ecosystem such as-parents, students, institutions, industry, government etc are to be blamed for this kind of low-quality management education and lack of employability skills. Many researches advocated for changes in all academic aspects such as -- Teaching-Learning methodologies, curriculum, pedagogical tools and many aspects associated with management education. At this juncture, the researcher feels that a solution needs to be found out in order to revive the evergreen management courses in Telangana state, particularly in rural areas. This conceptual paper discusses the current status of business education in Telangana, especially in rural areas. This research focusses on the need for a paradigm shift in curriculum, pedagogical tools, teaching-learning methodologies and industry- academia in management education. This study utilizes secondary data gathered from various sources to analyse the problem under study. This paper makes an attempt to offer recommendations to bring about the changes in business education to produce industry relevant, adept and industry 4.0 specific management professionals.

[10027]

An In-Depth Study on Barriers To Effective Online / Digital Learning: A Student Perspective Mrs Charmi Jigar Gala, Assistant Professor, Department of Management, Indira College of Commerce & Science, Pune, Maharashtra

Divya Mohan Bansari, Assistant Professor, Department of Management, Indira College of Commerce & Science, **Pune, Maharashtra**

The COVID-19 pandemic significantly accelerated the adoption of online education, driven by the rapid advancements in technology. Initially introduced as a necessity across all age groups, online learning gradually gained popularity due to its convenience, accessibility, and numerous benefits. However, this shift also highlighted several challenges for students, such as reduced classroom engagement, limited peer interaction, shorter attention spans, information overload from excessive online study materials, and prolonged screen time. This study focuses on analyzing these challenges, with a particular emphasis on undergraduate students aged 17-21 in the Pune region. Using a mixed-method (Primary & Secondary Data) approach combining both qualitative and quantitative research, the study leverages primary and secondary data to ensure comprehensive insights. Statistical methods are applied to provide an in-depth analysis.

[10028]

Bridging the Gap: Evaluating Digital Literacy Among Students in the Era of Digital Applications Divya Mohan Bansari, Assistant Professor, Department of Management, Indira College of Commerce & Science, Pune, Maharashtra

Mrs Charmi Jigar Gala, Assistant Professor, Department of Management, Indira College of Commerce & Science, Pune, Maharashtra

In the rapidly evolving digital landscape, digital literacy among students has emerged as a critical determinant of their ability to effectively navigate, utilize, and contribute to digital applications. This study, "Bridging the Gap: Evaluating Digital Literacy Among Students in the Era of Digital Applications," examines the multifaceted dimensions of digital literacy, encompassing operational skills, applied competencies, and digital awareness. Drawing insights from existing frameworks and empirical research, this paper synthesizes key findings from prior studies to identify strengths, challenges, and gaps in current approaches to fostering digital literacy. Utilizing a mixed-methods approach that combines surveys, task-based evaluations, and performance assessments, the study aims to evaluate students' digital literacy levels and their impact on academic engagement, critical thinking, and ethical use of digital platforms. Preliminary findings highlight significant disparities in digital literacy across student cohorts, with gaps in areas such as data privacy, cyber security, and critical evaluation of digital content. The study also underscores the necessity of integrating progressive, context-sensitive training programs to

cultivate a holistic digital literacy skill set. The outcomes inform actionable recommendations for enhancing digital literacy education, ensuring equitable access, and addressing socio-demographic disparities in digital skill acquisition.

[10029]

The Impact of Using AI Tools on Academic Performance of MBA Students in Indore City Shilpi Nag, Research Scholar, DAVV, Faculty, Medi-Caps University, Indore, Madhya Pradesh Dr. Vivek Sharma, Associate Professor, IMS, DAVV, Indore, Madhya Pradesh Dr. Achal Hardia, Assistant Professor, IMS, DAVV, Indore, Madhya Pradesh

This study investigates the impact of Artificial Intelligence (AI) tools on MBA students' academic performance in Indore City. With AI tools becoming more prevalent in education, this study focuses on three crucial factors: the frequency of AI usage, the type of tools used, and the purpose of their use. Academic grades are the dependent variable, indicating the measure of academic success. Data obtained from MBA students in Indore show that frequent use of AI technologies is favourably associated with higher academic scores. ChatGPT, Grammarly, and data analysis tools all help to improve research skills, writing precision, and analytical jobs. Furthermore, the aim of AI use—from case study research to report authoring and data visualization—becomes a crucial driver of performance outcomes. The findings demonstrate the potential of AI tools to improve learning efficiency and academic success in postgraduate education. The report concludes with recommendations for educational institutions to strategically integrate AI, assuring its ethical and accessible use to help students succeed.

[10030]

Exploring Teachers' Perspectives on Integrating Indigenous Knowledge into Skill Based Education: Challenges, Opportunities and Strategies for Implementation

Dr. Satish Kumar, Assistant Professor, Department of Social Work Kurukshetra University,

Kurukshetra, Haryana

Prof. B.P Sahu, Professor, Department of Adult & Continuing Education, North Eastern Hill University, **Shillong, Meghalaya**

This study investigates the integration of Indigenous Knowledge Systems (IKS) into skill-based educationin secondary and higher secondary schools across the Indian states of Gujarat and Meghalaya. Indigenous Knowledge, encompassing sustainable agricultural practices, natural resource management, and holistic healthcare, plays a vital role in local cultures but remains underrepresented in formal education systems. The research aims to bridge the gap between traditional knowledge and modern education by exploring how IKS can be incorporated through teacher training and Information and Communication Technology (ICT). A mixed-methods approach was employed, combining quantitative and qualitative data from 300 teachers through pre-tested questionnaires and semi-structured interviews. The sample included schools from districts with the highest Gross Enrollment Ratios (GER) in both states. Findings reveal widespread disinterest among students in learning Indigenous knowledge, largely attributed to negative student attitudes, social factors, and the limited inclusion of IKS in formal curricula. Teachers highlighted the need for better representation of traditional languages and values in educational content, noting that external factors such as cultural dispossession and social in equality hinder the adoption of Indigenous learning methods. Despite these challenges, teachers acknowledged the significant potential of IKS to enhance students' understanding of nature conservation, food production, and ethnic communities. The study also identified key barriers to teaching IKS, including inadequate resources, lack of proper teacher training, and limited curriculum flexibility. The research proposes several recommendations, including curriculum reforms to incorporate Indigenous perspectives, enhanced teacher professional development, the use of ICT and visual aids to facilitate learning, and increased collaboration with Indigenous communities to ensure the authenticity and relevance of the content. The study further advocates for policy reforms and government support to integrate IKS into the educational system, aligning with India's National Education Policy (NEP) 2020. By addressing these barriers and fostering a

culturally responsive education system, this research contributes to the preservation and transmission of Indigenous knowledge, promoting inclusive, skill based education that respects and integrates local cultural heritage for future generations.

[10031] मानव मूल्य की अवधारणा

डॉ. योग्यता मिश्रा (सहा प्रा.) श्री वैष्णव कला एव वाणिज्य महाविघालय इन्दौर (म.प्र.) डॉ. माधुरी रोजडे (सहा. प्रा.) श्री वैष्णव कला एव वाणिज्य महाविघालय इन्दौर (म.प्र.)

1. शोध संक्षेप मनुष्य के जीवन की आभा मूल्य वास्तिविक रूप में सामाजिक विकास को निश्चित रूप प्रदान करते हैं, किन्तु किन्हीं कारणों से वर्तमान युग मूल्य विघटन के रूप में परिचय प्राप्त कर रहा है। आज यह परिस्थिति न केवल भारत में बनी हुई है अपितु संपूर्ण विश्व में भी यही समस्या सूरसा के मुख समान अपना आकार बढ़ाती जा रही है। द्वुत गित से मूल्य परिवर्तित हो रहे हैं। परंपरागत चिर काल से विद्यमान मूल्य त्यागना हमारी सबसे बड़ी भूल है। क्यों कि परंपरा देय मूल्य सदैव मानव कल्याणकारी है। मूल्यों के पतन के काल में इस परिस्थिति को उलटना अर्थात उत्थान एवं पुनर्स्थिपित करना अत्यंत आवश्यक है। प्रकृति की सर्वश्रेष्ठ कृति है मानव । मानव द्वारा निर्मित मूल्य अमूर्त होते हैं, किन्तु इन्हें यदि विचार व्यवहार के स्तर पर ग्रहण किया जाए तो परिस्थितियाँ श्रेष्ठ व श्रेयस्कर होती है। इन मूल्यों द्वारा निर्मित पथ पर मानव जीवन सही दिशा व दशा में जीवन जी पाता है। मूल्यों को मानव जीवन के लिए विवेक व कल्पना, यथार्थ एवं आदर्श, आत्मज्ञान व व्यवहार का मिला-जुला रूप मान सकते हैं। मूल्यों द्वारा मानव सदैव उदात्त मार्ग का दिशा निर्देश प्राप्त करता है। मूल्य ही समाज में मानव जीवन जीने के आदर्शों की स्थापना करते हैं। जब कभी भी समाज एवं संस्कृति पथ भ्रष्ट होने लगते हैं, अपने कर्तव्य पथ से विमुख होने लगते हैं, कुमार्ग-कुसंग व पतन की राह अपनाते हैं तब यही मूल्य, मानव का मार्ग दर्शन करते हैं, उसे कर्तव्यो का बोध कराते हैं। मानव के अभाव में मूल्यों का औचित्य नहीं ह। यहाँ हमे सर्वप्रथम श्मानवश् सश्क्या अभिप्रय है यह समझना नितान्त महत्वपूर्ण है। श्मानवश् शब्द के मूल में मनश्शब्द का होना ही दर्शाता है कि मूल मे श्मनश् समस्त इद्रियों का प्रेरक है और आत्मा इसकी शासक है। आत्मा के अंकुश के अलावा मन किसी और का शासन अपने ऊपर स्वीकार नहीं करता।

[10032]

Exploring Anxiety and Challenges in Online Accounting Education

Dr. Pankaj Kumar, Assistant Professor, Department of Management, Mangalmay Institute of Management and Technology, **Greater Noida, Uttar Pradesh**

Mr. Tanay Ojha, Assistant Professor, Department of Management, Mangalmay Institute of Management and Technology, Greater Noida, Uttar Pradesh

Dr. Ajay Pratap Singh, Professor, Mangalmay Institute of Management and Technology, **Greater Noida, Uttar Pradesh**

The transition to online learning has transformed the landscape of accounting education, offering flexibility and accessibility but also introducing significant challenges. One of the critical issues is the rise of anxiety among students, stemming from factors such as technological barriers, lack of real-time support, and the complexity of accounting concepts. This paper explores the prevalence of anxiety in accounting education within the context of online learning. It examines the psychological, academic, and technological dimensions contributing to this phenomenon. The study also highlights the impact of anxiety on students' academic performance, engagement, and overall learning outcomes. Furthermore, it proposes strategies to mitigate these challenges, including enhanced faculty support, interactive online tools, peer collaboration, and tailored teaching methodologies. By addressing these concerns, the research paper aims to improve the efficacy of online accounting education and foster a supportive environment for learners. The findings underscore the need for institutions to prioritize mental health and adapt pedagogical practices to reduce anxiety and enhance learning experiences in virtual settings.

[10033]

Teacher Perceptions of ELT Classrooms: Methods Challenges, and Future Directions Ms. Kapila Parashar, SCERT, Delhi

This research explores the methodologies, strategies, and challenges in English as a Second Language (ESL) teaching within secondary schools in Delhi. The purpose is to investigate the instructional approaches employed by ESL teachers, assess their effectiveness in achieving language learning outcomes, and identify the challenges teachers face. Through a qualitative research design, data were collected via semi-structured interviews and focus group discussions with 45 secondary school ESL teachers. Thematic analysis revealed key themes: methods, teaching approaches and effective strategies for ESL classrooms management. Findings suggest that while traditional methods such as lecture-based and grammar-translation approaches dominate, there is a growing incorporation of interactive and communicative strategies. However, teachers face significant challenges, including student diversity and resource constraints. The study proposes enhancing ESL practices through technology integration and a competency-based approach. The scope of this research extends to shaping future pedagogical changes in ESL teaching.

[10034]

Effect of Cognitive Load Reduction on Achievement of B.Ed. Students

Dr. Prerna Jain, Assistant Professor, ILVA Commerce and Science College, **Indore, Madhya Pradesh Dr. Madhulika Varma,** Associate Professor, School of Education, Devi Ahilya Vishwavidyalaya, **Indore, Madhya Pradesh**

Cognitive load refers to the mental effort and resources needed by the brain to process information and complete tasks. Cognitive load theory is instrumental in comprehending the way in which the individuals learn and retain new information. This theory elucidates the learning process by illustrating that permanent knowledge is accumulated and stored in long-term memory, while also detailing about the ways in which new knowledge is formed in working memory. The main objective of the present research was "To compare the mean Pre and Post Achievement scores of B.Ed. students treated with Cognitive Load Theory based Instructional Material. The hypothesis of the research was "There is no significant difference in the mean scores of Pre-Achievement and Post-Achievement scores of B.Ed. students treated with Cognitive load theory based Instructional Material". The sample comprised of 93 students of private B.Ed. College affiliated to Devi Ahilya Vishwavidyalaya, Indore. The age of students ranged from 25-40 years. The medium of instruction was English and Hindi both. The present study was experimental in nature. In the present study the data was collected by tool i.e. Achievement test made by Researcher. The data were analysed with the help of Wilcoxon Signed Rank Test. The finding of the present study was "The Treatment with Cognitive Load Theory based Instructional Material was found to be effective in terms of Achievement of B.Ed. students in Curriculum Development and School subject".

[10035]

Understanding the Psychological Impact of COVID-19: Stress, Coping Mechanisms, and Stress Management Strategies Among College Students

Divya Shrivas, Research Scholar, RTM Nagpur University, Nagpur, Maharashtra Dr. Bhavesh Jasani, Associate Professor, NMD College, Gondia, Maharashtra

The COVID-19 pandemic has significantly impacted the psychological well-being of college students, leading to increased stress and mental health challenges. With the sudden shift to remote learning, social isolation, and uncertainty about the future, students have faced unique stressors. This study aims to explore the psychological effects of the pandemic on college students, focusing on stress, coping mechanisms, and stress management strategies. Using a mixed-methods approach, the research combines quantitative surveys with qualitative interviews. A sample of 300 students completed surveys, while 30 students participated in in-depth interviews. The study identifies major sources of stress, including

academic pressure, remote learning difficulties, and social isolation. It also examines the coping strategies employed by students, such as social support, physical exercise, and mindfulness techniques. The findings show that the pandemic increased stress levels among students, with academic pressures and social isolation being the leading contributors. However, students who engaged in adaptive coping strategies, especially mindfulness practices, physical activity, and seeking social support, reported better mental health outcomes. The study emphasizes the importance of mental health support for students during crises and suggests that universities should implement effective stress management programs. This research highlights the need for universities to provide sustainable mental health resources and support systems that can help students manage stress, particularly during times of uncertainty like the COVID-19 pandemic.

[10036]

Exploring the Role of Family and Caregivers in Enhancing Digital Literacy Among Older Adults(Special reference to Indore City)

Ms. Poonam Gupta, Research Scholar, Shri Vaishnav Institute Of Management, Indore, Madhya Pradesh

Dr. Dhanashree Nagar, Associate Professor, Shri Vaishnav Institute Of Management, **Indore**, **Madhya Pradesh**

Digital literacy has become an essential skill for people of all ages, allowing them to access information, communication, and services in the digital world. Family members and caregivers have an important role in assisting older people with the problems they frequently face when learning and applying digital skills. This study analyzes the many methods in which family members and caregivers might help older people improve their digital literacy. It focuses on how they promote the development of digital skills, the challenges they experience while providing assistance, and the ways they employ to successfully teach digital skills. Furthermore, the study evaluates their contribution to addressing economic and accessibility issues that restrict older people's digital inclusion. The study uses a mixed-methods approach, combining qualitative interviews and quantitative surveys, to obtain perspectives from family members, caregivers, and older persons from various socioeconomic backgrounds. The findings are likely to uncover practical and policy-relevant ways for empowering caregivers and families, emphasizing their vital role in eliminating the digital divide among older generations. The study emphasizes the significance of creating collaborative support structures so that older persons can fully participate in an increasingly digital society.

[10037]

Resurgence Of Indian Educational Systems and Knowledge

Dr. Sanjay Maheshwari, Professor, BM Professional Institute, **Indore, Madhya Pradesh Dr. Deepak Agrawal,** Director, Lal Bhadur Shastri Institute of Management, **Indore,MP**

This study explores the revolutionary comeback of the Indian educational system, following its development from historical foundations to modern innovations. The research takes a multifaceted method to investigate important aspects of this comeback, including technology integration, cultural revitalization, and legislative changes. The primary function of government efforts and policy changes in transforming the Indian education system is examined in the first part. The study examines the National Education Policy (NEP) and its consequences, emphasizing the coordinated attempts to update curricular frameworks, encourage diversity, and cultivate a comprehensive learning environment. The evaluation also takes into account the inclusion of skill development, vocational training, and a renewed focus on innovation and research. In the second part, the influence of digital tools, online resources, and virtual learning environments is examined as part of the investigation of the integration of technology in education. In addition to highlighting the role that e-learning plays in democratizing education and reducing gaps between urban and rural areas, the article evaluates how well technology interventions improve accessibility, flexibility, and the general caliber of learning opportunities. This study article

concludes by synthesizing data to provide a thorough account of the revival of Indian educational systems and knowledge. Through an analysis of policy dynamics, technology advancements, and cultural reawakening, the research adds to a more comprehensive understanding of the complex changes influencing education in India going forward. These developments have far-reaching effects that go beyond national boundaries, providing insightful information for the development of international educational discourse and policies.

[10038]

Work-Life Balance in Education The Influence of OCTAPACE Values
Nandini Neema, Student, Vishisht School of Management, Indore, Madhya Pradesh
Akash Debnath, Research Scholar, D.A.V.V., Indore, Madhya Pradesh

This study examines the impact of OCTAPACE culture—openness, confrontation, trust, authenticity, proactivity, autonomy, collaboration, and experimentation—on work-life balance in the education sector. Using a sample of 490 education professionals, the research integrates literature review and empirical analysis, employing tools like Cronbach's Alpha and regression modelling to assess data reliability and relationships. The findings highlight that OCTAPACE values significantly enhance work-life balance by fostering better communication, reducing stress, and empowering autonomy. Regression results reveal that 61% of the variation in work-life balance is explained by OCTAPACE factors, with collaboration and trust playing pivotal roles in mitigating workplace challenges. This study emphasizes OCTAPACE culture as a critical framework for improving employee well-being and performance in high-stress environments like education. It concludes with actionable insights for adopting these values to create supportive and resilient workplaces while encouraging further exploration across diverse educational settings.

Sub Theme-11 SECTOR/INDUSTRY SPECIFIC

[11001]

Exploring the Mental Health and Adjustment of Children Will Special Needs

Prof. Sarika Sharma, Department of Teacher Education, Central University of Haryana, **Mahendergarh, Haryana**

Hari Krishan, Research Scholar, Department of Teacher Education, Central University of Haryana,
Mahendergarh, Haryana

The main aim of education is to trained children for life situations and help to solve their personal, social, and emotional problems. The development of an individual depends on his health. If a children or student is not mental healthy, he is unable to do his duties and responsibilities to his satisfaction. Education has to train the student how to develop and preserve the mental health. The aim of education is to provide healthy personality for students and one of the important components of education. The role of mental health is crucial not only in secondary school, but also in informal education such as family and societies. Mental Health is the capacity of each and all of us to feel, contemplate, and act in ways that enhance our ability to enjoy life and deal with the challenges we face. Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make healthy choices in secondary school students. Mental health is important at every stage of life, from childhood and adolescence through adulthood. Mental Health is the ability to balance feelings, desires, ambitions, and ideals in one's daily life. It is the full and harmonious functioning of the whole personality. The process of adapting to your environmental conditions is also called an adjustment. Adjustment means the reaction to the demands and pressures of social environment imposed upon the individual students. Adjustment refers to any operation whereby an organ becomes

more favorably related to the environment or to the complete situation. It is an organizational behavior in life situations at home, at school, at work in growing up, and in ageing. Adjustment is the process of adapting to the role of being a student and to various aspects of the school environment. Adjustment of the student with his environment is extremely essential for his overall development. It plays a main role in moldings their personality and character. Secondary school students face many types of new problems in the age. During this period, the students should be given certain education and training pertaining to have some adjustment and balance their mental and emotional realms. A good mental health and adjustment play a very important role in bringing about the better academic achievement. A mentally healthy student understands his physical health, mental health and abilities clearly. He takes part in school activities enthusiastically and maintains good adjustment in their needs, abilities and performs well in academically. Thus the mental health and adjustment plays a vital role in good academic performance. All the matter of concern shows that the need of the study. Considering the importance of mental health and adjustment of CWSN the following topic has been chosen for present study. The study could bring to light the importance of mental health and adjustment of CWSN which are the major contributors of in the progress of academic and social life.

[11002]

The Influence of Agricultural Policies on Women Farmers in Rural India: A Critical Analysis Renu, Research Scholar, Baba Mastnath University, Rohtak, Haryana

This paper critically analyzes the influence of agricultural policies on women farmers in rural India, highlighting the complex interplay between gender, agriculture, and policy frameworks. Despite their significant contributions to agricultural production, women farmers often face systemic barriers that hinder their access to resources, training, and decision-making processes. This study examines key agricultural policies, including the National Policy for Farmers and various subsidy schemes, assessing their impact on women's empowerment and economic stability. The research reveals disparities in policy implementation and highlights the need for gender-sensitive approaches in agricultural planning. The findings indicate that while some policies have positively influenced women's access to land and credit, persistent challenges—such as cultural norms and inadequate support services—remain. Ultimately, this paper advocates for inclusive policy reforms that recognize and promote the vital role of women in agriculture, contributing to sustainable rural development and enhanced food security in India.

[11003]

Knowledge and Perception of Balanced Diet Among College Students of Dhar District, Madhya Pradesh

Ashish Kushwah, Research Scholar, School of Physical Education, Devi Ahilya Vishvavidhyala, **Indore, Madhya Pradesh**

Dr. Vivek B. Sathe, Director, Department of Physical Education and Sports, Dr. Harisingh Gour Vishwavidyalaya, **Sagar, Madhya Pradesh**

The research aims to explore how college students, in the Dhar District of Madhya Pradesh view and understand the concept of a diet through a survey approach. A group of 50 students was chosen randomly for the study and information was gathered using a organized questionnaire with 37 questions covering topics related to knowledge about diets and perception towards them. The findings showed that the average knowledge score was 17.18 with scores ranging from 9 to 28 which suggests that students have a level of understanding, on the topic. Many students showed some understanding of the importance of diets; however, it is evident, from the varying levels of knowledge that tailored educational efforts are needed to bridge the gaps in comprehension. This research emphasizes the role of nutrition education schemes, in boosting dietary awareness and encouraging better eating behaviours. It is suggested that forthcoming studies delve into how demographic variables impact knowledge and evaluate the success of programs in instilling lasting healthy eating habits.

[11004]

Farmers Awareness and Use of ICT for Agriculture

Dr. Krutika Bhate, Assistant Professor, Department of Extension and Communication, Faculty of Family and Community Sciences, The Maharaja Sayajirao University of Baroda, **Vadodara, Gujarat**

Dr. Sarika Patel, Assistant Professor, Department of Extension and Communication, Faculty of Family and Community Sciences, The Maharaja Sayajirao University of Baroda, **Vadodara, Gujarat**

Mr. Rohan Prahan, Research Scholar, Department of Extension and Communication, Faculty of Family and Community Sciences, The Maharaja Sayajirao University of Baroda, Vadodara, Gujarat

Agriculture is a prime occupation of Indians although it is still in subsistence nature, farmers work entire year in day and night but their socioeconomic conditions getting worse over the years. With invention of new technologies and software, communication tools, audio-visual systems help to transfer new technologies, improved cultivation practices, weather information, marketing and price information to farmers with timely help to improved production, productivity and better price for products of the farmers. They now have the ability to share their thoughts, experiences, and ideas with the help of ICT. The Government of India has launched a number of initiatives to promote the use of ICT in agriculture, including the dissemination of information on rural development programs, subsidy schemes, and best practices. These initiatives are aimed at improving the access of farmers to information and knowledge and helping them to adopt new technologies and practices. The present study was conducted in Tinsukia district, located in the upper section of Assam, to know the awareness level of the farmers regarding ICT in Agriculture. Overall awareness about the agriculture programmes broadcasted on TV was found medium among the selected farmers. Higher percentage of the farmers had high awareness about the use of YouTube followed by Facebook and what's App.

[11005]

Discrete Mathematics: The Foundation of Computer Science

Dr. Murti Mourya, Faculty of Computer Science, Government College Khirkiya, **Harda, Madhya Pradesh**

Dr. Manisha Rajput, Faculty of Mathematics, Govt. Degree College, Harda, Madhya Pradesh

This essay aims to demonstrate the importance of computer science in discrete mathematics education. The relationship between teaching discrete mathematics and computational thinking is explored after emphasizing the importance of particular mathematical concepts for computer science. A comprehensive listing of mathematical concepts and their applications in computer science was presented in the second section. Discrete mathematics is another essential branch of mathematics that contains the mathematical foundations of computer science. This abstract explains the fundamental ideas of discrete mathematics and how they are applied in various computer science fields.

[11006]

Analyzing Irrigation Pattern In Pune District

Dr. Bhuma Sundar Raman, Co-Convenor, Habitat Forum, Pune, Maharashtra
Dr. Shraddha Purandare, Professor, Institute for Future Education Entrepreneurship and Leadership,
Pune, Maharashtra

The district profile of Pune shows that out of a geographical area of 15,62,018 ha, nearly two thirds of the area, that is, 10,42,282 ha is under agricultural use. The analysis of the irrigation scenario of the district indicates that agriculture continues to remain mostly rainfed in Pune. The rabi crop season is the main crop season as compared to the kharif, summer and annual crops. Pune falls under the scarcity zone and only 36% of the agricultural land is provided with irrigation. Out of this, sugarcane occupies 30% of the irrigated area under cultivation. Though the production of rainfed crops is more than that of irrigated crops, the productivity of irrigated crops is higher than the rainfed crops. However, the cost of cultivation of irrigated crops is also higher than that for rainfed crops. Pune district which lies in Western

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Maharashtra, is the largest producer of sugarcane in Maharashtra. Traditional crops like jowar and bajra have been replaced with sugarcane, groundnut, wheat, rice and horticultural crops. Being an expanding urban metro, the demands on water supply with respect to domestic use and industrial use is bound to rise. As a lion's share of water supply is used for irrigation, it is vital to use this scarce resource in the most efficient manner. This paper analyzes the irrigation pattern for 13 important crops in Pune district over the last five years in order to understand the sustainability of Pune's cropping pattern.

[11007]

Paradigm Shift on Coffee Plantation in Dindigul District

Dr. P.G.Balasubramanian, President Alternative Agriculture Research Foundation (NGO), **Salem, Tamil Nadu**

The Paradox on liberalisation effect and impact, coffee plantation sector has been drastically changed. The coffee growers and workers who are changed their nature of work, cultivation, trade practices in accordance with the seasonal suitability, crop diversification, and seasonal migration. The past two decades, the Expenditure from the coffee growers and workers were adopted with institutional effort and interventions, such as coffee board and Spices Bored. Besides, they planted for mixed crops and trees also maintained in a better position. As a result, the chain link of coffee plantation environmental preservation through shade trees and substitute trees, Bio-diversity existed level. But, currently most of the coffee growers are handover estate to nearest industrialist and ass cultivator where belonged to capitalist. The workers who are moving out for other informal sector workers in nearest district, state. Hence, how suitability on plantation will get back? Is there any impact on global market intervention in this sector? How for it promoted by Coffee board and horticulture department? Therefore, this paper makes an attempt to find out the solution from the hurdles of coffee plantation in the scenario.

[11008]

A Pilot study on economics of cultivation in comparison to Awareness, Benefits and Usage of Millets in Chowderpally, a village in Telangana

Pittala Hemalatha, Student, Bhavan's Vivekananda College, Sainikpuri, Secunderabad, Telangana Dr. Kamala Golla, Assistant Professor, Bhavan's Vivekananda College, Sainikpuri,

Secunderabad, Telangana

Mrs. Revathi V, Assistant Professor in Nutrition, Department of Biochemistry & Nutrition Bhavan's Vivekananda College, Sainikpuri, Secunderabad, Telangana

Millets grow efficiently in semi-arid regions with less water resources. Asia and Africa are known for millet production. In India, Telangana, a plateau with semi-arid climatic conditions favours cultivation of millets. Indian Agricultural Research Institute (ICAR) and Indian Institute of Millet Research (IIMR) also state this region is favorable for cultivation of millets like Bajra (Pearl Millet), Jowar (Sorghum), and Ragi (Finger Millet). Furthermore, the research is also focusing on the related health benefits on consumption of millets being their protein quality, gluten free nature as well as their mineral content. Government of India has supported the millet cultivation since 2018 providing special subsidies and even announced 2023 as the Millet Year to promote both cultivation and usage of millets. In spite of all these, the current farmers are not much in favour of millet cultivation especially in Chowderpally, a Village in Telangana. There has been a significant decline in the cultivation of millets in this village from 2014 till 2023 depending on the reviewed data. The pilot study conducted in this village clearly shows the favourable and adverse conditions in cultivating the millets. It also shows the necessity to improve the awareness of common farmers regarding the millet cultivation as well as their consumption.

[11009]

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Urban Poverty Alleviation Through Community Engagement: Evaluating Slum Redevelopment Programs In India

Kratika Das, Assistant Professor, Swami Vivekananda Institute of Modern Science, Narendrapur, Kolkata

Rapid urbanization in India has created conditions in which poverty finds urban expression in the form of slums characterized by the absence of adequate housing, poor sanitation, and poor access to essential services. Having grown into a pivotal strategy for addressing urban poverty, slum redevelopment programs, seeking to provide sustainable housing, improve living conditions, and promote marginalized communities have become a centerpiece across urban poverty alleviation. In this study, the learner evaluates slum redevelopment initiatives in India and assesses to what extent 'community engagement' contributes to the long-term success of such initiatives. Consequently, the analysis examines how government-led programmes like Pradhan Mantri Awas Yojna (PMAY) and private-public partnerships have prioritized in situ redevelopment and relocation projects. This has raised the importance of participatory approaches, where the slum residents participate in the decision-making, planning and implementation. These programs, which involve the community, not only cover physical infrastructure but also the socio-economic dimensions, which leads to ownership and exacerbates the residents' needs. Nevertheless, sufficient compensation, delays, displacement and lack of trust continue to dog the programs. Using successful case studies including Mumbai's Dharavi Redevelopment Project —the study highlights the transformative potential of inclusive strategies. It also fills in critical gaps by suggesting policy reforms to improve transparency, distribute resources fairly among communities and implementing agencies, and build capacity for both.

[11010]

Awareness of the health benefits of millets and its consumption among the women of Indore city Reshu Agarwal, Associate Professor, Indore Institute of Management & Research, Indore, Madhya Pradesh

In ancient Indian history, millets were among the most cultivated crops and hence the most consumed food. These traditional super foods have numerous health benefits like high in proteins, fibers, healthy cabs, essential vitamins, and minerals. Unfortunately, from past couple of decades, Indians attracted towards the fast culture and developed the habits of instant cooking. Resulting, these super grains started being ignored. After losing its charisma for decades, these grains are back again and getting spaces in Indian food plates. Being high in nutritional values, consuming millets are the best way to set a balance between nutritional diet and workouts. In Indian culture, women are considered to play a vital role in establishing the eating habits for family members and supposed to have a basic awareness of good food choices. But modern working women are facing several health issues due to lack of awareness of the nutritional benefits of millets or lack of time to cook. Despite of producing173 lakh ton millets in India (world's largest millet producing country), it is not consumed in the same way. Therefore, this study attempts to evaluate the awareness level and consumption behavior of millets among women of Indore. Primary data was collected through non probability sampling using a questionnaire. A total of 158 responses are used for the analysis of awareness of millets along with its health benefits and its consumption among the women of Indore city of Madhya Pradesh. It is found that in this study area, women are well aware of millets and their awareness is highly associated with their age, diet preference followed by occupation. Surprisingly, awareness is statistically not associated with their health issues. On the other hand consumption is highly based on their health issues followed by the availability of the form of millets to be consumed.

[11011]

Power dynamics, Marginalization and Sufferings of Women: A Feminist Critique of Khaled Hosseini's A Thousand Splendid Suns

Dr. Ranjana Patidar, Assistant Professor of English, Shri Rajendra Suri Govt. College, **Sardarpur, Madhya Pradesh**

This research paper attempts to explore and analyses one of the most important traits in literature that is marginalization and sufferings of women depicted in Khaled Hosseini's celebrated novel A Thousand Splendid Suns (2007). The novel found its setting during Afghanistan's political unrest in 1970s. Present research paper attempts to understand how political condition, power and education shapes the social life of an Afghan woman. It explores how the oppression of women embedded in their domestic lives, sustained by the deep-rooted system of patriarchy. It also examines how Hosseini depicts the women characters suffering and surviving, strive to claim a space for themselves against all the circumstances. Methodology used is a thorough and systematic analysis of the primary and relevant secondary data to understand the feministic side of the novel that uncovers the deeper inferences of how and why systemic oppression and violence evident in marginalization and gender bias.

[11012]

Gender Equality in Journalism: A Study on Indian Women Stringers

Anushka Singh, Research Scholar, Department of Journalism and Mass Communication, Central University of Haryana, **Mahendragarh, Haryana**

Dr. Aditya Ojha, Assistant Professor, Indian Institute of Mass Communication, New Delhi

The United Nations adopted the Sustainable Development Goals (SDGs) in 2015 to address global challenges and to achieve a sustainable world. Among the 17 goals adopted by the UN, gender equality (Goal 5) focuses on providing equal opportunity and empowerment for all women. This study explores the relationship of this SDG goal within the media industry. The paper aims to analyse the experiences and perspectives of women stringers in the context of gender equality. The theoretical framework of this study is based on Gender Role Theory which discusses the social and cultural expectations of men and women in different spheres of life. By employing the qualitative method, this study seeks to understand the opportunities and challenges faced by women stringers in journalism. To collect data, structured interviews were conducted, and prior to that the interview guide was also prepared based on the targets given by the UN for gender equality. Women stringers were selected as a sample by using snowball sampling. The outcomes of the study address the existing gap in the reviewed literature regarding women stringers and their experiences in the media. The findings of this study provide a better understanding of the state of women stringers in Indian journalism. This study also contributes to the discourse related to gender dynamics within the journalism industry.

[11013]

Case on DisAbilty to Ability Trivial Steps 2 Giant Victory CMA Ravindra Kumar Dubey, Indore, Madhya Pradesh Col. Dr. VK Gautam, Patron, ISMC, Indore, Madhya Pradesh

Birth of an intellectually disabled child, not to be taken as curse of God, rather a wish of God Almighty. Mother's care, 'post-natal at least for a period of 40 days' is important. Even, pre-natal care also needs due attention on the part of the parents, because they have to bear the raring pains and unexpected troubles to bring up such a special soul as their moral duty. Here, is a unique example to twin children, first daughter born as PwIDD and second a boy who is fine and fit in all respects. In this case, parent have taken initiative to develop a case how they made progress, to groom a daughter with IQ-45 and trained her gradually to make her self-reliant, to some extend and making a darling of two brothers. The objective of the case is to bring out certain facts how to develop such children step by step, when family

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is not financially sound. In the end, questions have been given so that this case can be used for the academic purposes for the students and special educators.

[11014]

Impact of Union Budget on Tourism Sector of India and Related Stocks

Bharti Detani, Research Scholar, Devi Ahilya Vishvavidhyala, Indore, Madhya Pradesh
Dr. Premlata Shreevas, Assistant Professor, Shri Vaishnav College of Commerce, Indore, Madhya
Pradesh

The Indian government is making strong efforts to develop tourism in the country, attracting both Indian and international visitors. Prime Minister Modi's recent trip to Lakshadweep shows how the government is highlighting lesser-known destinations. The overall goal is to showcase India as a complete tourist destination to the world and increase the number of visitors choosing India for their travels. The government recognizes tourism as a major source of employment and entrepreneurship opportunities for young people. The finance minister wants to boost tourism through collaboration between states, government programs, and private sector partnerships. Industry experts are now requesting the government to establish Special Tourism Investment Regions (SITR) in places with high tourism potential, such as Bodh Gaya, Hampi, Ellora, and Ayodhya. This could potentially double international tourist visits by better utilizing India's heritage sites. The government has already shown commitment by improving transportation infrastructure, like opening the Ayodhya International Airport, and supporting initiatives like Swadesh Darshan 2.0 to increase foreign tourist arrivals.

[11015]

Exploring Masculinity and LGBTQ+ Identities: The Quest for Legal Recognition of Same-Sex Marriage in India with Reference to Chennai

Gayathri J, Assistant Professor, Saveetha School of Law, Chennai

This study explores the legal recognition of same-sex marriage in India, with a focus on masculinity, LGBTQ+ identities, and broader implications for marriage laws. It aims to assess public opinion on the legal status of same-sex marriage, addressing the historical exclusion of same-sex couples from traditional marriage laws and the associated rights gap. The research is motivated by ongoing debates about marriage equality, the need to understand public perceptions, and the potential benefits of legalizing same-sex marriage, such as preventing sexually transmitted diseases (STDs) and adapting cultural values to modern social changes. Utilizing an empirical approach, the study employs a structured questionnaire to collect data from a sample of 200 respondents. Both primary data, obtained through sampling techniques, and secondary data, sourced from books, journals, articles, and online resources, are analyzed using SPSS software. Statistical methods, including Percentage Analysis, ANOVA, Chi-square, and correlation, are used to examine the relationship between variables and legal recognition. The study's objectives include assessing the legal recognition of same-sex marriage under various Acts, exploring public attitudes towards same-sex marriage, understanding its impact on STD prevention, and evaluating its implications for cultural and heritage preservation. This research aims to provide insights into the evolving legal landscape of same-sex marriage in India and contribute to the discourse on LGBTQ+ rights and societal acceptance.

[11016]

Impact of Attitude on Achievement in Health Care Sector in Indore

Dr. Rituraj Sharma, Research Scholar, Renaissance University, Indore, Madhya Pradesh Dr. Manisha Pandey, Professor SCMR & HOD R&D Cell, ITM University, Raipur, Chhattisgarh

The aim of this research paper is to investigate the relationship and impact of attitude of employees on their achievement particularly in the healthcare sector at Indore. The current study focuses on exploring how attitude of healthcare professionals affects their achievements and success in delivering quality healthcare to patients. Specifically, it examines how positive and negative attitudes influence their

achievement in the form of job satisfaction, and overall performance among health care professionals. This study highlights the significance of attitude in achieving professional success among health care professionals in Indore. The research methodology involves a quantitative analysis of survey responses collected from healthcare workers in various hospitals in Indore. Data were collected from 150 healthcare employees across four hospitals in Indore, by applying surveys method. The study finds that positive attitude significantly correlates with higher achievement levels, suggesting that attitude-focused interventions could benefit employee outcomes and patient care quality. The findings will provide insights into the relationship between attitudes and achievement in the context of healthcare, with implications for improving organizational strategies and individual professional development.

[11017]

Block chain can be the Backbone of India's Agricultural Economy
Kulbhushan Chand, School of Data Science and Forecasting, Devi Ahilya Vishvavidhyala, Indore,
Madhya Pradesh

Block chain technology has garnered widespread attention from entrepreneurs, professionals across various industries, governments, academia, and the media, often being perceived as a transformative solution for diverse sectors. Its applications span banking, healthcare, telecommunications, education, and sensitive, regulated domains such as agriculture and food supply chains. While block chain's optimal use cases are nuanced and vary across industries, its evolving innovations and applications hold significant potential to revolutionize the agriculture sector and food supply chains, positioning it as a foundational pillar for India's agricultural economy. Although the role of block chain in global agriculture and its diverse applications have been extensively documented, its specific implications for Indian agriculture, particularly its potential benefits for farmers and society beyond the food supply chain, remain underexplored. As block chain challenges traditional norms and processes, a critical question arises: can it serve as the backbone of India's agricultural economy? This study delves into the transformative potential of block chain technology in addressing critical challenges in Indian agriculture. By examining its capacity to enhance efficiency, traceability, and trust among stakeholders, the paper evaluates how block chain can transcend food supply chain applications to foster innovation, economic growth, and sustainability within the agricultural ecosystem. Ultimately, the paper proposes strategies to streamline the adoption of block chain as a foundational technology for India's agricultural economy.

[11018]

Skinerce: A Machine Learning-Powered Skincare Recommendation System

Dr. Pankaj Dashore, Assistant Professor, Sandip University, Nashik, Maharashtra

Ms. Manasvi Kakuste, Student, Bachelor of Technology in Computer Science and Engineering Sandip

University, Nashik, Maharashtra

Mr. Mahesh Shinde, Student, Bachelor of Technology in Computer Science and Engineering Sandip University, **Nashik, Maharashtra**

Ms. Ruchi Patil, Student, Bachelor of Technology in Computer Science and Engineering Sandip University, **Nashik, Maharashtra**

The global demand for skincare products has surged in recent years. Traditionally, consumers rely on product popularity or advice from sales staff to select skincare items in physical stores, but these methods are not reliable in determining if a product is suitable for an individual's unique skin type. The aim of this project, Skinerce, is to develop a system that recommends skincare products using a Convolutional Neural Network (CNN) model. The system analyses the user's skin type through real-time image processing and recommends products based on their chemical composition and the user's specific skin concerns. By leveraging CNNs for image analysis and content-based filtering for product matching, Skinerce provides personalized skincare solutions, ensuring that recommendations are tailored to individual skin types and desired effects, even when users are unfamiliar with specific products.

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[11019]

Problems and Factors Affecting Pottery Artisans & Potentials of Pottery Artisans in the Field of Pottery Business

Dr Mohd. Ashfaq Siddiqui, Associate Professor & Head, Department of Management, Infinity
Management & Engineering College, Sagar, Madhya Pradesh
Dr Priti Goswami, Assistant Professor, Department of Business Management, Indira Gandhi National
Tribal University, Amarkantak, Madhya Pradesh

Pottery plays a significant role in the growth and development of the country. The study is literature review based. The objective of the paper is to study the various problems faced by pottery artisans, factors affecting pottery artisans and potentials of pottery artisans. The study findings are artist faces challenge from plastic industry and non-availability of raw material and this affects the growth of pottery artist. Pottery business has the potentials as the products are environment friendly. There are various factors which affects success of pottery artisans in rural areas i.e., specialized knowledge& training, artisans' passion, experience, government assistance, partnership with local agents, networking, family influence, innovation, culture & design uniqueness, financial and non-financial motive, desire to conserve cultural identity, suitable location. It is concluded that successful pottery entrepreneurship is dependent on artisans which are educated and well trained.

[11020]

Weavers of Burhanpur are Embroiled in T.B. And COPD: A Horrifying Example of Occupational Disease

Dr Vandna Parker, Assistant Professor, Department of Zoology, Government Aadarsh PG College, **Jhabua, Madhay Pradesh**

Burhanpur is a district of Madhya Pradesh, known as power-loom town of Madhya Pradesh. In the Burhanpur district, the life of weavers is getting stricken due to a serious illness COPD (Chronic Obstructive Lung Disease) born from this business and they are now squeezed due to neglection. In the power-loom town of Burhanpur in the state directly, indirectly, about 1 lakh people go to the rooftop of the power-loom business and thousands of power-loom weavers perform looms without any masks throughout the day, weigh heavily on respiratory diseases due to baric rays flying in the weave cloth. During working on power-loom units in Burhanpur, the pollution of the ration is so high that special types of masks given to the weavers on the mouth and nose get stuck in three days, due to which the amount of pollution Can be guessed. Bundi Moinpura, the biggest weaver's area in the city of Burhanpur, about 99 percent of weavers are sitting, most of them are suffering from tuberculosis and COPD, but are also facing severe financial losses, but no public representatives, Loom owners and responsible departments have so far not taken any initiative for the weavers' welfare and prevention of these serious diseases and they have suffered from these serious diseases and fighting death battle.

[11021]

From Words to Wonders: Literature, Language, Science, and Technology in Nation-Building Sushma Chaudhary, Assistant Professor, Malwa Institute of Science and Technology, Indore, Madhya Pradesh

The interrelation of literature, language, science, and technology has been pivotal in shaping civilizations and building nations. "Necessity is the mother of all inventions" is not just the proverb but a fact, and from the day the first wheel was invented to the current era when a man has an ambition of colonizing the Moon. It is the Collective knowledge and rational thinking that is known to be called as science and technology. Some may find it debatable if I were to credit ancient yogi's and astronomers to be first flagbearers of Science and Technology, Vedas and scriptures of whatever is left of past indicate advances in Mathematics, Astronomy, Medicine, Surgery, etc. To quote a verse from Hanuman Chalisa which measures the distance between earth and sun."Yug sahastra yojan par Bhanu, Leelyo taahi madhur phal

jaanu"1 Yug = 12000 years1 Sahastra = 10001 Yojan = 8 MilesYuga x Sahastra x Yojan = par Bhanu (Sun)12000 x 1000 x 8 m = 96,000,000 m1 mile = 1.6 kms96,000,000 miles=96000000 x 1.6 kms=153,600,000 kms to Sun Space agencies have accepted the fact, we have been reciting for ages. This paper explores the foundational role of literature and language in transmitting scientific knowledge and technological innovations across generations. and highlights three major technological revolutions Green, Industrial, and IT using India as a case study. This also underscore India's journey of integrating cultural ethos with modern technological advancements in nation building highlighting India's contributions to global progress and their economic and social impacts.

[11022]

Performance of Rites and Rituals, River Worship and Issues in Sanitation

Niranjna Bhandari, Professor & Director, Centre for Comparative Religion and Civilization, Central University of Jammu, Samba, Jammu & Kashmir

G.V.Snigdha Raj, Assistant Professor, Centre for Comparative Religion and Civilizations, Central University of Jammu, Samba, Jammu & Kashmir

Reverence to rivers is perhaps a universal phenomenon. All religions irrespective of their origin, sacred practices, have specific rites and rituals performed for individuals since their birth onward. Since most human settlements had been on the banks of rivers, communities attached very high value to rivers as the source of all life, including human beings, plants and species in water. Hence, water was treated a sacred element in all world religions since antiquity. In Hinduism, whether a ritual practice such as Abhisheka of King, or bathing of idols of deities or birth related child and mother purification ritual or the last rites of the dead, water is the prime element along with chanting of hymns. However, over the years, the world population has increased enormously which has led to excessive use of water sources. Resultantly, water is becoming a scarce commodity since the last quarter of last century. Hence, world over 'Save Water Campaigns' have been observed to draw peoples' serious attention. The reason for such campaigns is ensuring availability and carrying on sustainable management of water and sanitation for all. The need is felt as 2.4 billion people live in water stressed countries; 2.2 billion people lack safe drinking water; 3.5 billion people lack safely managed sanitation; 2.2 billion people lacked safe hand washing facilities; and 81% of all species dependent on wetlands have declined since 1971. In the backdrop of the said, this paper focuses on the critical issues emerging due to: First, with reference to purity and purification dimension of water in religious, ritualistic and sacred practices; Second, water needed for human existence amidst alarming water crisis; and third, hindered sanitation and hygiene affecting individuals, households and society, and specifically reference to women. The latter, despite her education and occupational mobility, is expected to perform as house maker in tradition based hilly regions of western Himalayas, and manage water for all household chores, including sanitation and hygiene.

[11023]

An Analytical Study of Airlines Service Quality: Evaluating Tangibles and Responsiveness Dimensions of the SERVQUAL Model

Dr. Pooja Upadhayay, Associate Professor, Hinduja College, Astha, MP

This study conducts an analytical evaluation of service quality in the airline industry, focusing specifically on the Tangibles and Responsiveness dimensions of the SERVQUAL model. By assessing customer perceptions of these two critical service quality factors, the research aims to provide insights into how physical aspects (Tangibles) and the promptness and willingness of staff to assist (Responsiveness) influence passenger satisfaction and overall service experience. Utilizing survey data from a diverse passenger base, the study employs statistical analysis to identify key performance gaps and strengths in airline services. Results reveal that both Tangibles, such as the cleanliness of facilities and modernity of equipment, and Responsiveness, including timely assistance and proactive customer care, significantly impact passenger satisfaction. The findings underscore the importance of targeted enhancements in these areas to improve service quality and maintain competitive advantage in the

dynamic airline industry. This study offers practical recommendations for airlines to refine service elements that align with customer expectations, fostering improved experiences and loyalty.

[11024]

Farmers' Welfare in India: A Comprehensive Review

Nidhi Saini, Research Scholar, Department of Social Work, Kurukshetra University, Kurukshetra, Haryana

Satish Kumar, Assistant Professor, Department of Social Work, Kurukshetra University, **Kurukshetra, Haryana**

This research paper delivers an extensive review of the welfare policies and programs for farmers in India, tracing the development of agricultural support systems from the time of independence to the current day. Utilizing a secondary data methodology, it examines the effects, accomplishments, and obstacles of various governmental initiatives aimed at enhancing the socioeconomic conditions of farmers and fostering sustainable agricultural development. Prominent welfare schemes such as the Kisan Credit Card (KCC), Pradhan Mantri Fasal Bima Yojana (PMFBY), Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), and e-National Agriculture Market (e-NAM) are evaluated to determine their roles in ensuring income stability, improving credit access, mitigating risks, and facilitating market integration. The research emphasizes a transition in policy priorities, moving from a focus on productivity and food security during the Green Revolution to current issues such as climate resilience, efficient water management, and market reforms. Furthermore, the paper investigates the challenges faced during the implementation of these schemes, such as regional inequalities, infrastructure limitations, and administrative issues, which frequently hinder the effectiveness and reach of policies. This review highlights the necessity for focused enhancements in policy execution, the adoption of technology, and collaboration among stakeholders to improve the welfare and productivity of farmers in India. The findings provide valuable insights for policymakers, researchers, and stakeholders to identify gaps and create more inclusive and resilient agricultural policies that cater to the changing needs of rural communities in India.

[11025]

One Nation-One Election and Indian Democracy: A Critical Analysis Shubhankar Paul, Research Scholar, Raiganj University, Raiganj, West Bengal

The electoral process is the fundamental characteristic of each democratic nation; it invigorates democracy and guarantees its involvement in the nation's advancement. India, as a democratic nation, conducts elections nearly every year, with elections occurring in various locations, hence impeding development initiatives due to the enforcement of the code of conduct. One Nation One Election is a policy that can prevent India from being in a perpetual state of elections. This method entails the simultaneous conduct of elections for the Lok Sabha and the Legislative Assemblies. In 1999, the Law Commission, in its 170th report, advocated for concurrent elections to the Lok Sabha and state assemblies. Subsequently, in December 2015, the Law Commission submitted a report entitled 'One Nation, One Election.' It was claimed that if elections to Lok Sabha and Vidhan Sabhas are held concurrently in the whole nation, then crores of rupees can be conserved. The NDA government has proposed a "One Nation-One Election" initiative to minimize the time and resources expended on staging several state elections. The project aims to synchronize the scheduling of elections for India's federal parliament and regional legislative assemblies, therefore reducing the frequency of distinct electoral occurrences. Proponents assert that One Nation-One Election would yield substantial cost reductions, alleviate administrative constraints, and enhance governance stability. Critics, conversely, emphasize the constitutional, legal, and logistical issues, along with the potential adverse effects on the nation's federal structure. This study examines the viability and consequences of executing the One Nation One Election idea in India. Additionally, it analyzes the benefits and obstacles of executing concurrent elections across

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all governmental tiers, including its possible effects on democratic ideals, political parties, and voter conduct and also presents suggestions for policymakers and stakeholders to assess its viability.

[11026]

Agriculture, Food & Forestry

Elumalai. R, Ph.D. Research Scholar, Department Political Science and Public Administration, Annamalai University, **Chidambaram, Tamil Nadu**

Dr. Subramaniyan. J, Associate Professor and Co Ordinator, Department Political Science and Public Administration DDE Wing, Annamalai University, **Chidambaram, Tamil Nadu**

India has a large and diverse agriculture sector. It is one of the world's leading producers of rice, wheat, coarse grains, pulses and cotton among other crops. It has the highest level of bovine the associated income benefits at the household level compared to non-adopters. The desired benefits of technological change such as increased agricultural or food production and income are expected to have a positive influence on household food consumption and nutritional adequacy. It is typically assumed that this income mediated effect on food security and nutritional improvement operates through two main ways. First increased income can be used for greater food expenditures that directly increase food consumption which in turn may improve nutritional status by higher intake of energy and other nutrients. Second increased income can result in higher non food expenditures like health and sanitation that along with food consumption, could indirectly have positive nutrition and health effects. Thus, in order to understand the relationship between technological adoption and food security and nutrition the committee also invited comments from stakeholders, that is, organizations and individuals with a potential interest in the Program that the research is related to an enormous and disparate portfolio of sectors agriculture forestry and fishing the population of potential stakeholder is diverse and not easily defined. The definition includes those underserved by traditional occupational health approaches in the agricultural sector Program presented information on research among selected populations while for the forestry and fishing sectors all workers were viewed as special populations.

[11027]

Revisiting Childhood and Nostalgic Illustrations by R.K. Narayan in 'Swami and Friends'
Dr. Purwa Kanoongo, Associate Professor, SAGE University, Indore, Madhya Pradesh
Ms. Sanskriti Singh, Student, BA (Hons.) English Literature, SAGE University, Indore, Madhya Pradesh

The rare phenomenal writer of modern Indian Literature, R.K. Narayan, presents his writing that takes the reader into another world, a world which is full of nostalgic images, where reader start living within the words. Narayan employed the use of vivid imagery and describe the gentle beauty of the rural India in his most reputed work "Swami and friends". The creation of a fictional town 'Malgudi' and the depiction of simplicity, natures and realism in the lives of his character in the novel evokes a sense of attachment and belonging in the reader's mind and they look back with nostalgia. This research paper aims to examine the role of pastoral setting, characterization and narrative style in creating a nostalgic atmosphere in the work of R.K. Narayan.

[11028]

मध्यप्रदेष के चयनित सार्वजनिक उपक्रम मध्यप्रदेष स्टेट हस्तिषिल्प एवं हाथकरघा निगम लिमिटेड में कार्मिकों की कार्य कुषलता में प्रषिक्षण तथा विकास की भूमिका

Dr. Rakhi Kushwaha, Assistant Professor, Indore International College, **Indore Dr. Jalaj Sethi,** Assistant Professor, Vishisht School of Management, **Indore**

भारत एक विकासषील देष है। भारत को विष्व का एक समृद्धषाली राष्ट्र बनाने के लिए यह आवष्यक है कि राष्ट्र का सर्वोन्मुखी विकास किया जाये परन्तु बढ़ती हुई आबादी और तदजन्य मौलिक समस्याएं भारतीय अर्थव्यवस्था पर विपरीत प्रभाव डाल रही हैं। यह अनुमान लगाया गया है कि आने वाले वर्षों में प्रतिवर्ष एक करोड़ के हिसाब से जनसंख्या में वृद्धि होगी और यह वृद्धि विषेषकर ग्रामीण अंचलों में होगी। इसके विपरीत ग्रामीण अंचलो मंे मौजूदा आबादी के पालन-पोषण के लिये भी भूमि पर्याप्त नहीं है। अतिरिक्त श्रम शक्ति में वार्षिक वृद्धि और उसे खपाने की क्षमता कृषि में न होने के कारण गैर कृषि क्षेत्र के अन्तर्गत लाभदायक रोजगार

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प्रदान करने की आवष्यकता अनुभव की जा रही है अन्यथा यह अतिरिक्त श्रम शक्ति आर्थिक विकास में भयानक अवरोध उत्पन्न कर सकती है। इस भयानक स्थिति से उबरने के लिये रास्ता खोजने की कोषिष की गई, अन्ततोगत्वा यह पाया गया कि आज की स्थिति में सरल तकनीक एवं पद्धति पर आधारित उद्योगों पर अधिक ध्यान देने की आवष्यकता है।







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